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Innovation Orientation and Firm Performance: The Role of Organizational Commitment Among Commercial Banks in Meru County, Kenya

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Abstract

An organization with an innovation orientation can create and deploy innovations, providing it an advantage over rivals. The overall goal of the study was to better understand how organizational commitment influences both innovation orientation and commercial banks' performance in Meru County. Specific objectives included determining: the influence of innovation orientation on performance; organizational commitment's effect on innovation orientation; organizational commitment's effect on performance; and the mediating effect of organizational commitment between innovation orientation and performance. A cross-sectional descriptive design was used. The findings indicated that innovation orientation had a favorable and substantial influence on firm performance (β=0.59, $p<0.05$); and organizational commitment had a favorable and substantial influence on firm performance (β=0.189, $p<0.05$). Further, results showed that when combined, innovation orientation (β=0.589, $p<0.05$) and organizational commitment (β=0.187, $p<0.05$) had a favorable and substantial influence on firm performance. However, innovation orientation ($p>0.05$) had no substantial influence on organizational commitment. The second condition of mediation was violated, and hence the study concluded that organizational commitment did not substantially mediate the connection between innovation orientation and commercial banks' output. The research recommended the need for bank management to strengthen their innovation orientation programs. The bank management should also strengthen their organizational commitment policy. Further, the bank management should develop programs and systems that can link innovation orientation and organizational commitment. These aspects when properly combined have the potential to enhance overall firm performance. The research makes a significant contribution to policy, practice, and theory in the field of business management.

Keywords: *Innovation orientation, organizational commitment, firm performance, commercial banks*

1.0 Introduction

Contemporary industries (manufacturing and service) are characterized by intense competition between companies, institutions, and firms offering similar goods and services (Chipeta & Muthinja, 2018). To remain competitive, firms have to develop and implement innovative

strategies that will improve their performance. Performance is the outcome or end result of an organizational activity that can be either negative or positive (Nassar, 2018). Financial performance, according to the latter definition, is the use of financial resources (Abata, Omokehinde & Tijani, 2016).

Performance of firms depends on their flexibility, adaptability, and responsiveness, which in turn reflects on their competitiveness (Ogunsiji & Ladanu, 2017). Recent studies have found that innovation investments positively relate to firm performance (Likar et al., 2016). Firms can react to the dynamic changing environment by implementing creative tactics, hence boosting their performance (Meira et al., 2019). There is empirical evidence to show that innovation strategies lead to superior performance. The benefits of properly managed innovation are increased financial and non-financial performance (Anning-Dorson, 2017; Alves et al., 2018). Innovation can be both technical and non-technical, or in another dimension, innovation is radical and incremental. According to Gustavsson and Larsson (2020), either of the dimensions significantly affects the performance of an organization.

The banking industry dominates the financial landscape of a country like India on a global scale, accounting for more than half of all financial movements in the economy (Srivastava, Singh, Tanwar & Tyagi, 2017). Banks play an important role in facilitating financial inclusion as well as providing loans to the productive sectors of the economy. Despite its resiliency in the early aftermath of the global financial crisis, the Indian banking sector has been hit by the global and domestic economic slowdown in recent years (Li et al., 2019).

In South Africa, the banking industry is oligopolistic, heavily concentrated, and controlled by a small number of major banks (Mishi, Sibanda & Tsegaye, 2016). However, the industry has well-developed administrative and credit information systems (Simatele, Mishi & Ngonyama, 2018). Overall, it has a robust legal system and is well-developed, well-regulated, and supported. The country's financial sector has opened up since 1994, which has led to an expansion of banks and, as a result, a rise in loans and advances. The level of competition in the market has increased as a result of many new entrants offering a variety of new products targeted at the underbanked population and lower-income customers (Simatele et al., 2018).

A recent survey in Kenya found that the use of e-banking tools such as credit cards, mobile and internet (online) banking, electronic money transfer, and ATMs is constantly rising (CBK, 2016). One of the earliest and most popular retail banking services in Kenya is ATM banking (Nurhadi & Ilfitriah, 2020). However, a Central Bank of Kenya (CBK) annual report claims that in terms of usage and penetration in recent years, mobile banking (M-banking) has surpassed it (CBK, 2016). Easy use and a large population of mobile phone users have been connected to the considerable increase in people utilizing M-banking (Nduta & Wanjira, 2019).

1.1 Statement of the Problem

Although the financial services sector showed tremendous growth in the last decade, this came with new challenges. Players in Kenya's banking business were required to comply with new laws, including having a core capital of at least one billion Kenya shillings by the end of 2012. The essence of this new requirement was to promote competition among banks (Mwangi, 2018). The latest banking sector performance report from Central Bank of Kenya indicates that the industry has since met the requirement (Bank Supervision Annual Report 2021).

