

**DETERMINANTS OF STRATEGY IMPLEMENTATION
AMONG SAVINGS AND CREDIT CO-OPERATIVE
SOCIETIES IN KENYA**

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Credit Co-operative Societies in Kenya**

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DECLARATION

This thesis is my original work and has not been presented for a degree in any other university

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DEDICATION

This thesis is dedicated to the family that raised me especially my late dad William, and my mother Catherine, for the values and virtues instilled in me, my wife Leah and our sons Ima and Hiram for their love, strength, perseverance and support which enabled me overcome several challenges throughout my doctoral studies.

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ABBREVIATIONS & ACRONYMS

ACCOSCA	African Confederation of Savings and Credit Co-operative Association
ATM	Automated Teller Machine
CEO	Chief Executive Officer
ICT	Information Communication Technology
KWIFT	Kenya Women Finance Trust
KWS	Kenya Wildlife Services
MFI	Micro Finance Institutions
NACOST	National Council of Science and Technology of Kenya
PESTEL	Political, Economic, Social, Technological, Environmental and Legal
POS	Point of Sale
ROE	Return on Equity
ROSCA	Rotating Savings and Credit Associations
SACCO	Savings and Credit Cooperative
SASRA	Sacco Society Regulatory Authority
SME	Small and Medium Enterprises
SMS	Short Message Service

SPSS	Statistical package for the social sciences
SWOT	Strengths, Weaknesses, Opportunities and Threats
UN	United Nations

DEFINITION OF TERMS

Strategy:	Entails the Course of action focused at ensuring that the organizations attain its objectives (Pearce & Robinson, 2011).
Strategic Leadership:	Is the capability to influence a team towards the attainment of organization goals (Sila & Gichinga, 2016).
Organization Vision:	A picture of excellence of an organization's future that a person or team or organization wants to create (Papulova, 2014).
Organization Goal:	The objectives that the organization works towards and must accomplish through group or individual (Kheirandish, 2014)
Organization Capability:	Entails building a capable organization; consolidating resources; instituting policies and procedures; adopting best practices; and continuous improvement (Smith, 2011).
Personnel Capability:	Comprise of the ability of personnel in terms of skills, knowledge and experience to support competitive advantage (Akaegbu & Usoro, 2017).
Core Competency:	The specific set of skills or production techniques that deliver additional value to the customer (Kawshala, 2017).
Innovation:	Encompasses the process of converting formulated strategies and plans into useful ideas,

new products and services. It is also the successful exploitation of new ideas on strategy (Andriopoulos & Dawson, 2014).

Product & Service Innovation: The development of new products and services, making changes in the current product and service design or using techniques and means in production methods (Reguia, 2014).

Technological Innovation: The recognition of a thought, method, service or artifact which involves technology and efficiently faces competition (Khan, Aboud, & Faisal, 2018)

Organization Environment: all the factors that exist outside of the organization that have the potential to influence all or part of organization (Daft, 2010).

Internal Environment: entails the factors that influence organization activities and operations within the organization (Halmaghi, Iancu, & Bacila, 2017)

External Rnvironment: entails the factors surrounding the organization that can influence the choice of organization activies (Daft, 2010).

Strategy implementation:

refers to the aggregate of all activities and choices which has been embraced worldwide for execution of a strategic plan across various sectors of diverse economies of the world (Wheelen & Hunger, 2010; Awino & Kithinji, 2012).

ABSTRACT

Savings and credit cooperative societies (SACCOs) in are regulated by SACCO regulatory authority for deposit taking business. The licensed deposit taking SACCOs in Kenya play an important role in provision of financial services to its members. The study sought to establish determinants of strategy implementation among SACCOs in Kenya, specifically the influence of strategic, organization capability, innovation, and organization environment among SACCOs in Kenya. To conceptualize strategy implementation the study was guided by the following theories: Higgins 8s model, resource based view theory, contingency leadership theory, diffusion of innovation theory, and open system theory. The study applied cross-sectional research design employing survey strategy. The research methodologies were both quantitative and qualitative. The target population was all the 176 Deposit Taking Licensed SACCOs in Kenya. Simple random sampling and application of Nassiuma formula was utilized to draw a sample 64 Deposit Taking SACCOs in Kenya. Purposive sampling was used to pick one officer from each management levels from sample, where the level of management categories included: top level management, middle level management, and lower level management of the SACCO who are deemed to be concern with strategy implementation. The data were collected using questionnaires with open and closed ended questions. The data collected were analyzed utilizing descriptive and inferential statistics. The qualitative data was analyzed by use of content analysis. The descriptive analysis entailed graphs, tables, frequencies, and chi-square. The inferential analysis on the other hand involved testing significant linear relationship between the dependent and the independent variables. The inferential analysis involved Pearson correlation and regression analysis while analysis of variance (ANOVA) was used to test hypothesis. Diagnostic tests were also carried out to test regression assumption. The tests were normality test, multicollinearity test, and heteroscedasticity test. Statistical package of social sciences (SPSS Version 20) was utilized in both descriptive and inferential analysis. Factor analysis was used after successful testing of validity and reliability using the results of Kaiser-Meyer-Olkin measure of sampling adequacy and Bartlett's Test of Sphericity. From the study findings, the study concluded that the three independent variables (strategy leadership, innovation, and organization environment) had positive significant relationship among SACCOs in Kenya. That improvement in strategic leadership, innovation, and organization environment would lead to improvement in strategy implementation among SACCOs in Kenya. Organization capability and strategy implementation had no significant relationship which indicated that improvement in organization capability would lead to an adverse drop in improvement of strategy implementation among SACCOs in Kenya. The study recommends that SACCOs need to improve strategic leadership commitment to strategy implementation. The study also recommends that SACCO management need to ensure the sustainability of innovation, while appreciating organization capability for business improvement. Further, the study recommended that SACCOs ought to adapt to changes in the environment for business survival. Future studies ought to explore other vital areas which include motivation decision making and customer satisfaction while, considering other data collection instrument which may include secondary data, focus group discussions and interviews.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Cooperatives have existed for over 100 years on the global scale. Promotion of cooperatives during that time therefore, provides lessons to contemporary cooperative development. British Empire played a key role in cooperative development in independent territories. Here, there is sufficient evidence that other European Empires also encouraged the formation of cooperatives; the British Empire was the first global cooperative development agency (Rita, 2011). Cooperatives are associations of persons with common socio-economic needs aspirations. Europe is regarded as the origin of modern cooperatives enterprises (Kobia & Minishi, 2014).

