The Effect of Change Strategies Adopted during the Covid-19 Pandemic on Service Delivery and Financial Performance of Small to Medium Enterprises (SMEs) in Zimbabwe: A Survey of SMEs in Bindura Town

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Abstract:*This study examined the effects of change strategies adopted by SMEs on their performance particularly on service delivery and financial performance. A survey of 105 firms was carried out in Bindura town (Zimbabwe). The study adopted the pragmatism research philosophy and a mixed research paradigm was used to provide adequate information and make reliable conclusions. The target population constituted of 143 SMEs and a sample of 105 SMES was selected using the stratified random sampling method. Data was collected using a survey questionnaire and a semi-structured interviews and analysed using descriptive and inferential statistics using the SPSS version 20. The findings of the study indicated that the educative strategy was the most popular strategy employed by SMEs in implementing Covid-19 changes and that the change strategies employed positively influenced service delivery and financial performance of the SMEs studied. The study recommended that, the Ministry responsible for Small and Medium Enterprises Development and other interested stakeholders should offer change management training to SME owners/managers to enable them to effectively coordinate employees during the change processes.*

Keywords:change management, change strategies, service delivery, financial performance, small to medium enterprises, Covid 19 pandemic

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I.   INTRODUCTION

The Covid-19 virulent disease threatened the continued existence of businesses universally and many changes to business operations were adopted. The world adopted new ways of living and working in order to control the spread of the disease. Businesses started relying more on technology and internet to continue offering goods and services to their clients. Some businesses adopted such strategies as online meetings or seminars, staff working from home, limited number of staff at work, while others completely closed during the lockdowns. These changes also affected the small-medium enterprises (SMEs) that usually struggle to raise capital to finance their operationsand adopt advanced technology even when things are normal. Sun et al (2021), state that the outbreak of Covid-19 severely affected the SMEs' current performance and the overall business performance in different countries.

Many businesses around the world witnessed the imposition of lockdown restrictions by national governments as a measure to curb the spread of the disease. Firms had to close down for certain periods except for those offering essential services and this led to loss of revenue especially for the SMEs.Sun et al (2021) sighted that by the beginning of the pandemic, China had experienced a decrease in economic growth to 2.4% in 2020 and the decrease in the performance of SMEs reduced the GDP tobelow 5%. In order for the firms to survive the pandemic, they had to adopt various changestrategies in order to stay competitive in the face of many disturbances and challengescaused by the pandemic.

In Zimbabwe, the Covid-19 pandemic evolved against the backdrop of a difficult macroeconomic environment and climatic shocks such as theCyclone Idai and drought, (United Nations Zimbabwe, 2020). The national lockdowns and the subsequent extensions by two weeks were more harmful to the SMEs than the more established bigger companies as they could not operate during these times leading to loss of business opportunities and revenue. In Zimbabwe according to Chaora (2020), the SMEs experienced a decline in revenue and shortages of supplies although they operated remotely and some experienced a decrease in cliental base. This could have been caused by backwardness of technology and

internet connections in the country that made it difficult to continue operating remotely. According to Herbane (2013) cited by Alves et al (2020), smaller firms are more vulnerable to crises due to the lack of preparedness, resources, weaker market position and more reliance on government and other local agencies. The owners are usually the managers who do not have the expertise in businesses management.

It is against this background that, this study became interested in unveiling what the SMEs in the Zimbabwean context experienced during the COVID pandemic. The Zimbabwean experience is interesting in that, the Covid-19 pandemic hit when the economic environment was already unstable due to the prevailing economic crisis in the country. Therefore, this study sought to examine the effects of the strategies that were used by the SMEs in responding to the Covid-19 related changes on service delivery and financial performance.

1.1 Statement of the Problem

The emergence of the Coronavirus pandemic around the world brought about abrupt changes to the business world which then forced strategies to adapt to changes in the external environment or businesses faced collapse. SMEs in Zimbabwe were hard hit as they had to design and adopt change strategies which would ensure their survival during such an unpleasant situation. SMEs in Zimbabwe did not only find themselves grappling with the Covid-19 induced change, but had to contend with a highly volatile and unstable Zimbabwean macro-economic environment which has been facing numerous challenges for two decades. Despite the double set-back, some SMEs have managed to steer the ship far away from danger and embraced the new normal, while others virtually collapsed and closed shop. This study, therefore sought to interrogate the change strategies employed by those SMEs that survived the scourge with a view to understanding how such SMEs managed the changes which emerged during the Covid-19 plague and the effects of these change strategies on service delivery and financial performance.

