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Technology and Performance of Sacco's in Kenya: A Survey of the Tier One Deposit Taking Saccos in Nairobi

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Abstract

Purpose: This study explores the influence of technology on the performance of Tier 1 Deposit Taking Sacco's in Nairobi. It investigates how social media technology affects performance and its adoption level in these organizations. Social media can be said to be persuasive technology, influential technology or collaborative technology used for changing, molding or strengthening attitudes or manners. Businesses have taken advantage of this new consumer flexibility by serving their customers with new easy methods of interrelating and procuring goods and services.

Method: A mixed-methods approach, mixing both qualitative and quantitative data, was employed with surveys sent to the representatives of the management. The population was not large; thus, a Census was done for the population of all the tier one DT Saccos through a questionnaire using google forms to deliver them.

Findings: The qualitative responses indicate that social media is widely valued for its speed, reach, and cost-saving potential. SACCOs in the dataset frequently use platforms like Facebook, WhatsApp, and Instagram to communicate with members, enhance visibility, and reduce both transaction time and physical marketing expenses. Social media grows online maturity. This proves that many companies are taking a mutually independent path to conducting policy outreach, that would boost engagement, visibility, and service efficacy across member age groups and digital choices.

Implications to Theory, Practice and Policy: While technology adoption is necessary, it is not in itself sufficient to raise Sacco performance. Success of these digital tools is largely reliant upon their effective implementation, integration, and alignment with the institution's core business objectives.

Keywords: *Digital Marketing, Operational Efficiency, Performance Impact, Sacco Communication, Social Media Technology*

JEL Classification : *O33 ; G21 ; M15 ; L25 ; D83*

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INTRODUCTION

The growth of technology has influenced every business in the world. All the businesses have implemented technology in order to be competitive in the market, to reduce costs, and of utmost importance, to make people's lives easier. There are many advantages and disadvantages to technological development, but one thing we can all agree on is that using technological products has reduced waiting times and improved operational efficiency. Cyber space can be seen as a worldwide phenomenon that has simplified and connected markets. The Internet can be seen as a universal miracle that has made time and distance irrelevant for many markets (Shyle & Rruplli, 2023).

The development of technology is valuable to people for numerous reasons. Many of the industries worldwide have seen a growth in production due to technology (Kaur et al., 2023). Telecommunication technology such as social media, computers and not forgetting internet websites have all evolved with time. They are more available, cheaper, and reliable. It can be debated that social media basic contexts are not wholly new as channels of disseminating, linking, opening, diffusion, and creating of information.

Before digital innovation, physically visiting institutions for information, services and business transactions consumed a lot of time, was expensive and unappealing to customers (Millan et al., 2023). Mobile banking technology's low costs, security and speed are remarkable indicators of its success when accessing financial transactions like loans, cash withdrawal and cash deposit through ATMs, mobile phones and computers.

In Brazil for example, and during the COVID 19 outbreak, Mobile banking became for the first time the major system for banking transactions. A report suggests that mobile devices accounted for 52.9 billion of the 103.5 billion banking operations recorded in 2020 in Brazil, up by 43 per cent in 2019. These were businesses mostly involving financial operations such as transfers or payments, an incidence stirred by the pandemic and government assistance made available to the citizens by means of digital accounts. A significant number of mobile banking users multiplied between 2019 and 2020 (O'Grady, 2021).

Previous surveys have proven that social media can ease the flow of knowledge and thoughts amid learners, therefore heightening education and partnerships (Sivakumar et al., 2023). Connecting to consumers in social media allows a firm to acquire additional dedicated clients, to increase its productivity, sales and recommendations and to expand its brand popularity (Eslami et al., 2021). Social media can be termed as a persuasive technology, influential technology, or the use of collaborative technology for changing, molding, or strengthening attitude or manners, which is now earning attention in information systems study. Interactive technology links the useful characteristics of relational connections and mass communication. This is in order to be inclusive of personal variances while influencing, which is a case that is rarely seen in mass media influence (Rijitha, 2021).

The research problem focused on the lack of empirical investigation into the role of four specific technological innovations in the performance of Tier One Deposit Taking Savings and Credit Cooperative Organizations in Nairobi. In spite of the known possibility of digital transformation capacity to enhance Saccos' performance through improved operations, client acquisition, security and cost reduction, there is insufficient academic research on which specific technologies these organizations are using and how they stimulate performance. This study fills a gap in the literature by providing a rounded view of both the benefits and risks of digital transformation in Saccos.

The research objectives that were used are as below.