The performance of banks was hampered by the implementation of such regulatory regulations. The CBK has over the years placed a number of banks under receivership due to their subpar performance and failure to meet certain financial requirements. Failure of the banks to meet required banking ratios and under-reporting of insider loans were also factors in the collapse.

Mismanagement was also cited as a reason for bank closures, leading to some of the banking industry's performance issues.

Against the backdrop of new regulations together with a more enlightened and demanding consumer and tough competitive environment from both inside and outside the industry, banks have no choice but to re-engineer their business models. Banks are now responding by creating and promoting a conducive innovative environment through the availability of resources such as capital and infrastructure thereby continually introducing new products, services, and systems and also making sure new regulations are met (EY, 2019). The commitment of the workforce to deliver on the strategies identified can also be attributed to improved firm performance (Abbasi et al.,2017; Kiende et al., 2019).

Several studies have been carried out on innovation which include financial, product, market and technological types of innovation in commercial banks and their effects on firm performance (Kamaku et al., 2018; Chipeta & Muthinja, 2018). The effect of organizational commitment as a mediator between innovation orientation and bank performance in Kenya has not, however, been examined in these studies. The current study envisaged filling this gap by examining the mediating role played by organizational commitment between innovation orientation and Commercial Banks' performance in Meru.

1.2 Specific Objectives

i. To determine the influence of innovation orientation on commercial banks' performance in Meru County
ii. To determine the influence of innovation orientation on organizational commitment among commercial banks in Meru County
iii. To establish the influence of organizational commitment on commercial banks' performance in Meru County
iv. To determine the role of organizational commitment in mediating the relationship between innovation orientation and commercial banks' performance in Meru County

1.3 Research Hypotheses

i. H_{01}: Innovation orientation has no statistical substantial influence on commercial banks' performance in Meru County.
ii. H_{02}: Innovation orientation has no statistical substantial influence on organization commitment among commercial banks in Meru County.
iii. H_{03}: Organization commitment has no statistical substantial influence on commercial banks' performance in Meru County.
iv. H_{04}: Organizational commitment does not substantially mediate the connection between innovation orientation and commercial banks' performance in Meru County.

2.0 Literature Review

2.1 Theoretical Review

2.1.1 Resource Based Theory

Penrose founded this theory in 1959 to aid in understanding how organizations use their resources for achieving competitive advantage (Omondi, Rotich, Katuse, & Senaji, 2017). Resource-based theory compliments Porter's theory of competitive advantage by showing how organizations use resources to compete (Jerop & Juma, 2018). It recognizes the uniqueness of firm-specific resources and capabilities (Khuwaja, Brohi, & Othman, 2018). Resource-based

theory emphasizes that success of an organization critically depends on its internal properties (Ahmed et al., 2018). Resource refers to assets (whether tangible or intangible) and capabilities (knowledge and staff competencies) that enable differentiate organizations from one another within the same industry, and an organization to perform innovative work (Jerop & Juma, 2018). Using its resources, a firm can seize opportunities in the market hence creating a sustainable competitive advantage (Omondi, et al., 2017).

An organization is capable of creating a competitive advantage only if it has unique (hard-to-copy) knowledge and technology. When a firm can have costly-to-copy attributes, it can position itself competitively and hence perform better (Omondi, et al., 2017). Uniqueness in an organization and competitive advantage are both signals of innovation. According to Serna, Martínez, and Domenech (2018), innovation is experienced in two main ways in SMEs; a marked increase in competition and technological changes within the industry context.

The resource-based theory does not hold when a company with resources that are easily obtained, imitated, and substituted by competitors will not enjoy a lasting competitive advantage. Resources derived from a company's history or culture, for example, may be difficult to duplicate. Organizations must also concentrate on utilizing resources that cannot be replaced (Kraaijenbrink, Spender & Groen, 2010).

The principle is important in this research as it affirms that innovative problem-solving require sufficient organizational resources that include funds, materials, facilities, knowledge and sufficient time (Jerop & Juma, 2018). According to Ahmed & Othman (2017), the resources that an organization seeks to gain competitive advantage with include organizational commitment, organizational culture, technological and physical assets. The theory brings out organizational commitment as an internal resource that is essential in the determining organizational competitiveness and overall performance. As a result, the hypothesis states that organizational commitment, creativity, and performance are all related.

2.1.2 Social Exchange Theory

Theory of social exchange explains organizational commitment as a result of an emotional transaction between the employer (organization) and the employees. Though unwritten, the inherent agreement stipulates what the employee should expect from the management in exchange for his/her commitment (Ahmed et al., 2018; Mwashighadi & Kising'u, 2017). The relationship between employees and the organization derived thereof involves social and economic exchanges. Social exchange manifests itself as the voluntary actions of the employees as a result of fair treatment by the organization. On the other hand, economic exchange refers to the economic reward to the employees for their effort (Mwashighadi & Kising'u, 2017).