The first consumer cooperative is believed to have been founded in Fenwick; East Ayrshire in Scotland on March 14, 1761, when local weavers manhandled a sack of oatmeal and started selling the contents at a discount, formed the Fenwick Weavers' Society. In the 19th century, Co-operative movement began in Europe basically in Britain and France; however, there was the Shore Porters Society which is claimed to be one of the world's first cooperatives, being started in Aberdeen - Scotland in 1498. In 1810 in Wales, Robert Owen and others acquired a mill and ran it using cooperative principles. The Lennox town Friendly Victualing Society was founded in 1812 (Bwisa, 2010).

In the United States of America, cooperatives were organized by some first North American Labour Unions in early 1800s. Cooperatives became a modern movement with a broad social mission in the 1930s, in reaction to injustices of capitalists. During the period between 1866 and 1890s, American small farmers also organized cooperative movements. The most modern radical cooperative in the United States of America is a local cooperative spanning the last four decades. It is the famous building occupations of the urban homesteads Limited equity cooperative in the New York City (Curl, 2010).

In South Africa, the cooperative movement dates back to the beginning of the 19th century when farmers began to organize themselves into agricultural societies in the four colonies of Natal, Cape Province, Transvaal and Orange Free State, the provinces of the Republic of South Africa. In 1892 the first cooperative was founded in the colony of Natal; this was the Pietermaritzburg consumer cooperative. Soon cooperatives began thriving especially in the Cape Province: In 1907, there were already existing 53 cooperatives and 80 more were on the process for establishment (Derr, 2013).

In East Africa, Savings and Credit Societies and agricultural marketing societies are the most popular in the region. The essential role of cooperatives development has received support in East Africa beyond than 100 years. A Cooperative society is an organized entity as business enterprises that benefit its members through self-help spirit, while its services are accessible to ordinary men and women (Kobia & Minishi, 2014).

The first cooperative society in Kenya known as Lumbwa Cooperatives society was formed in 1908 by the European farmers. The main objectives of the cooperatives were to purchase fertilizer, chemicals, seeds and other farm input, and then market their produce to make use of the advantage of economies of scale. Another Cooperative society Kenya Farmers Association was registered in 1930 to take over the role of supply of farm input played by Lumbwa cooperative society (Bwisa, 2010).

The financial sector in Kenya comprises banking, insurance, capital markets, pension funds, quasi banking institutions, development finance institutions, the savings and credit co-operatives (SACCOs), and microfinance institutions. The quasi financial institutions in the Kenya include the microfinance institutions, rotating savings and credit associations (ROSCAS), SACCOs and other informal financial institutions. Given the low penetration of formal financial service, these institutions have enormous potential to mobilize additional savings and provide credit to income groups included by the banking services (Adam, Collier, & Ndung'u, 2010).

Several savings and credit groups or credit unions have been operating in many countries for several years. Microfinance can be observed to have existed since the beginning of Savings and Credit Cooperative (SACCO) subsector is part of the cooperative industry in Kenya. The subsector has remained a significant player in the provision of financial services to households and businesses. SACCOs have positively impacted on lives of several disadvantaged Kenyans over the years. The subsector may be divided into financial and non-financial cooperatives. The non financial co-operatives deal with marketing of members' produce and services that include: dairy, livestock coffee, tea, handicrafts and many more similar cooperatives. Financial co-operatives comprise SACCOs, housing and investment cooperatives (Ademba, 2013).

1.1.2 Strategy Implementation Global Scene

Strategy implementation in the global arena has taken different approaches and contexts. Schaap (2006) looked at strategy implementation in the gaming industry in Nevada, United States of America, touching on communication up and down, organization structure, shared attitudes and values in the organization. Further, strategy implementation plans must be vividly developed, tasks for individuals highlighted with explicit time frames, and persons responsible for task completion identified for the proper strategy implementation. A Study (Okumus, 2003) explored strategy implementation in international hotels in the United Kingdom, highlighting the holistic approach of analyzing and testing complex issues of strategy implementation. On that note, a comprehensive strategy implementation framework has yet to be developed in strategic management field.