Specific Objective

i. To establish the influence of social media technology on the performance of Tier One DT SACCOs

This article will focus on one specific objective which is to establish the influence of social media technology on the performance of Tier One DT Saccos.

LITERATURE REVIEW/THEORETICAL FRAMEWORK

The research used four theories:

Diffusion of Innovations Theory

The theory shows how technologies quickly spread out. Everett Rogers, a professor of communication studies promoted the theory in his 1962 book called Diffusion of Innovations. Diffusion of innovations is a concept that pursues to describe how, why, and to what degree new opinions and technology blow out. It serves to comprehend the fact that diffusion of innovation becomes potential when people are aware of it (Ham, 2018). Sacco leaders can influence the opinions of other members and employees for the adoption of the innovation for the benefit of the organization. Sahin (2006) says that messaging networks features such as broadcasts networks are much important in the information phase and interpersonal conduits are very useful at the persuading period of the invention-decision process. Saccos can use a social media channel to inform society of the existence of the Sacco itself and the products that they offer. This is a good way to get attention from the larger public before they turn into clients.

Perceived Attributes Theory

It is an addition to Roger's diffusion theory. It guides on the features that stimulate a person's choice in adopting or rejecting an innovation.

The Unified Theory of Acceptance and Use of Technology (UTAT)

This is an invention reception model framed by Venkatesh and others in "User acceptance of information technology". It purposes to describe the operator's intent to use a data channel and successive utilization conduct (Venkatesh et al., 2003). It is used to define the client's commitment to use a technology and successive utilization demeanor. It is said to be controlled by sex and age, such that the impact will be greater for male and specifically for youthful male (Enablers of Change, 2023). Saccos could for example, propose technology-driven solutions that completely address the challenges women workers and older employees face in access to and implementation of financial systems. If men are adopting the technology more than women, saccos should drive this idea to women and involve them more.

Technology Acceptance Model (TAM)

TAM explains the reception of an innovation by a user. It is created on the Theory of Reasoned Action. The TAM applies two variables which are perceived usefulness (PU) and perceived ease of use (PEOU), as causes of user acceptance. The foremost component of the TAM is behavior intent which leads to the chosen activity which is use of the system (Bradley, 2009).

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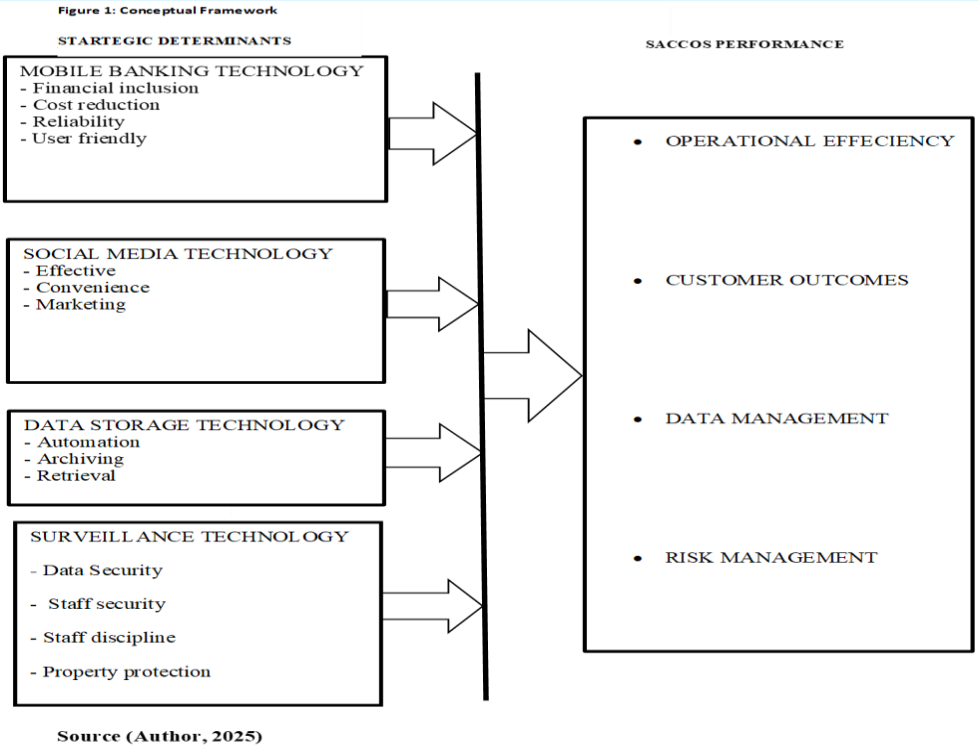