1.2 Objectives

The broad objective of this study was to explore the effects of change strategies adopted during Covid-19 era on service delivery and financial performance of SMEs. The specific objectives were:

1.2.1 To establish change strategies used by SMEs to manage the situation brought by Covid-19.

1.2.2. To assess how change strategies adopted during the Covid-19 era have affected service delivery by SMEs.

1.2.3 To examine the effect of Covid-19 induced change strategies on the financial performance of SMEs.

1.3Hypotheses of the study

H_1: There is a significant relationship between the change strategies adopted to manage the covid-19 changes and the successful implementation of the changes.

H_2: There is a significant positive relationship between the covid-19 related changes and service delivery.

H_3: There is a significant positive relationship between the covid-19 related changes and financial performance.

H_4: There is a significant positive relationship between service delivery and financial performance of SMEs

II.   LITERATURE REVIEW

2.1Literature Review around Key concepts

2.1.1Change Management

According to Hashim (2013), change management is when the organisation decides to alter the present mode of business activities into a new style or model in order to cope up with rapid changes of the business world.Ancillo et al (2020) state that Covid-19 brought challenges where many companies around the world hadto demonstrate their ability to face the challenges, responding with pre-designed crisis management plans and creating new work conditions to protect workers within an unforeseen situation. In such a situation, every organisationhad to plan for change based on their strategies to sustain themselves, (Kumar 2020). Kumar (2020) further highlights that organisational change is either

transactional or transformational and during the pandemic situation, the changes were transformational in nature as the changes were more holistic since they encompassed the entire organization.

2.1.2 Change management strategies

The change management strategies which can be adopted by an organisation include among others the directive, expert, negotiative, educative and the participative change strategies (Lockitt, 2005; Baird & Plummer, 2020). These strategies are explained below.

2.1.2.1 Directive strategy

According to Lockitt (2005), the directive strategy entails the use of authority to enforce change by top management without necessarily consulting others particularly those affected by the change. This strategy has the advantage that it enables rapid change to occur as change can be enforced quickly to respond to sudden changes in the external environment. This is supported by the study by Colovic (2021), who found out that the authorities of 8 Japanese companies applied the directive strategy and were able to implement the change rapidly. This strategy has the drawback that, it does not take into account the opinions and views of other people in the organisation and also that, it can be resented by employees down the hierarchy (Baird and Plummer, 2020). Al-Kadri (2015) testifies that in his study carried out in Saudi Arabia on the rapid establishment of a Medical school using the directive strategy, the change was resisted by people because they were not given time and information to understand the change.

2.1.2.2 Expert Strategy

This approach entails that the change management is viewed as a problem-solving process with the assistance of experts. Experts are engaged to manage the change process and the major advantage of this approach is that with the help and guidance of experts, change is rapidly and effectively implemented. This type of change strategy utilises the relevant expertise and small groups to initiate and adopt change (Baird and Plummer, 2020; Lockitt. 2005). This strategy entails that the change management is the only solution to the faced problems and experts are involved to lead the changing systems. Usually those affected are not involved in the change process which may seem to belittle them. For major changes in the organisation, management usually hire experts to lead the change process, (Lunenburg (2010),

2.1.2.3 Negotiative change strategy

Lockitt (2005) opines that, in the negotiative approach, top management discusses the various issues involved with those affected by the change. In using this approach, top management is willing to negotiate and bargain for the change to be implemented. The disadvantages of this approach are that it becomes relatively slow to adapt to the changes and it is sometimes difficult to predict all possible outcomes. The changes made may not fulfil the overall expectations of the managers affecting the change (Baird and Plummer, 2020). However, this approach calls for the involvement of all theaffected workers and there is participation support of the management which becomes a merit when using this approach. In this regard, Heathfield (2019), argues that organisations which involve every employee in meaningful decision making about their work through departmental consultations and negotiations, are always successful in implementing the change than those that did not.

2.1.2.4 Educative change strategy

Lockitt (2005) argues that, the approach involves the redefining and interpretation of norms and values of people which results in motivating them and get full support of the change. During the process, activities such as education, training, and selection by consultants, specialists and in house experts take place. This strategy was aptly observed by Odera and Muendo (2017) who opine that, strategic change management involves working with an organisation's stakeholder groups to help them understand what the change means for them, make and sustain the transition and working to overcome any challenges encountered. However, this approach takes long to implement but it helps in developing commitment to the change implementation.

2.1.2.5 Participative change strategy

Baird and Plummer (2020) postulatethat all the individuals within the organisation are fully involved in the change process. The top management makes the major decisions but the change process is driven more by individuals within the company. This strategy allows participation of individuals and management get support from their subordinates. Employees get the opportunity of increasing their knowledge and skills through their participation. However, it may take long to effect the changes as the process of decision making maybe very slow and it can be very costly and time consuming. This is supported by Neill et al (2020) who state that an open and participative change strategy directly contributes to employee identification with the organisation which leads to a positive employee reaction to change. This

allows for the skill development and knowledge of individuals during the process. However, the approach is time consuming and costly and change implementation is rather very low.