The modern Today, organizations globally both small and big, public and private have a purpose to implement organization strategies to up scale organization performance (Thompson & Strickland, 2007). Strategy implementation is important in an organization because it affects the organization especially on service businesses that have a different nature of environments than other kinds of business organizations; the importance of strategy implementation is therefore widely highlighted (Mumenya, Mokaya, & Kihara, 2014).

Strategy implementation is affected by several variables within the organization's environment. Strategy implementation is a primary operation-driven activity, revolving around the management of employees and business processes. Strategy implementation depends on building and strengthening competitive capabilities, motivating and rewarding employees in a strategy supporting manner. The strategy implementation task entails of building of organization capability; marshaling resources; instituting policies and procedures; adopting best practices; and continuous improvement (Smith, 2011).

The need to build and strengthen competitive valuable core competencies and organization capabilities is high among the organization building priorities in the strategy implementation process. Managers always spot the desired competencies and capabilities in strategy implementation, while adequate strategy implementation requires the instituting the desired competencies and capabilities in place, while upgrading them according to market conditions (Thompson, Strickland, & Gamble, 2010).

Several savings and credit groups or credit unions have been operating in many countries for several years. Microfinance can be observed to have existed since the inception of Savings and Credit Cooperative (SACCO) subsector is part of the cooperative industry in Kenya. The subsector has remained a significant player in the provision of financial services to households and businesses. SACCOs have positively impacted on lives of several disadvantaged Kenyans over the years. The subsector may be divided into financial and non-financial cooperatives. The non-financial co-operatives deal with marketing of members' produce and services that include: dairy, livestock coffee, tea, handicrafts and many more similar cooperatives. Financial co-operatives comprise SACCOs, housing and investment cooperatives (Ademba, 2013).

SACCOs employ over 250, 000 people in the republic of Kenya with a population of over 43 million people out of which 2.7 million are members of deposit taking SACCOs. Over 60% of the population survives on SACCO related activities. SACCOs contribute 45% of the GDP in Kenya. The asset base of these societies has

grown by 14% that is, from Ksh. 294 billion in 2012 to 335 billion in 2013, respectively. SACCO deposits on the other hand, have also increased by 13% that is, from Ksh. 213 billion in 2012 to Ksh. 241 billion in 2013 respectively. A World Council of Credit Unions 2013 statistical report on credit unions, Kenya was ranked first in the continent of Africa with assets base of US \$4.5 billion representing a two third of the total assets base of all SACCOs in Africa (Waitathu, 2015).

The Constitution of Kenya promulgated in 2010 promises devolution of economic and political power to the lowest administrative levels by anchoring the devolution on the supreme law of the land and spelling clear on relative roles of the different levels of government. Devolution opportunity is to bring rapid and more balanced economic and social development throughout the country through SACCOs. Owing to the operationalization of county governments, there would be likely greater incentives and opportunities for economic and social development while the 47 county governments create new centers of business growth that enhances SACCO operations, in which investors have opportunities for investments, attraction of local and global investors, and employment (Wato, 2012).

In 2008 the Republic Kenya enacted an Act of parliament that established SACCO Society Regulatory Authority (SASRA), while its board was composed in 2009. The mandate of SASRA is to license and supervise deposit taking SACCOs in Kenya. The role of SASRA is to ensure integrity of the operations of the SACCOs (SASRA, 2015). The four fundamental dimensions of the SACCO subsector: - access, efficiency, stability and consumer protection is addressed by SASRA and cooperative legal framework. These fundamentals form the basis for ensuring that the Sacco industry not only play its role of developmental but also makes sure that individual members' needs are met while the industry remains abreast in competition. This is shown by the membership served by the SACCO, which in December 2013 increased to 3.3 million from 2.97 million in 2012. This is besides 12million people who indirectly enjoyed services of the subsector, with their family members (Nthuku, 2013).

Vision 2030, the blueprint of the Kenyan economy with a financial service theme “A vibrant and globally competitive financial sector driving high levels of savings and financing Kenya’s investment need” requires a well-functioning financial system to speed up economic growth (Government of Kenya, 2018). The financial sector in Kenya comprise banking, insurance, capital markets, and pension funds, and other parts of financial sector in Kenya also includes; quasi-banking institutions and services provided by savings and credit cooperative societies. However, Kenya aspires to be a global competitive hub, serving a greater part of Africa Region (Government of Kenya, 2012).

The development of government policies in Kenya are driven by the objective achieving Kenya Vision 2030 (Awino & Kithinji, 2012). The coordination and execution of Kenya Vision 2030 is entrenched in the Kenya Gazette Notice Number 13836 (Odhiambo, 2014). The deposit taking SACCO system is a subset of the savings and credit cooperative societies subsector has continued to play a great role in the economic pillar furtherance of the county’s vision entrenched in the Kenya Vision 2030 economic blueprint (SASRA, 2015).