Figure 1: Conceptual Framework

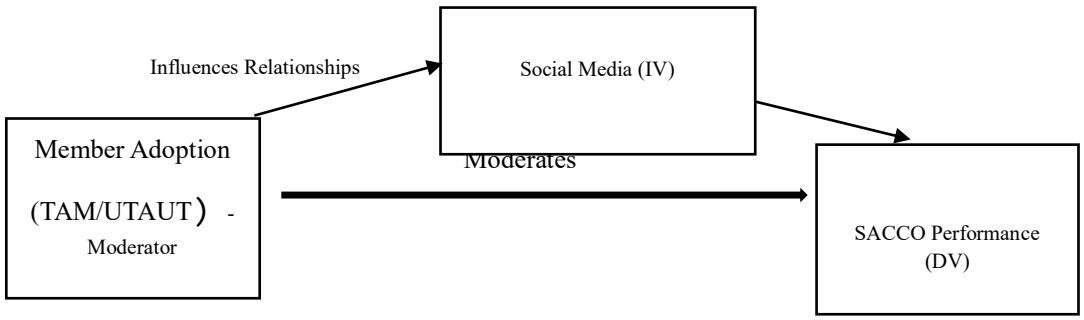

Figure 2: Theoretical Framework

METHODOLOGY

This study employed mixed methods of research design, integrating both quantitative and qualitative approaches to enable a comprehensive understanding of the research problem. The use of mixed methods allowed for the collection of both numerical data through closed-ended questions (quantitative) and non-numerical data through open-ended questions (qualitative), as recommended by Creswell (2009). This approach was mainly suitable in highlighting the complexity of the participants' views and confirming the quantitative findings through qualitative insights.

Sample /Participants

Data was collected from a sample of contributors who were alike across the main demographic and contextual variables. These variables were held constant to regulate external drivers and to uphold internal consistency within the study (Fleetwood, 2018). Data collection was done at the same time for all participants, displaying a cross-sectional design which gave a summary

of the population at a specific point in time. It was a census that targeted all the 42 tier one DT Saccos. It targeted the employees who were the chosen representatives of the top management as respondents.

Instrument

To collect primary data, the instrument that was used in this research was a questionnaire. The questionnaire is a well-known and reasonable means to get feedback. It is also an important part of primary survey. The quantitative component included a designed online survey dispersed through email. The questionnaire was intended to prompt assessable responses linked to tendencies, manners, and opinions of the target population. Like a standard survey research methodology, it intended to take a broad view of findings from the sample to a wider population using cross-sectional data collection techniques (Creswell, 2009).

The qualitative component was used in order to add sense and context to the numerical data. Open-ended questions enabled respondents to elaborate on their answers, giving clarity and more insight beyond similar or scaled responses. This feature of the design gave the credibility and self-explanatory value of the study, as participants could provide explanations or contextual information where necessary (Stantcheva, 2022).

Data Collection Procedure

The investigation sourced data directly from the Saccos respondents. This is to say that it was primary data (Australian Bureau of Statistics (ABS), 2023). The research applied a questionnaire as an instrument for primary data collection. The questionnaire had both open – ended and closed - ended questions. An online questionnaire was sent through email using google forms. The online questionnaire is a set of identical questions that are composed and disseminated via online networks like emails. It collects information from participants through a set of questions that are managed through online information gathering stages (Stantcheva, 2022). The researcher justified the questionnaire tool because it is easily available and can reach a lot of respondents at a go. It is also a standardized tool because all the respondents will answer the same questions. The questionnaires were very instrumental in the information gathering procedure since it enabled the scholar to collect more information from a bigger population in a faster timeframe (Sagar, 2023).

Data Analysis

The Statistical Package for the Social Sciences (SPSS) was used to analyze data because it provides various tools for analyzing the collected data, cross-tabulation, and more. To assess the internal consistency and reliability of the measurement scales used in this study, Cronbach's Alpha was computed for each of the four technology constructs. This measure evaluates how closely related a set of items are as a group, with a threshold of 0.7 generally considered acceptable for research purposes.

Qualitative data was examined using content analysis. This is comprised of finding key subjects arising from the responses to the open-ended questions and then making inferences about the variables. On the other hand, quantitative data was presented through tables. Quantitative data was analyzed using mean as a measure of central tendency and other measures of dispersion like frequencies, percentages, and standard deviation. The quantitative data is presented using tables and frequencies.