2.1.3 Service Delivery

Service delivery is an act of making services available to customers and consumers of an organisation and it naturally involves all activities to design, develop, deploy and operate services. Due to total shut downs experienced by most SMEs during theCOVID-19 pandemic, they were unable to fulfil their orders and most of the orders were left hanging. Mazikana (2020) posits that, in Zimbabwe many organizations suffered disruptions in supply chains due to the ravaging global COVID-19 pandemic.The disruption in supply chains has negative consequences on SME service delivery in that, they would fail to satisfy the needs and wants of their customers. According to Zeidy (2020), the dramatic and sudden loss of demand and revenue for Small and Medium Enterprises (SMEs) severely affected their ability to function, and caused severe liquidity shortages. Chirume and Kaseke (2020) noted that, service delivery by SMEs in the food industry such as restaurants, hotels, lodges and other service industries that relied on the heavy presence of customers was affected negatively by the lockdowns and travel restrictions as tourists and other people could not access them. There are five variables (tangibles, reliability, responsiveness, assurance and empathy) which have been propounded by Parasuraman et al (1988) which describe service encounter characteristics and these are explained below:

2.1.3.1Tangibility

According to Moon (2013), tangible facets of service quality refer to the man-made physical environment and it has three components: design factors, social factors, and ambient factors. As services are intangible, customers derive their perception of service quality by comparing the tangible associated with these services provided. Naidoo (2014) states that, tangibles are especially important to service delivery firms as they are crucial variables to developing strong, positive and inspiring customer association and experience, through its proprietary assets. Johnson and Karlay (2018) argue that these tangibles are applied in various ways by the service providers and are perceived and experienced on different levels by the end users. In this regard, it would be important to establish whether service tangibility influenced the quality of service delivery among SMEs in Bindura during the Covid 19 era.

2.1.3.2 Reliability

This is the ability to perform the promised service dependably and accurately. Reliability means that the organisation delivers on its promises about delivery, service provision, problem resolutions and pricing. Johnson and Karlay (2018), observethat reliability assures the customer of a service provider's ability to consistently provide a perceived quality of service and thus customers are eager to do their business with organisations that keep their promises especially those promises about the service outcomes and core service attributes. In this study, reliability will be used to assess the quality of service offered by SMEs in Bindura.

2.1.3.3 Responsiveness

This is the willingness to help customers and provide prompt services and the dimension emphasizes attentiveness and promptness in dealing with customers' requests, questions, complaints and problems. Blerry et al (2009) cited by Johnson and Karlay (2018) describe responsiveness as the process in which service providers react quickly to resolve customer problems positively within a given time. Responsiveness also captures the notion of flexibility and ability to customize the service to the customer needs. In this study, the responsiveness of different SMEs will be compared in order to tell how the change strategies influenced service delivery.

2.1.2.4 Assurance

According to Khan and Fasih (2014), assurance is perceived as the ability to inspire trust and confidence and is all about the employees' knowledge of courtesy and ability of the firm and its employees to inspire trust and confidence so as to gain competitive advantage. This aspect is likely to be particularly essential for the services that the customer perceives as involving high rising and or about which they feel uncertain about the ability to evaluate. Trust may be embodied in the person who connects the company to customers. Naidoo (2014) argues that not all customers have the expertise to

understand the quality of service and values they receive and such may require effective communication or personal explanations to understand the value they receive.

2.1.2.5 Empathy

Khan and Fasih (2014) define empathy as the ability for service delivery firms to pay attention to individual customer problems and demands then address these issues effectively. This means providing caring individualized attention the firm provide its customers. In some companies, it is important to provide individual attention to show the customer that the company does best to satisfy their needs. In this competitive world, it is the duty of the company to meet the rising customers' needs daily else they will look for individual needs to be satisfied elsewhere.

2.1.3   Effects ofCOVID-19on financial performance of SMES

The covid-19 has greatly affected the financial performance of SMEs as indicated by available literature. Due to imposed lockdowns and shortened working hours, SMEs experienced a decrease in their revenue which led to shortage of cash to finance the operating activities such as wages and salaries, utility bills, purchases of raw materials and transport for deliveries. Zeidy (2020) notes that, on the demand side, a dramatic and sudden loss of demand and revenue for Small and Medium Enterprises (SMEs) severely affected their ability to function, and caused severe liquidity shortages. Many suffered job loss during the period which resulted in consumers experiencing loss of income which in turn reduced spending and consumption. These effects are compounded because workers were laid off and firms were not able to pay salaries. Some sectors, such as tourism and transportation, were greatly affected due to travel restrictions thereby contributing to declined business activity and customer assurance. Gourinchas (2020) cited in Nyashanu et al (2020) observed that businesses for self-employed people depend on continuous buying, selling and spending of the population Thus the national lockdowns adversely affected business by slowing down of buying and selling due to closure of economic activities