The United Nations Development Programme (UNDP) is one of the leading organizations working to fulfil the Sustainable Development Goals (SDGs) by the year 2030. Present in almost 170 countries and territories, assist nations make goals a reality. Following the global partnership, the goal number 17 of SDG seeks to regenerate sustainable development, which is accompanied by multi-stakeholder partnerships that mobilizes and shares knowledge, Financial resource, expertise, and technology, to support the attainment of the sustainable development objectives in all countries especially developing countries including Kenya (UNDP, 2012).

In their daily routines, management and employees throughout an organization should take part early in strategy implementation decisions. Their major role in strategy implementation should be to build upon prior involvement in activities of strategy formulation. Strategists’ genuine personal commitment to implementation is a necessary and powerful motivational force for managers and employees. Strategists

often, are often busy to support aggressively strategy implementation efforts, while their lack of interest can be detrimental to the organization's success (David, 2011).

1.1.3 Strategy Implementation among SACCOs

Kenyan studies on strategy implementation among SACCOs have been done. A study Wambua (2012) on factors affecting strategy implementation in Balazi SACCO appreciated the following factors: organization structure, human resource, leadership styles, and information technology. In the study (Odero & Shitseswa, 2016) on the study on the factors that affect strategy implementation among savings and credit cooperative societies in Kakamega County with the objectives, information technology and financial resource. This shows that information technology and financial resources influences strategy implementation.

The study of (Chepkwony, 2014) on challenges of strategy implementation faced by deposit taking SACCOs in Bomet found several challenges that include: - unsound reward strategy, inadequate financial resources, unsupportive organization structure, resistance to change, organization politics coupled with the board of directors behaviours, government policies and lack of leadership from the SACCO Society Regulatory Authority. In another study (Rotich, Senaji, & Were, 2017) on factors influencing strategy implementation among savings and credit cooperative societies in Nairobi county found that deposit taking SACCOs need to ensure proper leadership, have functioning structures, avail sufficient resources and latest technologies to enable the organization to carryout strategy implementation.

1.2 Statement of the Problem

In today's fast paced, global marketplace, it is important for organizations to have a well developed and implemented strategy. Whereas many organizations have become adept at strategy formulation, many of such organizations get lost in the complex nature of strategy implementation (Patten, 2015). Many organizations have slowly adopted strategic planning but strategy implementation process remains a challenge, resulting in planned strategies that fail at implementation stage (Muriithi, Muriuki, & Kinyanjui, 2017).

Strategy implementation is the most significant and yet very difficult part of strategic management process. Organization strategies are valueless unless such strategies can be implemented (Nair, Banerjee, & Agarwal, 2009). A well thought planned strategy in the world amounts to nothing if it is not properly or incorrectly implemented throughout the organization (Henry, 2011). Many organizational failures occur owing to inadequate strategy implementation whereas up to 66% of corporate strategies are never implemented creating a strategy to a performance gap rather than a gap formulation to implementation process (Imbali, Muturi, & Abuga, 2016).

There previous studies (Chepkwony, 2014; Rotich, Senaji, & Were, 2017; Odero & Shitseswa, 2016; Wambua, 2012) outline some factors affecting strategy implementation in SACCOs in Kenya and did not adequately address the determinants of strategy implementation which include: strategic leadership, organization capability, innovation, and organization environment. These studies highlighted challenges that affect strategy implementation that include: organization structures, inadequate financial resources, lack of leadership on the side of regulator (SASRA), information technology and human resources.

The enactment of SACCO Act 2008, gave SACCOs a window to comply with the rules of the Act within four years from the year 2010. The Annual Report of Sacco Society Regulatory Authority (SASRA) of 2015 revealed that there were 181 deposit taking SACCO in Kenya out of which 176 were licensed during the period while five (5) SACCOs could not maintain the prescribed standards and had their licenses revoked. This is an increase in the number of licenses revoked, as only three (3) licenses were revoked in 2014 (SASRA, 2015). This was attributed to inability of SACCOs to implement their strategies properly.

Several Studies (Schaap, 2006; Okumus, 2003; Alamsjah, 2011; and Upadhyay & Upadhyay, 2013) have shown that many enterprises lack understanding of the importance of strategy implementation, hence need to research on the determinants strategy implementation among SACCOs in Kenya.

1.3 Objectives of the Study

1.3.1 General Objective

To establish the determinants of strategy implementation among savings and credit cooperative societies in Kenya

1.3.2 Specific Objectives

The specific objectives of this study were:

- i. To investigate the influence of strategic leadership on strategy implementation among savings and credit cooperative societies in Kenya.
- ii. To establish the influence of organization capability on strategy implementation among savings and credit cooperative societies in Kenya.
- iii. To explore the influence of innovation on strategy implementation among savings and credit cooperative societies in Kenya.
- iv. To determine the influence of organization environment on strategy implementation among savings and credit cooperative societies in Kenya.

1.4 Research Hypotheses

The following hypotheses were tested in this study:

H₀1: Strategic leadership has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya.

H₀2: Organizational Capability has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya

H₀3: Innovation has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya.

H₀4: Organization environment has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya.