Therefore, employees join the organizations with expectations of better working environments and rewards, and in return, they will utilize their knowledge and skills for achieving organizational goals (Ahmed, et al., 2018). A conducive working environment created by the organization leads to job satisfaction and overall organizational commitment.

Social exchange theory is grounded on three basic principles: first, employees will only have relationships with organizations that provide desirable rewards; second, it theorizes that the latter relationship is always reciprocal; thirdly, only a reciprocity type of relationship can endure the relationship between employees and the organization (Ahmed, et al., 2018). In practice, the third principle can be challenging to achieve because of inherent inconsistencies in this proposed equity relationship (Mwashighadi & Kising'u, 2017). For example, issues to

do with huge remuneration disparity such that key employees experience high equity as compared to employees who are considered low performers.

Despite the weakness highlighted above, social exchange theory ideally describes an inherent association of organizational commitment and its performance. According to this study, an organization's effectiveness is closely tied to how devoted its people are and, as a result, how they are rewarded. The relationship between organizational commitment and commercial bank performance in this study is therefore supported by the theory.

2.1.3 Theory of Social Technical Systems

The theory by Emery and Trist (1960) posits how employees, machines, and other operational aspects at work interact (Shah et al., 2019). The underlying principle of systems technical thinking is that when designing an organizational system, both social and technical factors should be considered. Therefore, meaningful employment of any form of technological innovation rests on the users to employ it in worthwhile tasks (Karanja, 2016). Accordingly, technological innovation cannot be looked at in isolation of the employees and the organizational goals it is targeted to achieve.

The theory explains that technology on its own does not contribute much towards organizational success (Karanja, 2016). The theory adopts a systems view of the organization represented in a hexagonal form. In essence, an organization is made up of a set of interacting subsystems that engages people with certain skills and competencies to achieve set goals through laid down processes within physical infrastructure and sharing common beliefs (Leeds University Business School, 2019).

Critics of the social technical systems theory argue that it is insufficient for use in organizations whose primary business is technology and that implementing it can even lead to a breakdown in communication. According to Abdelnour-Nocera and Clemmensen (2018), technology firms are rapidly transforming and becoming more customer-oriented, necessitating the development of a user-friendly system. To do so, they'll require a well-defined sequence of steps to solve the difficulties they're dealing with. The socio-technical system cannot provide something similar because its best quality – freedom of choice and responsibility – is also its greatest shortcoming. Not all businesses can rely on their employees' smart judgment and decisions; sometimes the stakes are too high, and no risk is acceptable.

Oladokun and Adewuyi (2016) explain social-technical systems as consisting of components viz., social structures and technical elements that collectively contribute to achieving common system goals. According to Karanja (2016), this theory forms a technological design framework that emphasizes holistic job satisfaction gained by involving employees through a developmental process. This theory explains how innovation hinges on organizational commitment and further, how innovation should be directed towards performance of organizations. As a result of this, the theory contends that organizational commitment mediates the relationship between innovation orientation and commercial bank performance.

2.2 Empirical Review

2.2.1 Organizational Commitment and Firm Performance

In the context of organizational management, the term "organizational commitment" has been broadly defined. Organizational commitment, according to Serna, Martnez, and Domenech (2018), is a psychological link between employees and the organization that is based on social exchange theory. In furtherance of social-technical systems theory, organizational commitment has also been defined as the willingness of employees to work towards achieving shared

organizational goals (Serna, Martínez, & Domenech, 2018; Ahmed, et al., 2018). Resource-based theory explains how commitment of employees is a tangible resource to an organization and which can be further affected by the internal environment created by the organization (Ahmed & Othman, 2017).

According to Khaliq, Naeem & Khalid (2016), the fundamental components of organizational commitment are employees' identification with organizational goals and/or values; eagerness for goal realization; and affiliation with the organization. The three components of organizational commitment, according to Karim & Noor (2017) are; affective, normative, and continuance commitment. Affective describes a need to belong to the organization while normative is where an employee feels obligated to remain employed. Continuance is recognizing the dire opportunity cost of leaving the organization (Donald et al., 2016; Serna, Martínez, &Domenech, 2018; Gautam, 2017).

2.2.2 Innovation Orientation and Firm Performance

Innovation is the process of developing new ideas from opportunities, such as enhanced goods, services, or procedures, and putting those ideas into effect (Karanja, 2016). According to Mah, Ali and Zawawi (2018), innovation is a form of organizational learning whereby the organization evolves organically responding to changes in its environment. However, innovation cannot be simply defined in a sentence due to the inherent categorization of innovation based on the context in which it is being implemented.