However, the effects on SMEs are especially severe, mostly because of their higher levels of vulnerability and lower resilience related to their size. Chirume and Kaseke (2020) postulate that, the COVID-19 pandemic, has transformed from being a health emergency into an economic and labour market shock, affecting not only supply (production and distribution of goods and services), but also demand (consumption and investment). Studies by other researchers such as Boot et al(2020), observed that most of the SMEs' financial performance was adversely affected as they could not afford to cover the cost of doing business under the current environment. This poor financial viability led to the loss of employment by workers as firms were not able to pay salaries and the failure by some SMEs to service their debt.The lack of working capital could be explained in terms of change in customer behaviours experienced in this period of extraordinary era of the novel virus. Consumers tend to be extra careful with money, as they buy the most necessary goods to survive possibly extended quarantine periods (Bell et al2020).

2.1.4 Theoretical Framework

The studyadopted the Mckinsey's 7 'S' model and the SERVQUAL model as frameworks guiding the study. The 7 'S' model offers a resource-based view of the strategic assets available to an organisation, specifically identifying seven elements (namely; strategy, structure, systems, style,staff, skills and shared values) that enable managers to effectively run their businesses (Waterman, Peters and Phillips, 1980; Peters and Waterman, 1982).The theory was made to give a summary of the main factors within an organisation which contribute to it in achieving its strategic objectives especially those relating to change. According to Rivers (2019), managers can use the model to align and realign strategy, structure, intentions and change initiative governance to ensure successful change initiatives. Thus, the Mckinsey model comprises of multiple ideas that influence the successful implementation of change strategies. The seven factors are interconnected and managers could fail if they focused on strategy but ignore the other six S's, (Rivers 2019) and the shape of the model is indicative that no one factor drives change. Rosenbaum et al (2017) cited by Rivers (2019) entails that the use of the model emphasises the importance of maintaining a balanced approach to organisational change.

The SERVQUAL model is a popular quality research of services and is derived from the study byParasuraman, Zenithaml and Berry (1985). Originally it had ten components when it was propounded by Parasuraman et al (1985) and then later in 1988 they were reduced to five components by Parasuraman et al (1988). These components as aforementioned are reliability, assurance, tangibles, empathy and responsiveness. These variables were useful in assessing service delivery by SMEs in Bindura during the Covid-19 era.

2.1.5   Conceptual Framework

Borrowing from the ideas discussed above, the conceptual framework below was constructed.
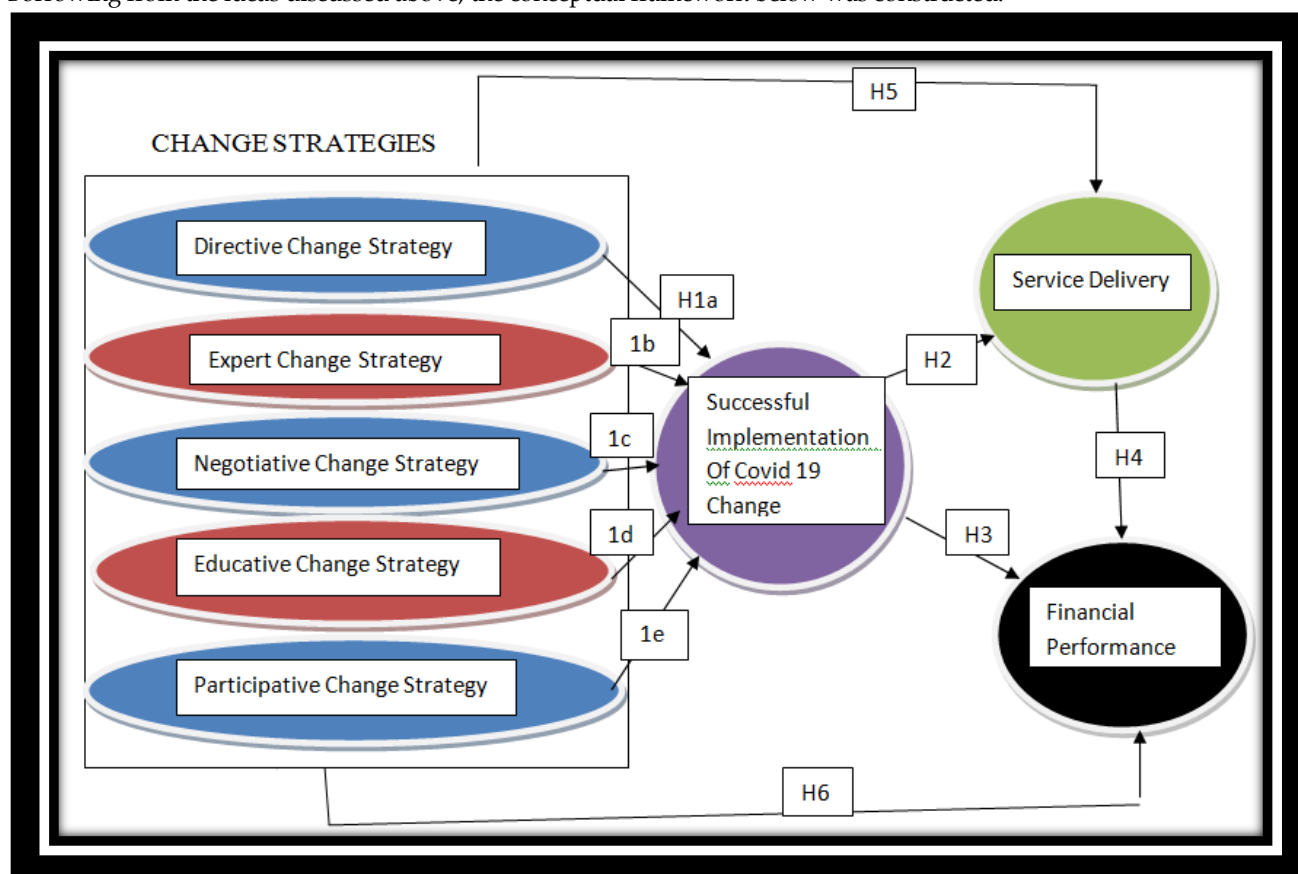