1.5 Significance of the study

The study came at a time when SACCOs were at infancy of getting regulated after the enactment of SACCO Act No. 12 of 2008 and the respective regulations. The expiry of window period for compliance with the Act was in 2013. Hence SACCOs were required to implement their strategies in order to comply with regulations for licensing.

1.5.1 Policy Makers

To the policy makers in the national government of Kenya, Ministry of trade, industry, cooperatives and tourism, and SASRA, the study findings form an excellent point of reference. The study results assist the government of Kenya to formulate policies that help SACCOs in service delivery to members. The study acts as an eye opener as regard detrimental issues to strategy implementation. On the other hand, SACCO utilizes the recommendation of the study to provide solutions to issues influencing strategy implementation.

1.5.2 Future Research

The study forms a source of reference for future research in strategy implementation. The literature brings value for academic purposes, while researchers will use the findings as a source of reference and empirical study. The study envisages how the factors, strategic leadership, organization capability, innovation, and organization environment influence strategy implementation among SACCOs in Kenya.

1.6 Scope of the Study

The study sought to establish the determinants of strategy implementation among SACCOs in Kenya. The study population was (one top level manager, one middle level manager, and one lower level manager) in all the 176-deposit taking and

licensed SACCO in the republic Kenya in 2015. The research was conducted between September 2016 and August 2017. The strategy implementation process is wide and as such the study was limited the objectives of the study which dictated the variables studied.

1.7 Delimitation of the Study

Some limitations were anticipated during the course of study. Confidentiality of information was a critical constrain as most of the respondents appeared hesitant to give vital information relevant for the attainment of the study objectives. The researcher however, explained to the respondents that the study was meant for academic reasons only. The researcher further presented an introduction letter from the university, a letter from NACOST, and research permit. These gave the respondents assurance that the research had no ill motive (Appendix IV). The study focused on licensed SACCOs in Kenya, considering the expansive geography, this was anticipated to pose a challenge in data collection in respect to time. To mitigate this however, the researcher employed a number of research assistants to offer support in the administration of data collection instruments.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter provides the theoretical foundation discussion and a detailed review of the relevant empirical studies relating to the variables of the study. The main purpose is to bring forward the findings of previous researchers in accordance with the objectives of the study. A summary of literature indicating the research and knowledge gaps is also presented here. The conceptual framework clearly depicting the variables underlying the study is also presented in this chapter. The critique of existing literature is also included here.

2.2 Theoretical Review

The theoretical framework provides a foundation that support a theory of a research study. A theory is a group of statements about relationships between variables. Whitley (2001) expounds that, the variables are abstract concepts rather than concrete or concrete attributes of objects. Another scholar (Punch, 2005) posits that the essential idea of theory is an attempt to explain what is being studied, with explanation being couched in more abstract terms used to describe it. Further, (Bryman & Bell, 2011) argued that the term theory is used in a variety of ways, but its most common meaning explains observed regularities, to support phenomenon.

A theory attempts to explain relationships between the variables in a model (Sekaran & Bougie, 2014). According to (Kombo & Tromp, 2006) theory provides a generalized explanation of occurrence, while theories are testable in a practical situation. In the explanation of (Mugenda & Mugenda, 2003) a theory affords the basis for establishing the hypotheses to be tested in the study. Therefore, a theory as argued by (Kothari, 2004) is an accepted fact that endeavours to provide a rationally explain cause and effect relationship within observed phenomenon. This section discusses resource based view theory, contingency leadership theory, Diffusion of innovation theory, and open system theory.

2.2.1 Strategy Implementation Model

The study is underpinned on the Higgin's Eight (8) S model fronted by Higgin in 2005. This model is a revision of the original Mckinsey 7 S's model developed in the 1980 by Tom Peters and Robert Waterman. Higgin fixes down those managers, who are successful in spending much of their time on strategy implementation (Bhatti, 2011). The 8 S model of strategy implementation recognizes that the success in implementing strategy rotates around the alignment of essential elements within the organization. This is as a result of dynamics within the environment as well as changes within the organization environment (Kheyley & Ragui, 2018).

The Higgin 8 S model highlights vividly that the components of strategy implementation are interweaved and reinforces system thinking in strategy implementation (Mutunga & Wainaina, 2019). Strategy implementation revolves around key organization functions with the chosen strategy. Strategies are shaped more often and making the alignment of the bigger challenge. All the factors; structure, system and process, leadership styles, staff, re-Sources, shared values and strategic performance are vital for the successful strategy implementation (Higgins, 2005).

The 8 S model applies to the study since it explains the components necessary in strategy implementation. Leadership style element is essential to the study since it explains strategic leadership style. The systems and processes element explain the aspects of innovation as applicable in the study. The resources and staff also explain the organizational capabilities that enable strategy implementation.

2.2.2 Contingency Leadership Theory

Contingency leadership theory was fronted by Fred Fiedler and his colleagues. The assumption of the theory is that, there is no single leadership style that fit diverse organization. Contingency leadership theory is grounded on one fundamental belief that assumes a positive relationship between organizational and leadership styles (Bello, 2015). The essence of contingency leadership theory asserts that the best organization practices hinge on the contingencies of the situation. Whereas,

contingency leadership theory attempts to identify and measure the conditions under which things would occur in the organization (Omoluabi, 2016).