This study got ethical approval from St. Paul's University Ethics Review Committee and then from NACOSTI. All the participants were versed with the study's topic and consented to questionnaire before participation. Measures were taken to ensure anonymity, voluntary

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participation, and compliance with applicable data protection laws. Institutional authorizations were also given from participating SACCOs.

FINDINGS

Respondent Profile

Out of the 42 questionnaires sent out, 30 were filled out and returned, calculating to a response rate of about 67%. The main reason given for the 33% rate who did not respond was concern over privacy. In addition, some participants mentioned the fear of their competitors, stating that rival SACCOs might gain access to brand strategies or insights. Another reason given was that of organizational rules or the cultural norm that does not allow sharing of internal information to individuals who are not members of the SACCO.

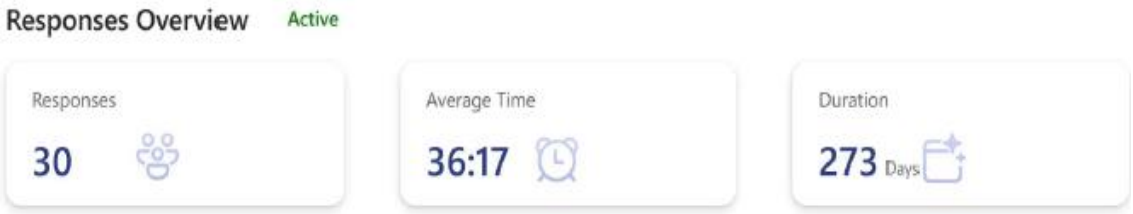

Figure 3: Responses Profile Overview

Source: Author's Survey Data (2024). The Above Image Shows Data Representing a Total of 30 Respondents, An Average Time of 36.17 Minutes Used to Answer Each Questionnaire, and 273 Days Taken to Collect Responses to the Questionnaire".

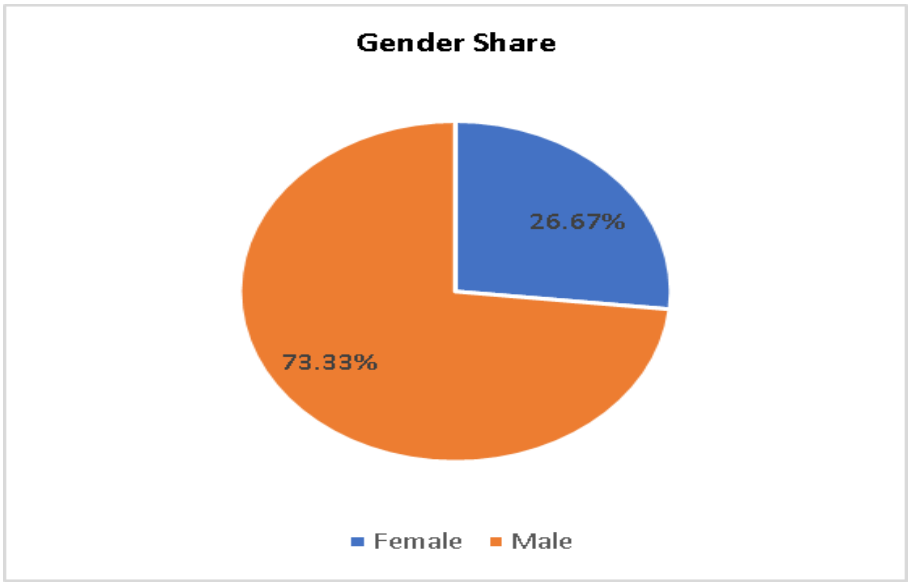

Figure 4: Demographic Attributes in Gender

Source: Author's Survey Data (2024): The Pie Chart Shows That 73.33% of Respondents Were Male, and 26.67% of Respondents Were Female."

The study sample included 73.33% male and 26.67% female respondents, showing a prominent male dominance within SACCO operations. This demographic pattern is to some extent surprising, given the noticeable high number of women in the wider financial institutions, mainly within cooperatives and community-based financial organizations such as SACCOs.

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The high representation of male respondents may signify important implications for the adoption, usage, and viewing of digital financial technologies, including mobile banking platforms, storgae technology and financial surveillance systems. The results of the study emphasize on the need for gender accomodating guidelines and particular capacity building actions to make sure that financial outcomes brought about by technonology are empowering to women and safely reachable to all and to the sacco management and governance structures.