Figure 2.1: Conceptual framework

Source: Author 2021

Relationship between strategies adopted and successful implementation of change

Many studies have shown a close relationship between strategy and implementation of change, (Markiewicz, 2011, Altamony et al 2016). This is due to the fact that management has to consider various factors for the effective implementation of the strategic change. During the formulation of the strategy, there are various factors that management should consider to ensure effective implementation of the desired change. Implementation of strategy can be treated as a process of maintaining harmony with the changing environment through introducing organisational changes relating to the drawn up strategy, (Markiewicz, 2011). The strategy should entail a comprehensive action plan to be considered in the implementation of change.

The relationship between change strategies and service delivery

Organisations come up with brilliant strategies meant to see their businesses achieve their goals for their long term survival. These change initiatives have an effect on the efficiency, quality and speed of service delivery, (Jerome, 2016). Thus, the strategy selected would in a big way influence the quality of services delivered, (Mugure, 2021). This proves that there is always a relationship between change strategies adopted with services being delivered. The service delivery shows the outcome of the change strategies that have been implemented.

The relationship between change strategies and financial performance

There is significant relationship between the change strategies implemented and the financial performance. According to Purwanti et al (2020), it is proved by past studies that financial performance significantly depends on strategy formulation and implementation. This means that the strategies adopted by an organisation can positively or negatively affect its financial performance.

III.   METHODOLOGY

The study adopted the pragmatism research philosophy and according to Denscombe (2014) pragmatism does not treat any method as intrinsically good, but depends on what works best to solve the problem being studied. In this study, the pragmatic approach was found suitable in that, it helped develop a rich, contextualised understanding of underlying values, beliefs and assumptions that guide actions through triangulation of data from both qualitative and quantitative data. The target population constituted of 143 SMEs owners/managers in Bindura and a sample of 105 was selected using the stratified random sampling technique.Primary data was collected from respondents through a survey questionnaire and key informant interviews on the Covid-19 induced changes and their implications on both service delivery and financial performance of SMEs in Bindura District. Data was analysed using the Statistical Package for Social scientists (SPSS) version 20 and content analysis was made with N-vivo.Descriptive statistics were used to establish the strategies used and effects on service delivery and financial performance. Some inferential tests were also done to test the hypotheses and relationships between variables

IV.   RESULTS AND DISCUSSION

Out of the 105 questionnaires handed out, 82 were returned giving a 78% response rate.The response rate is reliable for data analysis as recommended byBryman (2014) who suggests that a response rate of 50% and over is considered excellent.

Table 4.1: Response rate

Response rate	Frequency	Percentage
Returned	82	78%
Unreturned	23	12%
Total	**105**	**100%**

The results on gender distribution showed that males constituted 44% of the respondents, while females constituted 56%. These differences can be explained by the fact that in Zimbabwe, women constitute the majority of the population at 52%, while men constitute only 48%. The demographic data also shows that majority of the SMEs who participated in the study (55%), were more than 31 years of age. This shows that most of the SMEs owners are middle to old aged and theyhave accumulated some savings and expertise to enable them to up their own entrepreneurial ventures.