It is also important to note that innovation in itself is not an invention. Omondi, et al. (2017) define innovations as changes in products, processes, and organizational that do not necessarily originate from novel scientific discoveries. Therefore, inventions per se are not innovations. It is only when inventions are put into practice, for example, mass production of a new product, that it is called innovation. Innovation in an organization represents the core renewal process necessitated by the need to evolve and thrive in the context of a fiercely competitive environment (Serna, Martínez, & Domenech, 2018). Therefore, it is both a process and indeed an outcome of exploiting value-addition novelty in an economic setup.

2.2.3 Organizational Commitment and Innovation Orientation

Serna, Martínez & Domenech (2018) empirically studied innovation in SMEs, investigating whether it was affected by either organizational commitment or learning orientation. Establishing links between organizational commitment and learning orientation, organizational commitment and innovation, and learning orientation and innovation were the specific aims. The study focused on a group of 250 SMEs in Mexico's state of Aguascalientes that operate in the industrial, commercial, and service sectors. Data was gathered quantitatively utilizing a traversal design and questionnaires sent to senior executives and SME owners. Organizational commitment was found to be positively connected to learning orientation but adversely related to creativity. Learning orientation was also linked to innovation, according to the research.

Semedo, Coelho, and Ribeiro (2016) studied affective organizational commitment, individual innovation behavior, and organizational innovative performance. The study targeted 160 employees in a five-star hotel in Antalya, Turkey. Specifically, the study investigated whether affective organizational commitment positively affected individual innovative behavior; whether affective organizational commitment and individual innovative behavior were positively related to organizational innovation performance. Results showed a positive association of affective organizational commitment with both individual innovation behavior and organizational innovative behavior. The results also show that individual innovation behavior is related positively to organizational innovation performance. The results, therefore,

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show that effectively committed employees tend to be more interested in innovative behaviors at work while increasing the level of innovation performance.

3.0 Methodology

A cross-sectional descriptive design was used in the research to analyze the phenomenon at a certain time. Commercial banks with operations in Kenya, specifically those with representation in Meru County, made up the study's sample. In Meru County, it targeted 261 workers from all commercial banks in Meru Town. The simple random sampling procedure was used to choose 158 employees as the sample size. Closed-ended questionnaires were used as the data collecting tool, and sampled respondents filled them out. Reliability analysis was done using Cronbach alpha coefficient. The validity of the instrument was measured using a content validity test. The collected data was analyzed using descriptive statistics (average scores, standard deviation, and frequency distribution). Linear regression model showed the sequential relationship between variables at various stages of mediation test. Statistical tests including t-test and F-test formed the basis of testing the formulated hypotheses.

4.0 Results and Discussion

4.1 Descriptive Analysis

This section presents descriptive statistics findings as per the study variables. Specific descriptive statistics include frequency, percentage, mean, and standard deviation.

4.1.1 Innovation Orientation

The goal of the study was to ascertain how commercial banks' performance in Meru County was impacted by their innovation orientation. The statements measuring innovation orientation were rated by the respondents. The scale used was: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5).

Table 1: Innovation Orientation

	1	2	3	4	5		
Statements on Innovation Orientation	f (%)	f (%)	f (%)	f (%)	f (%)	M	SD
New ideas are encouraged throughout the Bank	12(10.7)	5(4.5)	13(11.6)	42(37.5)	40(35.7)	3.8	1.3
Innovative employees are encouraged and supported by our bank	5(4.5)	9(8)	23(20.5)	36(32.1)	39(34.8)	3.9	1.1
Customer information is collected and used by our bank	12(10.7)	5(4.5)	6(5.4)	45(40.2)	44(39.3)	3.9	1.3
Change is effectively implemented by our Bank	6(5.4)	16(14.3)	18(16.1)	39(34.8)	33(29.5)	3.7	1.2
Consumer information is regularly collected and used by our bank	9(8)	10(8.9)	20(17.9)	39(34.8)	34(30.4)	3.7	1.2
Our bank places innovation at the heart of strategic planning	6(5.4)	7(6.2)	26(23.2)	33(29.5)	40(35.7)	3.8	1.1
Competitor and markets information is collected and used by our bank	7(6.2)	3(2.7)	21(18.8)	45(40.2)	36(32.1)	3.9	1.1

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Employees are engaged in shaping an innovative organizational culture in our Bank	11(9.8)	5(4.5)	38(33.9)	23(20.5)	35(31.2)	3.6	1.2
Our bank has a faster rate of innovation than our competitors	4(3.6)	17(15.2)	44(39.3)	27(24.1)	20(17.9)	3.4	1.1
Our bank has adopted a cross-functional style of innovation	0	10(8.9)	30(26.8)	44(39.3)	28(25)	3.8	0.9
Aggregate score						3.8	1.2

Table 1 shows that most of the participants agreed with most of the assertions on innovation orientation. An overall mean of 3.8 and a standard deviation of 1.2 supported this. In particular, the participants reported that innovative staff are encouraged and supported by the bank, customer information is collected and used by the bank, and competitor and markets information is collected and used by the bank. Results suggested that bank employees understood the value of an innovation-oriented workplace.