The contingency leadership theory maintains that leader effectiveness always depends on the relation of the leader's style and characteristics of the situation that entail leader and member relations as defined by confidence, loyalty and attraction the followers feel for their leader; task and structure as explained by the degree of which the requirements of the task when presented clearly in a well spelled out manner; and leadership position in power elaborated through the amount of authority as possessed by the leader to reward or punish followers (Peretomode, 2012).

to the development of leadership theories, contingency leadership theory is being changed, and incorporated in other leadership theories which include leadership traits theory and transactional or transformational leadership theory (Zhang & Fjermestad, 2006). Contingency theory of leadership posits that effective leaders develop exceptional ways of working with their followers subject to the situation, the needs, and attributes of the followers (Chatterjee, 2018). The contingency theory of leadership surfaced to challenge the contributions of the earlier theories. A contingent situation entails something or knowledge that is, dependent on a current situation. Therefore, contingent leadership theory is also known as situational theory (Okereka, 2015).

The contingency theory of leadership holds to the notion that there is no single best approach to managing organizations. Organizations therefore, should not be managed by one size-fit-all approach but should be worked out in unique leadership strategies depending on the specific condition or situation the organization is facing (Ologbo, Oluwatosin, & Kwakye, 2012). The Fiedler's contingency theory of leadership affirms that; the ability of the leader to lead is contingent upon several factors, including the leader preferred leadership style, the worker's capabilities and behaviours that depend on the situational factors (Nawoseing'ollan & Roussel, 2017).

Contingency theory tries to identify and measure the conditions under which things occur in the organization, while it maintains that leadership ought to be effective in strategy implementation. Contingency theory has been incorporated with leadership theories which better explains strategic leadership and its effectiveness. The theory is applicable to the study since it explains the ability of the leader and that there is no single best approach to strategy implementation.

2.2.3 Resource Based Theory

The resource based theory posits that the resources possessed by an organization contribute primarily to its performance. Such resources may remain idle until the organization deploys its capabilities, which supports a sustainable competitive advantage. The theory explains that organization resources are a source of organization capabilities, where organization capability is the capacity of employees to perform some tasks or activities (Mweru & Muya, 2015). Resource based view is used to aid understanding how well organizations ought to mobilize resources to enhance the capabilities that enable an organization to achieve success in their operations (Kogo & Kimencu, 2018).

The resource based theory is about the organizational exceptional resources and capabilities that differentiate the organization from other organizations in the same industry (Ahmed, Khuwaja, Brohi, & Othman, 2018). The resource based model assumes that every organization is a collection of unique resources and capabilities. The uniqueness of its capabilities is the base for a firm's strategy and its ability to earn high returns. Not all firm's resources and capabilities have the potential to be the basis for competitive advantage. This potential is realized when resources and capabilities are valuable and rare, costly to imitate, and non substitutable (Ireland & Hitt, 2011).

Resource based theory of strategy, underscores that the people factor in strategy development highlight the motivation, the politics and cultures of the organization and the desires of individuals. It particularly focuses on difficulties that can arise as new strategies are introduced that confront people with a need for change (Lynch, 2009). Pearce and Robinson (2011) have showed therefore that resource based view

theory is a way of analyzing and identifying an organization's strategic advantages based on examining its distinct combination of assets, skills, organization abilities, and the intangible assets of the organization.

The RBV emphasizes on internal resources and capabilities of an organization in articulating a strategy to get sustainable competitive advantages in the marketplace. Internal resources and capabilities result in strategic choices made by organizations while competing in its external business environment. Organization's abilities also allow value addition in customer value chain, develop new products or expand in a new marketplace. The RBV draws upon the resource and capability within the organizations for it to develop sustainable competitive advantages (Midhani, 2009).

The Resource-Based View of a firm is the strategic management theory that is widely used by managers in SACCO management. It allows managers to spread resources that include organization capability in accordance to alignment with strategy implementation, to identify the value of such resources and required organization capabilities for the competitive advantage of SACCOs in Kenya through leadership and innovation, especially organization management capabilities that have been customized to a specific SACCO environment and developed over time (Almarii & Gardiner, 2014).

Resource based view allows the proper alignment of organization resource and capabilities toward the attainment of strategy implementation. Therefore, this imply that organization ought to utilize the available resource that include internal resources while considering the external environment in order to implement strategies. Resource based view supports the study in application of the theory in analyzing and identifying strategic advantages for strategy implementation based on the assets, knowledge and capabilities of the organization.

2.2.3 Diffusion of Innovation Theory

Diffusion is the process where innovation is communicated through some channels over a period. Diffusion of innovation theory was founded by Rogers in 1962. According to the theory, the adoption of innovation is described by: relative

advantage, compatibility, complexity, trialability and observability (Rambocas & Arjoon, 2012). The concept of diffusion, the spread of new ideas and products, has been studied from since the start of the 20th century. Rogers is recognized for observing a series of general, common components across early diffusion studies since 1943 as pioneered by Ryan and Gross (Scott & McGuire, 2017).