Descriptive statistics on the change strategies used by SMEs to manage the Covid 19 situation

Variables of the different change strategies were measured using a five-point Likert scale and the results are shown below:

Table 4.2: Descriptive statistics for the Directive Change Strategy

Variables of the Directive Change Strategy	N	Mean	Std Deviation
Top Management used its authority to enforce the changes	82	3.74	1.208
Opinions and views of those affected by the changes were taken into account in implementing the changes	82	1.3049	1.24414
The approach enabled change to be enforced quickly to respond to sudden changes in the external environment.	82	4.1707	1.16386
The approach was resented by employees down the hierarchy	82	3.8171	1.05559
Overall Mean and Std Deviation	82	3.2806	1.1671

The overall mean of 3.281 and standard deviation of 1.167 show a slight agreement that the directive change strategy was employedby SMEs in Bindura in implementing changes related to the Covid-10 pandemicand a lower overall standard deviation implies that the mean values are reliable. These findings are consistent with findings by Colovic (2021) who studied the implementation of the directive change strategy in 8 Japanese manufacturing SMEs and found out that, the CEO of Beta Enterprises used his authority to make a solitary internationalisation decision and implemented the changes rapidly.

Table 4.3: Descriptivestatisticsfor the Expert Change Strategy

Variables of the Expert Change Strategy	N	Mean	Std Deviation
There was high involvement of other people down the hierarchy	82	3.4878	1.08005
The change process was quick and effective	82	3.4938	1.24623
Outside experts were involved in the change process	82	3.5976	1.16386
Top management brought about change as a problem-solving process.	82	3.67	1.112
Overall Mean and Std Deviation	82	3.5623	1.1505

The overall mean of 3.563 and a standard deviation of 1.151 shows that the respondents were in agreement that the expert strategy that was employed in implementing Covid 19 related changes. Findings from semi-structured interviews with purposively sampled respondents revealed that, the SMEs had involved academics, researchers and organisational development specialists to help them plan and implement the changes. SME manager 4 said;

> *I had to rely on the services of academics from the business studies department of a local state university to design and implement the change programme. These professional were useful in that, they were not related or familiar with any of us hence they were fair and neutral.*

These findings were consistent with the findings of other studies on the implementation of expert change strategy, such as Baird and Plummer (2020) who found out that, in the expert change strategy, the experts are involved for the proper management of change process and also that, the major advantage of this approach is that with the help and guidance of experts the change can be implemented quickly and effectively.

Table 4.4: Descriptive statistics for the NegotiativeChange Strategy.

Variables of the Negotiative Change Strategy	N	Mean	Std Deviation
Top management involved all the employees in the change process	82	3.1098	1.44876
Employee motivation towards the change was high	82	2.9756	1.24698
Change was realized at a fast pace	82	2.2073	1.26430
Employees' views regarding change were adopted and implemented	82	3.32	1.332
Overall Mean and Std Deviation	82	2.9031	1.3230

The overall mean 2.903 and a standard deviation of 1.323 show that the respondents were in very slight agreement of the use of the strategy in effecting Covid 19 related changes.These findings concur with the findings of Baird and Plummer (2020) who found out that, while the approach enables the change acceptance of all employees, it has the demerits that, it is relatively slow to implement the changes, and it is difficult to predict all the possible outcomes.

Table 4.5: Descriptive statistics for the Educative Change Strategy

Variables of the Educative Change Strategy	N	Mean	Std Deviation
Top management brought change by re-defining people's norms and values	82	3.68	1.10
The change process was entirely focused on changing the people	82	3.4512	1.12384
The change process utilised education, training and employee selection strategies	82	3.7195	1.06891
People gained a better understanding and positive attitudes towards the change. Averages	82	3.4390	1.26781
Overall Mean and Std Deviation	82	3.5724	1.1426

The overall mean of 3.572 and standard deviation of 1.143 show that the respondents are in agreement with the utilisation of the educative change strategy in implementing Covid- 19 changes in their organisations. These findings

corroborated the findings of other researchers in change management such as Lockitt (2005) who found out that, managers who employed the educative change targeted changing people's existing norms, values and beliefs through a number of activities which comprise education, training and selection, by consultants, specialists and in-house experts.

Table 4.6: Descriptive statistics for the Participative Change Strategy

Variables of the Participative Change Strategy	N	Mean	Std Deviation
Top management involved all individuals in the change management process	82	3.32	1.216
External consultants and experts were also involved in bringing change	82	3.5488	1.11280
Change efforts received the full support of all individuals concerned.	82	3.5854	1.19620
The change process was mainly driven by groups and individuals within the organisation	82	3,5854	1.06518
Overall Mean and Std Deviation		**3.5099**	**1.1475**

The results show some agreement to the use of the Participative Change Strategy with an overall mean of 3.510 and a standard deviation of 1.148. These findings are consistent with the findings of other researchers such as Neill, Men and Yue (2019) whose findings in a study show that, an open and participative change strategy and climate directly contributes to employee affective commitment to change and behavioural support. Further, they found out that, communication climate featured by openness and participation boosts employee identification with the organization, which leads to positive employee reaction to change.