4.1.2 Organizational Commitment

The research sought to determine the effect of innovation orientation on organizational commitment among commercial banks in Meru County. The respondents were asked to rate the statements measuring organizational commitment. The scale used was: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). Results are indicated in Table 2.

Table 2: Organizational Commitment

	1	2	3	4	5		
Statements on Organizational Commitment	f (%)	f (%)	f (%)	f (%)	f (%)	M	SD
Affective commitment							
I would be more than content to work for this bank for the remainder of my career.	16 (14.3)	10(8.9)	35(31.2)	25(22.3)	26(23.2)	3.3	1.3
The issues with this bank seem to be mine.	9(8)	11(9.8)	30(26.8)	42(37.5)	20(17.9)	3.5	1.1
At our bank, I don't feel like"part of the family."	48(42.9)	39(34.8)	16(14.3)	8(7.1)	1(0.9)	1.9	1.0
I don't have any strong feelings for this bank.	39(34.8)	29(25.9)	29(25.9)	9(8)	6(5.4)	2.2	1.2
I have a really deep personal connection to this bank.	2(1.8)	13(11.6)	19(17)	47(42)	31(27.7)	3.8	1.0
I don't really feel like I belong to this bank.	40(35.7)	32(28.6)	20(17.9)	11(9.8)	9(8)	2.3	1.3
Aggregate score						2.8	1.1
Continuance commitment							
Even if I wanted to, it would be very difficult for me to quit my position at this bank right now.	14(12.5)	18(16.1)	32(28.6)	28(25)	20(17.9)	3.2	1.3
If I leave my bank, too much of my life would be disrupted.	15(13.4)	18(16.1)	40(35.7)	25(22.3)	14(12.5)	3.0	1.2
Right now, I need to continue working at this bank more than I want to.	15(13.4)	21(18.8)	32(28.6)	29(25.9)	15(13.4)	3.1	1.2
I don't have many options for leaving this bank.	25(22.3)	23(20.5)	25(22.3)	24(21.4)	15(13.4)	2.8	1.4

If I were to leave my position at this bank, there wouldn't be many opportunities elsewhere.	23(20.5)	19(17)	41(36.6)	22(19.6)	7(6.2)	2.7	1.2
I still work for this bank since leaving would force me to make a lot of sacrifices.	19(17)	19(17)	37(33)	26(23.2)	11(9.8)	2.9	1.2
Aggregate score						3.0	1.2
Normative commitment							
I have no compulsion to stick with my bank.	36(32.1)	31(27.7)	27(24.1)	13(11.6)	5(4.5)	2.3	1.2
I don't think it would be right for me to leave this bank, even if it were to my advantage.	25(22.3)	24(21.4)	31(27.7)	21(18.8)	11(9.8)	2.7	1.3
Should I leave this bank right now, I would feel bad.	25(22.3)	26(23.2)	23(20.5)	20(17.9)	18(16.1)	2.8	1.4
I will be loyal to this bank.	9(8)	6(5.4)	27(24.1)	41(36.6)	29(25.9)	3.7	1.2
I feel obligated to this bank, thus I would not quit it at this time.	17(15.2)	14(12.5)	27(24.1)	29(25.9)	25(22.3)	3.3	1.4
I owe this bank a lot of money.	7(6.2)	9(8)	24(21.4)	40(35.7)	32(28.6)	3.7	1.1
Aggregate score						3.1	1.2

As indicated in Table 2, majority of the respondents were neutral in relation to most items measuring affective commitment. An overall mean of 2.8 and a standard deviation of 1.1 suggested this. Notably, the respondents dissented when asked whether they felt like "part of the family" at the bank, whether they were emotionally tied to it, and whether they felt a strong feeling of belonging. The findings implied that generally, the respondents expressed some level of affective commitment to their organization.

Further, majority of the respondents were neutral in relation to most items measuring continuance commitment. An overall mean of 3.0 and a standard deviation of 1.2 pointed to this. The respondents, in particular, disputed assertions that they have few options for leaving the bank, that leaving would result in a lack of suitable alternatives elsewhere, and that leaving the bank would demand a great deal of sacrifice on their behalf. Findings implied that generally, the respondents expressed a minimal level of continuance commitment to their organization.

In addition, majority of the respondents were neutral in relation to most items measuring normative commitment. An overall mean of 3.1 and a standard deviation of 1.2 suggested this. The respondents rejected the assertions that they would feel awful if they left the bank at this time, they have no reason to remain with the bank even if it is in their best interest, and quitting the bank would be the wrong thing to do. Findings implied that generally, the respondents expressed a minimal level of normative commitment to their organization.