Innovation diffusion theory posit that the attributes of innovation are the nature of diffusion of innovation where, such attributes of innovation determines the fruitful use of technology. Diffusion of innovation theory acclaim that all products and services of an organization do not have equal prospects for consumer acceptance, some products and services can be popular while others take longer to be accepted (Syahadiyanti & Subriadi, 2018). Roger concept of trialability and observability in diffusion theory are like Bass' theory of diffusion of innovation in a social phenomenon. Triability and observability depend on prior adopters sharing their experience with non adopter (Boehner & Gold, 2012).

The diffusion of innovation theory postulates that innovators are well informed compared

to the late adopter, and have more capital in and out of their local community (Simin & Jankovic, 2014). The diffusion of innovation theory may be thought as one of the most popular theories that have endeavoured to explore the factors that influence an individual from adopting an innovation or new technology. The theory seeks to elaborate how, why, and at what rate do new ideas and technology spread through organization cultures (Al-Jabri & Sohail, 2012).

The diffusion of innovation theory affirms that a population can be broken into different segments, based on their propensity to adopt a particular innovation there are: innovators, early adopters, early majorities, late majorities and laggards (Nazari, Khosravi, & Babalhavaeji, 2013). Innovation diffusion acclaim to influenced by technological, social and learning circumstances, while operating in the perspective of an individual, community, industry or market. Diffusion occurs successively within one market when information and opinions are shared concerning a new

technology, among prospect users through communication (Vaugh & Schiavone, 2010).

The Diffusion of innovation theory supports the study since it explains the factors that affect an individual from adopting innovation. It further justifies propensity to adopt a particular innovation strategy. The theory explains the relative advantage, compatibility, and complexity of innovation in strategy implementation. The theory further indicates that success in diffusion occurs when opinions and new technology is shared, this is crucial in strategy implementation.

2.2.4 Open System Theory

Open systems theory was fronted by Fred Emery to promote and create change toward a world that is designed by people for people, living harmoniously within environmental systems. Open system was developed from integrated practice which involved significant human concern, social, and organizational (Emery, 2000). Open system theory has its roots in Biology however; it now applies to all disciplines. The popular version of the open system theory is attributed to Ludwig Von Bertalanffy who used the general system theory to highlight the main ideas of the theory to distinguish them from the closed system thinking (Chikere & Nwoka, 2015).

Organizations entirely, irrespective of industry are open systems. An open system theory implies that organizations are influenced by the environment they operate in. An open system means a system that works with the surrounding business environment, where the open system demands to adapt to the change process (Bastedo, 2006). Open system theory views organization both as a hierarchical system and as a loosely paired system. Open system has a combination of clustering and levels (Gakinya, Rotich, & Ndambiri, 2018). The open system theory's main notion suggests that organizations carry out their businesses while getting influence from the occurrences and changes in their environment (Njoroge, Ongeti, Kinuu, & Kasomi, 2016).

The survival of any organization depends on open system theory, its characteristics, and attractiveness to the environment for sustainability. The concept of system theory entails the interaction between an organization and its environments, where the impacts of environment on one hand, are not measurable just to mention the least (Alase, 2017). Further, the basis of an open system theory is the open system in the environment and at its heart are purposeful employees. The open system theory has a clear goal and elaborate means towards it, which rest on the building blocks including system and people (Emery, 2013). Organizations change continuously since they are open systems in constant interaction with the environment (Kandie & Koech, 2015).

Open system theory supports the study in that it explains interaction between the organization and its environment which is essential in strategy implementation. The theory also propagates that the survival of any organization depends on open system theory which implies that the theory justifies the organization environment which is essential to strategy implementation.

2.3 Conceptual Framework

Conceptual framework in the study involves concepts and hypothetical relationships between such concepts (Veal, 2002). Conceptual framework is regarded as the researcher's opinion on the interrelationships of the identified concepts/constructs on the research problem. Conceptual framework is aimed at affording direction of the study, while conceptual definition is developed in relation to the conceptual framework through adopting or adapting ideas or models or theories available in the literature of earlier information and review (Muganda, 2010). Scholars Sekaran and Bougie (2013) have showed that conceptual framework establishes the existence of frequency of concepts such as, a word, themes or characters in research literature.

A variable is a concept that can take on different quantitative values. In that case, concepts like weight, height, and income all make examples of variables. The presence or absence of concern attributes will always form the basis to qualify Quantitative phenomena (Kothari & Garg, 2014).