Demographic Analysis by Education

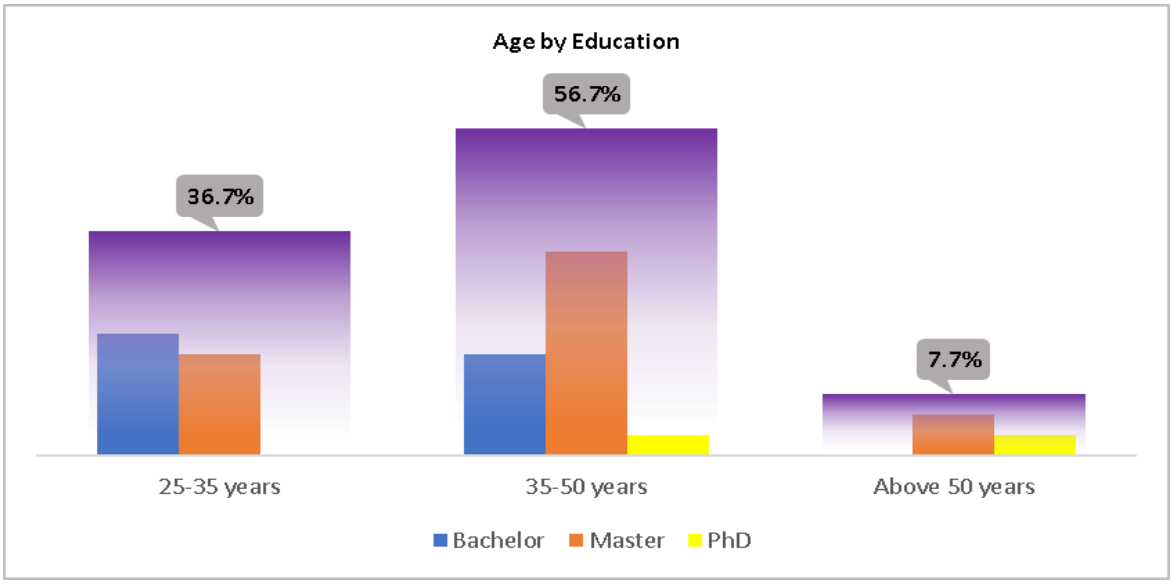

Figure 5: Demographic Analysis by Education

Source: Authors' Survey Data (2024)

More than half of the respondents (53.3%) were between the ages 30 to 45 and 36.7% were below 30 years old. This group of age demonstrates that the main employees of the Sacco are relatively young.They comprise of people who have either grown in this digital era or are early adopters of technology. This age set could imply a strong possibility for positive application of technological innovations such as mobile banking tools and digital management systems. Younger employees are often identified with quick acceptance of technology and open minded to innovation and having a will to use new digital tools, attitudes that are regarded as conduits to successful owning and implementation of technology driven financial inclusion strategies. Due to that, this age group may serve as a key persuader of digital change within SACCO organisations.

Information collected details that 56.7% of the interviewed people hold a bachelors degree, with 7.7% of the respondents having a postgraduate education. This relatively high level of education qualification suggests that the majority of the respondents have the academic ability and technical literacy needed to understand, evaluate, and adopt financial and digital technologies. The probability to increase the credibility and depth of their feedback is valid because of their high level of education. This is mainly in the complicated areas of system security, reliability, and the operational impact of mobile banking and surveillance technologies. Due to this, the data collected can be accepted and be viewed as informed and broadly echoed leading to increase on validity, thereby increasing the rationality and interpretive strength of the study's findings, especially in areas concerning system functionality, user experience, and perceived risks.

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Influence of Technology on the Performance of Sacco's Analysis

Table 1: Technology on the Performance of Sacco's Analysis

Construct	Cronbach's Alpha	Number of Items	Interpretation
Social Media Technology	0.945	8	**Excellent reliability**
Mobile Banking Technology	0.932	6	**Excellent reliability**
Data Storage Technology	0.783	4	**Good reliability**
Surveillance Technology	0.345	10	**Poor reliability – problematic**

Reliability Analysis Using Cronbach's Alpha

To assess the internal consistency and reliability of the measurement scales used in this study, Cronbach's Alpha was calculated for each of the four technological concepts. This tool assesses how closely linked a set of items are as a group, with a base of 0.7 usually looked at as adequate for research reasons.

Social Media Technology

The evaluation of social media which included eight items read a Cronbach's Alpha of 0.945, translating to an excellent internal consistency. The strong alpha says that the parameters used to measure this concept were strongly connected. This shows similarity on the effective usage of social media within Sacco operations. The uniformity in answers or responses implied that the participants understood the narratives the same way and they reliably responded. This strengthens confidence in the validity of any statistical relationships involving this variable in subsequent analysis. No changes are needed to this scale because the results confirm their statistical authority and conceptual clarity.