The results in Table 4.6 above show that SMEs used a hybrid of strategies in implementing the Covid 19 induced changes. However the most dominant strategy employed was the Educative Change strategy with highest mean of 3.5724, followed by the Expert Change strategy (3.5623), the Participative strategy (3.5099), the Directive strategy (3.2806) and lastly the Negotiative change strategy with the lowest mean of 2.9031.

Descriptive statistics for effects of the changes on service delivery.
In this section, the study sought to establish the effects of the changes on service delivery and Table 4.7 below shows the relevant statistical results.

Table 4.7: The effects of the changestrategies on service delivery

Effect on service Delivery	N	Mean	Std Deviation
The strategies resulted in reliable services being offered by our company	82	4.02	0.902
The changes enabled our company to be very responsive to customer needs	82	4.05	0.928
The changes enabled our company to give customers individual attention	82	4.07	0.798
The changes enabled the company instil confidence in customers about the services they offer.	82	4.11	0.969
Overall Mean and Std Deviation	**82**	**4.0625**	**0,8992**

Source: **Primary Data, (2021)**

The overall mean of 4.0625 and a standard deviation of 0.899 show high agreement with strategy implementation's positive effects on service delivery. These findings are in line with the findings of other researchers on the impact of change strategies on service delivery. For example, Ramdhan, Mnyamana and Karodia (2017)'s study on the impact of service delivery on consumer satisfaction found that, there is in fact a very strong impact of service delivery on customer satisfaction which shows that there is a viable business case for the company to invest in a specialized focus on improving service delivery in order to retain loyal customers and attract new ones in order to further grow the company's customer base and eventually become the number one selling vehicle brand in the country. The above findings show that SMEs in Bindura managed Covid-19 induced changes in a manner that helped them enhance and

improve customer service to the satisfaction of their customers through a reliable service, individualised attention, reliable service and the creation of customer confidence.

Descriptive statistics on the effect of changestrategies on the financial performance of SMEs.

In this section, the study sought to establish the effect change on financial performance and Table 4.8 below shows the relevant statistical results.

Table 4.8: The effect of change strategies on financial performance

Effect on Financial Performance	N	Mean	Std Deviation
The change strategy enabled increased revenue inflows for our organisation	82	3.84	1.000
The challenge of cash shortages was eliminated as a result of the changes	82	3.94	0.894
The changes adopted enabled our organisation to turn its losses into profits	82	3.88	1.011
The demand for our products increased as a result of the change	82	4.07	0.858
Overall Mean and Std Deviation	**82**	**3.6825**	**0,9408**

Source: **Primary Data, (2021)**

The overall mean of 3.682 and standard deviation of 0.941show agreement with better financial performance. These findings are consistent with the findings of Said and Doll (2021)'s study on the strategies to improve financial profitability in the banking industry whose findings showed that, the banks employed various strategies such as working capital management, use of technology in financial management, reduction of cash stocks, debt collection and many other strategies to increase revenues and profitability of the banks. This implies that, the changes adopted by SMEs in Bindura enabled them to improve their financial performance.

1. **REGRESSION ANALYSISAND HYPOTHESES TESTS RESULTS**

4.4.1 H1: There is a significant positive relationship between the covid-19 related change strategies and the successful change implementation at the respective SMEs.

Table 4.9 below present the model summary to show the relevance of covid-19 related change strategies on the successful change implementation at SMEs in Bindura district.

Table 4.9: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.677[a]	.458	.187	.21623

a. Predictors: (Constant), Covid-19 related change strategies

Source: Survey data 2021

As shown in Table 4.9 the results indicate that the value of R square is (0.458) and this value means that the model explains (0.458) from the variance in the dependent variable (successful change implementation) by Covid-19 related change strategies. The model can be relied upon. Table 4.10 below present the ANOVA analysis to show the relevance of Covid-19 related change strategies on successful change implementation for the research hypothesis.

Table 4.10: ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.079	1	.079	.590	. 0.000[b]
	Residual	.094	2	.047		
	Total	.173	3			

a. Dependent Variable: Successful change implementation

b. Predictors: (Constant), Covid-19 related change strategies

Source: Survey data 2021

As shown in Table 4.10 above, the results indicate that the value of (F) is (0.590) with significance (0.000) which is lower than the specified value (0.05) so the model was fit and acceptable. Table 4.15 show the results of regression analysis on relevance of Covid-19 related change strategies on successful change implementation.

Table 4.11: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.400	1.882		.744	.003
	Covid-19 related change strategies	.666	.513	.677	1.300	.323
a. Dependent Variable: Successful change implementation						

Source: Survey data 2021

As shown in Table 4.11 above, the results of regression analysis indicate that Covid-19 related change strategies influence successful change implementation. The values of beta and t-tests show that Covid-19 related change strategies has a positive impact on successful change implementation at (α≤ 0.05). We therefore accept the hypothesis and conclude that, there is a significant positive relationship between the covid-19 related change strategies and the successful change implementation at the respective SMEs.