4.1.3 Firm Performance

The respondents rated statements on the dependent variable (firm performance). The respondents were asked to rate the statements measuring firm performance. The scale used was: strongly disagree (1), disagree (2), neutral (3), agree (4), and strongly agree (5). Results are indicated in Table 3.

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Table 3: Firm Performance

	1	2	3	4	5		
Statements on Firm Performance	f (%)	f (%)	f (%)	f (%)	f (%)	M	SD
Our bank provides quality products that meet customer requirements.	0	7(6.2)	10(8.9)	40(35.7)	55(49.1)	4.3	0.9
Our customers accept our products' prices.	1(0.9)	2(1.8)	19(17)	35(31.2)	55(49.1)	4.3	0.9
Our bank promptly responds to customer complaints.	3(2.7)	3(2.7)	9(8)	36(32.1)	61(54.5)	4.3	0.9
In comparison with the general state of the industry, our bank revenue growth over the past three years has been good.	0	4(3.6)	19(17)	48(42.9)	41(36.6)	4.1	0.8
In comparison with the general state of the industry, our net profit growth over the past three years has been good.	4(3.6)	13(11.6)	8(7.1)	44(39)	43(38.4)	4.0	1.1
In comparison with the general state of the industry, our market share growth over the past three years has been good.	0	5(4.5)	11(9.8)	52(46.4)	44(39.3)	4.2	0.8
Our bank is continually innovating our products	0	3(2.7)	14(12.5)	47(42)	48(42.9)	4.3	0.8
Our company ensures prompt delivery of services.	0	0	18(16.1)	38(33.9)	56(50)	4.3	0.7
Our bank is continually innovating our processes	1(0.9)	3(2.7)	19(17)	37(33)	52(46.4)	4.2	0.9
Our bank invests heavily in employee development and training.	1(0.9)	5(4.5)	16(14.3)	40(35.7)	50(44.6)	4.2	0.9
There is an increase in the level of employee satisfaction in our bank	1(0.9)	11(9.8)	28(25)	41(36.6)	31(27.7)	3.8	1.0
Employee turnover in our bank is below the industry average	3(2.7)	10(8.9)	46(41.1)	37(33)	16(14.3)	3.5	0.9
The number of new products and services launched by our bank has increased compared to other industry players.	4(3.6)	7(6.2)	33(29.5)	34(30.4)	34(30.4)	3.8	1.1
Aggregate score						4.1	0.9

As indicated in Table 3, most of the participants were in agreement the assertions on firm performance. An overall mean of 4.1 and a standard deviation of 0.9 provided evidence for this. Notably, the participants noted that the bank provides quality products that meet customer

requirements, customers accept products' prices, bank promptly responds to customer complaints, bank is continually innovating products, company ensures prompt delivery of services, bank is continually innovating processes, bank invests heavily in employee development and training. The findings suggested that workers had a favorable opinion of the commercial banks' performance.

4.2 Testing for the role of organizational commitment as a mediator between innovation orientation and performance of commercial banks in Meru County, Kenya

The Baron and Kenny (1986) model was used to assess whether organizational resources had a mediation role in the link between devolved ministry performance and strategy execution. The study used the following steps also used by Iacobucci (2012) and Hsu, Wang, & Hsu (2012) in testing for mediation:

1 How innovation orientation predicts firm performance

2 How innovation orientation predicts organizational commitment

3 How organizational commitment predicts firm performance

4 How innovation orientation and organizational commitment predicts firm performance

All four tests should yield significant relationships to infer a significant mediation effect (Baron & Kenny, 1986; Iacobucci, 2012; Hsu, Wang, & Hsu, 2012).

4.2.1 Effect of innovation orientation on commercial banks' performance

According to the mediation steps listed above, this is the first relationship to be investigated. It involves running a linear regression analysis of firm performance against innovation orientation.

Table 4: Model Summary; firm performance against innovation orientation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.590a	0.348	0.342	0.49565

a Predictors: (Constant), Innovation orientation

Table 4 shows that innovation orientation in this study explains 34.2% of variations in firm performance (Adjusted R square= 0.342). These results confirm the moderate link (r=0.590) between innovation orientation and company performance.

Table 5: ANOVA; firm performance against innovation orientation

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.413	1	14.413	58.67	.000
	Residual	27.024	110	0.246		
	Total	41.437	111			

An F statistic of 58.67 and a probability value of 0.000<0.05 are displayed in Table 5. This indicated that the suggested model was highly accurate (statistically significant) in predicting the dependent variable.