Qualitative Social Media Data Analysis through Content Analysis

Table 2: Social Media Technology Table Analysis

Question	Key Themes Identified
1. How is social media time effective?	Fast communication - Real-time updates - Wider reach - Mass messaging
2. How is social media cost effective?	Low advertising cost - Reduced logistics - Minimal infrastructure cost
3. How does social media help you manage your communication strategy?	Brand visibility - Interactive engagement - Targeted messaging
4. In what way does social media reduce transaction costs?	No physical visits required - Online services reduce cost - Lower marketing expenses
5. Which Sacco social media technology do you use?	Facebook - WhatsApp - Sacco Website - Instagram - "All of the above"
6. What is the highest challenge you encounter in using social media?	Negative publicity - Data costs - Misinformation - Low technology uptake among members

The qualitative replies show that social media is generally appreciated for its speed, reach, and cost-saving possibility. Saccos in the survey regularly use media channels like Facebook, WhatsApp, and Instagram to communicate with members, increase visibility, and reduce both transaction time and physical marketing costs. Participants mostly hihlighted how social media permits a one on one connection and instant communication, allowing them to target messages and to escape expensive outreach methods.

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Nonetheless, the main challenges encountered are negative criticism from the public, network data expenses, spread of misinformation and some of the users did not know how to use certain technologies. These challenges show that as much as social media provides accessibility and efficiency, poor infrastructure, low digital knowledge and regulatory lapses may hold back its success.

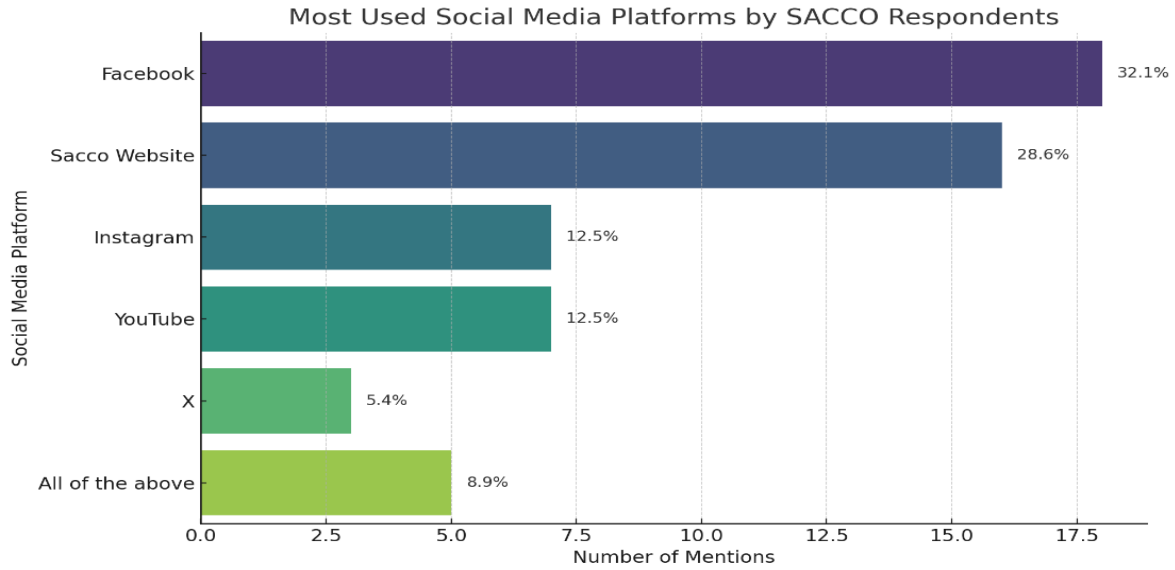

Figure 6:Social Media Influence On Sacco Performance Analysis

Source: Author's Survey Data (2024)

Usage of social media platform analysis shows a clear desire for a multi-platform communication approach. Most respondents ticked "All the above" on the check box. It was selected as a part of multi-platform combinations in 11 out of 30 responses accounting for 36.7% of the total. It is worth noting that a high number of Saccos are not restriciting themselves to a one social media medium but are instead implementing inclusive digital communication methods. The preferences are mainly Facebook, Sacco Website, Instagram, YouTube, and even X (formerly Twitter), expressing an intentional goal to reach their wide audience and members through various social channels.