4.4.2 H2: There is a significant positive relationship between the covid-19 related changes and service delivery.

Table 4.12 below present the model summary to show the relevance of covid-19 related change strategies on the service delivery at SMEs in Bindura district.

Table 4.12: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.266[a]	.071	-.393	.04456
a. Predictors: (Constant), Covid-19 related change strategies				

Source: Survey data 2021

As, shown, in, Table 4.12 above, the, results, indicate, that, the, value, of, R, square, is, (0.071), and, this, value, means, that, the, model, explains, (0.071), from, the, variance, in, the, dependent, variable, (service delivery), by, Covid-19 related change strategies. Table 4.13 below present the ANOVA analysis to show the relevance of Covid-19 related change strategies on service delivery for the research hypothesis.

Table 4.13:ANOVA

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	.000	1	.000	.153	. 0.000[b]
	Residual	.004	2	.002		
	Total	.004	3			
a. Dependent Variable: Service delivery						
b. Predictors: (Constant), Covid-19 related change strategies						

Source: Survey data 2021

As shown in Table 4.13 above the results indicate that the value of (F) is (0.153) with significance (0.000) which is lower than the specified value (0.05) so the model is fit and acceptable. Table 4.13 show the results of regression analysis on relevance of Covid-19 related change strategies on Service delivery.

Table 4.14: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	4.214	.388		10.863	.000
	Covid-19 related change strategies	.041	.106	.266	.391	.734
a. Dependent Variable: Service delivery						

Source: Survey data (2021)

As shown in Table 4.14 above, the results of regression analysis indicate that Covid-19 related change strategies influence service delivery. The values of beta and t-tests show that Covid-19 related change strategies has a positive impact on service delivery at ($\alpha \leq 0.05$). We therefore accept the hypothesis and conclude that, there is a significant positive relationship between the covid-19 related changes and service delivery.

4.4.3 H3: There is a significant positive relationship between the covid-19 related changes and financial performance.

Table 4.15, below present the model summary to show the relevance of covid-19 related change strategies on the financial performance at SMEs in Bindura district.

Table 4.15: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.054a	.003	-.496	.12286
a. Predictors: (Constant), Covid-19 related change strategies				

Source: Survey data 2021

As shown in Table 4.15 the results indicate that the value of R square is (0.003) and this value means that the model independent variable cannot be relied upon in explaining the dependent variable. Table 4.16 below present the ANOVA analysis to show the relevance of Covid-19 related change strategies on financial performance for the research hypothesis.

Table 4.16: ANOVA

1	Regression	.000	1	.000	.006	.000b
	Residual	.030	2	.015		
	Total	.030	3			
a. Dependent Variable: Financial performance						
b. Predictors: (Constant), Covid-19 related change strategies						

Source: Survey data 2021

As shown in Table 4.16 above, the results indicate that the value of (F) is (0.006) with significance (0.000) which is lower than the specified value (0.05) so the model is fit and acceptable. Table 4.17 below show the results of regression analysis on relevance of Covid-19 related change strategies on financial performance.

Table 4.17: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.852	1.070		3.601	.000
	Covid-19 related change strategies	.022	.291	.054	.076	.279
a. Dependent Variable: Financial performance						

Source: Survey data 2021

As shown in Table 4.17 above, the results of regression analysis indicate that Covid-19 related change strategies influence financial performance. The values of beta and t-tests show that Covid-19 related change strategies had a positive impact on financial performance at ($\alpha \leq 0.05$). We therefore accept the hypothesis and conclude that, there is a significant positive relationship between the covid-19 related changes and the financial performance of SMEs in Bindura District.

V. CONCLUSION

It can be concluded that the educative change strategy was the most popular change strategy used by SME managers/owners in Bindura District in implementing Covid 19 related changes, although a hybrid of the five strategies were employed in the process.The study also confirmeda significant positive relationship between the Covid 19 related change strategies and successful change implementation among SMEs studied. It can also be concluded that the change strategies employed had a positive impact on service delivery and also positively influenced the financial performance of the SMES. Based on these findings, this study makes a unique contribution to available knowledge on change management in general and in the SME sector in particular. The link between change strategies and successful change implementation, service delivery and financial performance of SMEs had never been explored in Zimbabwe. The knowledge generated by this study on the subject would be the first of its kind. Given the importance of SMEs to Zimbabwe's economy, such knowledge may provide guidance on how SMEs may navigate disruptive changes in the external environment through the adoption and implementation of change strategies with confidence, since they will be armed with knowledge on its effect on both service delivery and financial performance of SMEs. The study recommends that some change management training be offered to SME owners/managers by the Ministry responsible in order for them to be able to coordinate employees during the change process.

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