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Table 6: Regression Coefficients; firm performance against innovation orientation

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.584	0.203		12.753	.000
	Innovation orientation	0.403	0.053	0.59	7.66	.000

a Dependent Variable: Firm performance

Model

Firm performance= 2.584 + 0.59 Innovation orientation

Innovation orientation had a favorable and substantial impact on company performance, as shown in Table 6 (=0.59, p0.05). This suggested that an increase in innovation orientation of just 0.59 units would improve firm performance. Therefore, innovation orientation significantly affects firm performance. This implies that there is an effect that can be mediated (Hsu et al., 2012). The results caused the null hypothesis (H01), which claimed that innovation orientation has no statistically significant impact on the performance of commercial banks in Meru County, to be rejected.

The results supported Kamaku et al. (2018) assertion that innovation orientation positively influences firm performance. The outcomes also supported Omwanza and Jagongo's finding from 2019 that innovation has a positive and significant contribution to business performance. Jerop and Juma (2018) also established that innovation was significantly related to performance. Further, the findings agreed with Marenge (2018) observation that innovative strategies significantly influence firm success.

4.2.2 Effect of innovation orientation on Organizational Commitment

In accordance to the mediation steps, the second regression involves testing the connection between the independent construct (innovation orientation) and the mediator (organizational commitment).

Table 7: Model summary; organizational commitment against innovation orientation

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.004a	0.000016	-0.009	0.54666

a Predictors: (Constant), Innovation orientation

Table 7 shows that innovation orientation in this study explains 0.002% of variations in organizational commitment (R squared= 0.000016). These findings support correlation results (r=0.004), which indicated a negligible association between innovation orientation and organizational commitment.

Table 8: ANOVA; Organizational commitment against innovation orientation

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0	1	0	0.001	.970b
	Residual	32.873	110	0.299		
	Total	32.873	111			

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Table 8 shows a probability value of 0.970> 0.05 and F statistic of 0.001. This suggested that the proposed model was unsuitable (statistically insignificant) in predicting the outcome variable.

Table 9: Regression Coefficients; organizational commitment against innovation orientation

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.952	0.223		13.212	0.000
	Innovation orientation	0.002	0.058	0.004	0.038	0.970

a Dependent Variable: Organizational commitment

Table 9 shows innovation orientation had a favorable but insignificant effect on organizational commitment (β=0.004, p>0.05). Therefore, innovation orientation does not significantly affect organizational commitment. This implies that no effect can be mediated (Hsu, Wang, & Hsu, 2012). The results led to the acceptance of the null hypothesis (**H_{02}**) that innovation orientation has no statistical substantial effect on organizational commitment among commercial banks in Meru County.

These findings disagreed with Semedo et al. (2016) assertion that individual innovation behavior relates positively to organizational commitment. Further, the results contradicted Perry et al. (2016) work that showed a positive and significant association of innovation orientation with organizational commitment.

4.2.3 Effect of Organizational Commitment on commercial banks' performance

The third condition in testing mediation involved testing the relationship between organizational commitment and commercial banks' performance. Results are presented below.

Table 10: Model summary; firm performance against organizational commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.189a	0.036	0.027	0.60264

a Predictors: (Constant), Organizational commitment

Table 10 shows that organizational commitment in this study explains 2.7% of variations in firm performance (Adjusted R square= 0.027). These findings support correlation results (r=0.189), which indicated a weak association between organizational commitment and firm success.

Table 11: ANOVA; firm performance against organizational commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.487	1	1.487	4.095	.045b
	Residual	39.95	110	0.363		
	Total	41.437	111			

a Dependent Variable: Firm performance

b Predictors: (Constant), Organizational commitment

An F statistic of 4.095 and a probability value of 0.045< 0.05 are displayed in Table 11. This meant that the proposed model has a high degree of statistical significance (accuracy) in predicting the dependent variable.

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Table 12: Regression Coefficients; firm performance against organizational commitment

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	3.464	0.316		10.95	0.000
	Organizational commitment	0.213	0.105	0.189	2.024	0.045

a Dependent Variable: Firm performance

Model

Firm performance= 3.464 + 0.189 Organizational Commitment

Table 12 reveals that organizational commitment had a favorable and substantial influence on firm performance (β=0.189, p<0.05). This implied that a marginal increase in organizational commitment increases firm performance by 0.189 units. Therefore, organizational commitment significantly affects firm performance. This implies that there is an effect that can be mediated (Hsu, Wang, & Hsu, 2012). The results led to the rejection of the null hypothesis (**H_{03}**) that organizational commitment has no statistical substantial effect on commercial banks' performance in Meru County.

These findings were consistent with the work of Lahore and Hafiz (2017) who found that organizational commitment significantly relates to organizational performance. Similarly, the results confirmed Ahmed et al. (2018) argument that organizational commitment substantially determines firm success.