The most favoured channel is Facebook. It was picked as the most preferred media on its own and also featured in the combinations, appearing in nearly each multi-platform response. which stamps its status as the primary channel for Sacco social media connection. Sacco websites are also highly used together with Facebook, meaning that Saccos value a combination of formal institution presence and informal social interaction.

Similarly, podiums that were frequently favoured mong the media were Instagram and YouTube. This proves of an emergeging fondness towards video and visual content for publicizing narrations and financial literacy outreach. Others mentioned in the combined social media choices was X or Twitter as generally refferd to. Even if it s not generally favoured, it is mentioned in of "all the above" choice and this shows some level of experimentation with real - time communication and updates.

In conclusion, the choice of TikTok in the "all the above" tick box, echoes a fast progressing digital communication by SACCOs. It shows that a sizable number of institutions are moving toward integrated multi-platform outreach, likely to heighten participation, visibility, and service efficiency across member age groups and digital preferences.

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Influence of Social Media on Sacco Performance Analysis

Table 3: Influence of Social Media on Sacco Performance Analysis

Qualitative Insights (Thematic Summary)	
Theme	**Summary**
Time Efficiency	Many participants underlined speed-real-time access, and wide-ranging reach.
Cost Effectiveness	Social media is generally seen as a lower cos channel than the traditional outreach methods.
Communication Strategy	It assists with customizing messages, increasing visibility and engages members to respond.
Transaction Cost Reduction	Lessened the necessity for physical presence, transport or fare, form-filling, or printing.
Platform Usage	Facebook and Sacco websites were the most recognized and then WhatsApp and Instagram came after.
Challenges	Comprised of misinformation, low tech uptake, backlash and privacy concerns.

Source: Author's Survey Data (2024)

The outcomes of this study strongly show that most respondents of Saccos think that social media technology contributes substantially to the operational advantage. Most Sacco staff interviewed stressed the time efficiency brought about by platforms like Facebook, WhatsApp and the organizations website. They emphasized how these channels permit for fast, real-time communication, mass reach and the ease of interacting with clients from nearly anywhere. When it comes to cost usefulness, respondents said that social media reduces or removes the necessity of old promotional expenses like billboards, travelling, print materials and third-party communication agents. They help to reach a wider audience at a portion of the budget. This makes social media the most attractive marketing device when compared to traditional marketing channels.

Social media was credited with enriching communication policy. Participants mentioned how the platform has made it easier to create audience-oriented messages. This is by having customers participating in surveys and other digital feedback tools, as well as building brand awareness. This not only creates a sense of belonging to customers but also inclusion. It also allows Saccos to align their messages to clients' wants. Through services such as chatbots and direct digital communication, business costs are lowered. This online engagement has also lowered physical visits to offices. The qualitative analysis generally reveals a technology that is inexpensive, seems reachable, and key in streamlining Sacco- customer relations.

Nonetheless, some challenges were noted even with the above advantages. The respondents pointed out the downside of unsubstantiated information and fast online spread of roumors that lead to negative publicity, open online retaliations and the pressure to adapt to a quickly evolving digital technology. Others revealed that there is strain in handling several platforms at a go. These limitations could interrupt the optimal use of this technology and if not well managed, it could affect member trust and ruin a brand.

The quantitative figures gave a more complex picture. As much as the social media score was consistent (mean = 4.03/5), signifying a sizeable, contented adopters, the correlation to Sacco revenues was somehow negative (r = -0.441). This shows that even though social media channels are in use by many, they have not fetched Saccos measurable financial advantages. Not at least as weighed by financial metrics like total assets or profits. Why the difference between positive responses and material performance could be because of things like failure to have a digital revenue goal and an insufficient online engagement skill.

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To conclude, although social media is assumed to be a cost lowering means, a wider outreaching tool and a communication channel, its impact on performance can not be quantified. The study results prescribe Saccos to go beyond just its application into forming a revenue-oriented goal out of it. This strategy integrates planning of content, training of employees, looking into reviews and using not just one social media platform but combining many other mediums of social media channels. Engaging these approaches can help Saccos in harnessing their full potential, reviving them into catalyst of growth and member satisfaction objects.