4.2.4 Effect of Innovation Orientation, Organizational Commitment on commercial banks' performance

After adjusting for the impact of organizational commitment, the fourth condition of the mediation comprised investigating the link between innovation orientation and business performance. According to Hsu et al. (2012), if the effect of innovation orientation on firm performance is diminished after controlling for organizational commitment, there is a mediation effect. However, since one condition (second test) has already been violated, there cannot be a significant mediation effect.

Table 13: Model summary; firm performance against innovation orientation and organizational commitment

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.619a	0.383	0.372	0.48434

a Predictors: (Constant), Organizational commitment, Innovation orientation

Table 13 indicates that jointly, innovation orientation and organizational commitment in this study explain 37.2% of variations in firm performance (Adjusted R square= 0.372). These findings support correlation results (r=0.619), which indicated a moderate association between innovation orientation, organizational commitment, and firm performance.

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Table 14: ANOVA; firm performance against innovation orientation and organizational commitment

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.868	2	7.934	33.821	.000b
	Residual	25.57	109	0.235		
	Total	41.437	111			

a Dependent Variable: Firm performance

b Predictors: (Constant), Organizational commitment, Innovation orientation

An F statistic of 33.821 and a probability value of 0.000 < 0.05 are shown in Table 14. This suggested that the proposed model was quite effective (statistically significant) at forecasting the dependent variable.

Table 15: Regression coefficients; firm performance against innovation orientation and organizational commitment

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.963	0.318		6.164	0.000
	Innovation orientation	0.402	0.051	0.589	7.83	0.000
	Organizational commitment	0.21	0.084	0.187	2.49	0.014

a Dependent Variable: Firm performance

Model

Firm performance= 1.963 + 0.589 Innovation orientation +0.187 Organizational Commitment

According to Table 15, organizational commitment and innovation orientation both had positive and substantial effects on company performance (β =0.187, $p<0.05$ and β =0.589, $p<0.05$, respectively). This implied that a marginal increase in innovation orientation and organizational commitment increases firm performance by 0.589 and 0.187 units respectively. Therefore, jointly, innovation orientation and organizational commitment significantly affects firm performance.

The initial effect of innovation orientation on firm performance of commercial banks was 0.59 before mediation effect. The effect after mediation was 0.589, which means that the effect diminished. Therefore, there was a mediation effect as hypothesized in the study. However, since the second mediation condition was violated, the null hypothesis (H04) that organizational commitment does not substantially mediate the connection between innovation orientation and commercial banks' success in Meru County was not rejected.

The finding refuted assertion by Teh et al. (2019) that organizational commitment mediates between job satisfaction and organizational culture. The study discovered a substantial positive relationship between job satisfaction and organizational commitment, organizational commitment and job satisfaction, and both of these variables.

Table 16: Summary of Mediation Findings

	Analysis	P value	Verdict
Step 1	Firm performance against Innovation orientation	0.000<0.05	Significant
Step 2	Organizational commitment against Innovation orientation	0.970>0.05	Not significant
Step 3	Firm performance against Organizational commitment	0.045<0.05	Significant
Step 4	Firm performance against Innovation orientation and Organizational commitment	0.000<0.05 0.014<0.05	Significant Significant

4.3 Conclusion of Mediation Test

It was determined that organizational commitment does not mediate the association between innovation orientation and commercial bank performance in Meru County after assessing all four conditions of the mediation test as indicated in Baron and Kenny's (1986) model. Since the second condition was violated during the mediation stage, the study concludes that organizational commitment does not significantly mediate the relationship between innovation orientation and the performance of commercial banks in Meru County.

5.0 Conclusion

The study concluded that innovation orientation had a positive and significant effect on firm performance. The implication is that innovation orientation contributes significantly to performance of commercial banks in Meru County, Kenya. The key aspects relating to innovation orientation were employee innovativeness, customer, competitor, and market information innovation.

The study came to the additional conclusion that organizational commitment significantly and favorably affected business performance. The implication is that organizational commitment contributes significantly to performance of commercial banks in Meru County, Kenya. Affective commitment, normative commitment, and continuation commitment were the main factors contributing to organizational commitment.

The study further concluded that jointly, innovation orientation and organizational commitment significantly affect firm performance. However, the second condition of mediation was violated, and hence the study concluded that organizational commitment does not substantially mediate the connection between innovation orientation and commercial banks' performance in Meru County.

6.0 Recommendations

The study recommended the need for bank management to strengthen their innovation orientation programs. The programs should specifically focus on key aspects including employee innovativeness, customer, competitor, and market information innovation. This will boost innovation orientation translating to enhanced firm performance.

The research recommended the need for bank management to strengthen their organizational commitment policy. The key areas to be streamlined include affective, normative, and continuance commitment. This will boost organizational commitment translating to enhanced firm performance.

The study recommended the need for bank management to develop programs and systems that can link innovation orientation and organizational commitment. These aspects when properly combined have the potential to enhance overall firm performance.

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