Table 4: Summary Table of Correlation of Technology Indicators with Sacco Performance (2024)

Technology Type	Indicator	Correlation (r)	Relationship
Surveillance Technology	Privacy Protection Capacity	0.22	Weak positive
	Ease of use	0.21	Weak positive
	Perception of financial insecurity	0.19	Weak positive
	Taxation concerns	0.17	Weak positive
	Technological reliability	0.12	Very weak positive
Data Storage Technology	Data retrieval ease	-0.02	No correlation
	Bulk storage capability	0	No correlation
	Cost reduction	-0.05	No correlation
Mobile Banking Technology	Access to funds	0.52	Moderate negative
	Customer satisfaction	-0.51	Moderative negative
	Convenient payment options	-0.49	Moderate negative
	Customer retention	-0.4	Moderate negative
	Financial inclusion	-0.23	Weak negative
	Operational cost reduction	-0.15	Weak negative
Social Media Technology	SACCO performance perception	-0.44	Moderate negative
	Use in transactions	-0.43	Moderate negative
	Communications strategy support	-0.35	Moderate negative
	Publicity	-0.3	Moderate negative
	New client acquisition	-0.29	Moderate negative
	Scope of outreach	-0.26	Weak negative
	Customer retention	-0.22	Weak negative
	Cost of effectiveness	0.21	Weak negative

Source: Author's Survey Data (2024)

On this study, Saccos total assets in 2023 gave different assessments into the usefulness and targeted impact of digital applications. This was on the correlation between key technologies and Saccos performance. Evaluations of all the 4 technologies in the study. Revelation was that only surveillance technology retains a consistent positive relationship with performance. Indicators like assumed easiness of use (r = +0.211) and ability to protect privacy (r = +0.223) display a rising trust in surveillance systems translating to a contribution to better but indirect performance through enhanced security, trust, and fraud reduction.

While mobile banking is meant to bring efficiencies, it brought undesirably low connections across various data sets. Key low correlation was seen between performance and easy access to funds (r = -0.522), client satisfaction (r = -0.506), and ease of transaction (r = -0.489). This result shows that even with its wide adoption, it is yet to translate to cash revenues for Saccos.

Probable causes being due to high transaction fees, low utilization by customers, or gaps in delivered service vis a vis user expectation.

A reasonable negative link to Sacco performance was correspondingly assumed by social media technology. Major indicators such as transactional value (r = -0.431), Performance status (r = -0.441), and new client acquisition (r = -0.294) affirm that even though Saccos may well be active on social media platforms their goal may be underutilized. Not actively publicizing online or by not trailing the online profits of social media activities could delay Saccos' progression.

In this study, no direct financial achievement impact was shown by the application of data storage technology. This uncorrelations reveals that the necessity of data storage systems in saccos remains, but as an effective long term administrative function and compliance tool. This agrees with the concept that the profits of storage technology are mirrored in better data administration and organization information collection rather than the generation of noticeable income or acquisition of resources.

Discussion and Conclusion.

The analysis of the information gathered stresses a vital fact. As indispensable as the adoption of technology is, it is not a stand-alone solution to Sacco performance. Linking technology to institutional core business objectives, suitable innovation incorporation and application dictates the scope of institution's success. Noting the positive results linked to the application of surveillance technology is worthwhile. This is because it recommends that innovations that address security and trust correlated problems produce measurable outcomes. Results additionally show that each application of a new tool, be it mobile banking or social media, or storage and surveillance systems still plays a unique and complementary role in developing operational competency and improving service delivery. This reveals a need for prearranged synchronization of digital transformation in saccos.

Social media tools play a major role in Saccos by helping Saccos engage a wider range of audience in a precise and inexpensive manner which in turn encourages client's participation, viability, and general member gratification. Mobile banking accelerates service delivery by availing remote access to funds for customers, which creates convenience, giving room to more uptake of the service and financial inclusion. Securing both the physical premises and digital infrastructures of Saccos are among the tasks of surveillance technology. Finally, to make decisions that are based on evidence, effectively follow regulatory compliance and achieve continuous operations, the storage technology is used. Institutions commonly adopt storage technology to manage and efficiently retrieve large data.

In that regard, Saccos must shift their mindset from just employing technology to fully profiting from them. This is through creating an all-round staff technology competency curriculum, technology performance positioning and regular technology assessment. For successful application of social media technology to occur, employees need to have technical skills, be patient, judge wisely, and have a good knowledge of the target audience as well as general knowledge.

Balancing gender appointments in Sacco operations proves fairness and inclusiveness in its administration, delivers unprejudiced services and translates to organization success. To create an organization's culture that is more balanced and open-minded, employing women in its core functions and management spaces will be necessary. Studies have shown that a team that is diverse in terms of gender, experiences trust among members, engages more, and satisfies their clients. High representation of women in Saccos core functions challenges the traditional

gender norms and aligns objectives such as financial inclusion and fair promotion to performance. For that reason, comprehensive hiring should be a part of the human resources policy.

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