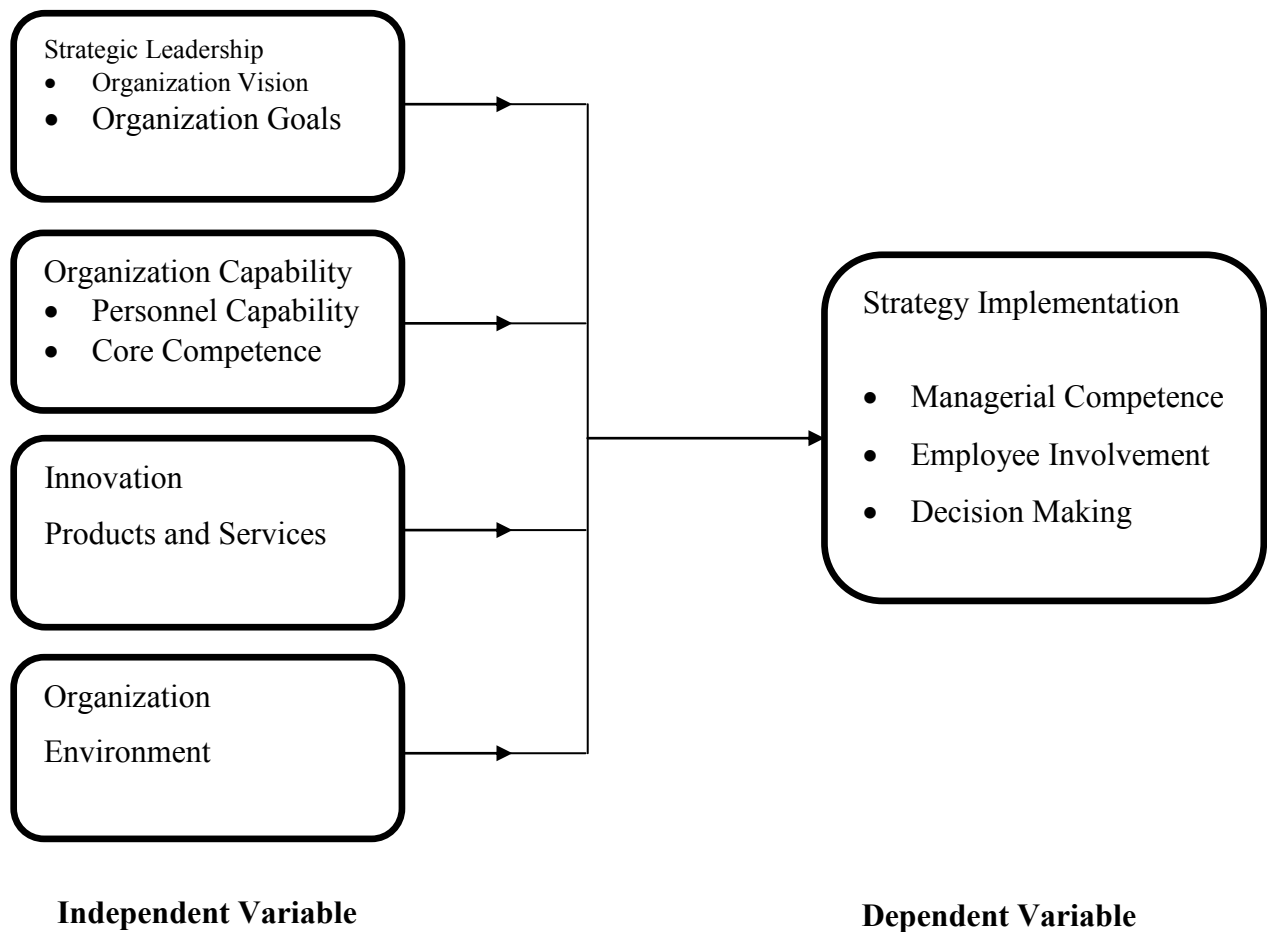


Figure 2.1 Conceptual Framework

The researcher conceptualizes that the determinants for strategy implementation which include: strategic leadership; organization capability; Innovation; and organization environment entails the independent variable, while strategy implementation constitutes the dependent variable. The independent variable influences the intervening variable which influences the dependent variable. Strategy implementation will be assessed through the specific activities of resource allocation and analysis of the competitive environment.

Strategy implementation indicators includes: creating a strategy that is an industry driven, involving employees' capabilities, the leadership style has to be an important substance, building internal employee capabilities, improved products and services through technology, sustainability of organization capabilities and increased innovation (Boyce, 2007, Katamei, Omwono, & Wanza, 2015).

Successful strategy execution thus, depends on results of a good job with and through others, building and strengthening competitive capabilities, motivating and rewarding people in a strategy supporting manner. Strategy implementation involve the following among other: building a capable organization; mobilizing resources; instituting policies and procedures; adopting best practices and continuous improvement; installing information and operating systems; providing rewards and incentives; instilling a corporate culture and leadership (Smith, 2011).

2.4 Empirical Review

This section reviews previous studies done on determinants of strategy implementation. Empirical literature review is a direct search of publications which include textbooks, journals, and periodicals. It is a critical review of the existing research significant to the study (Kombo & Tromp, 2006).

2.4.1 Strategic Leadership and Strategy implementation

In their study (Olaka, Lewa, & Kiriri, 2017) on strategic leadership and strategy implementation in commercial banks in Kenya. The study identified seven critical components of strategic leadership which include strategic direction, core competency, human capital, social capital, corporate culture, ethical practices, and strategic controls. The study found that strategy implementation is determined by two strategic leadership actions that is: - determining strategic direction and establishing balanced organization controls. Another study (Njeri & Rugami, 2017) on influence of strategic leadership on strategy implementation in motor vehicle industry found that aspects that affect strategy implementation to include: leadership competence, leadership communication, personnel involvement, monitoring and evaluation.

In their study (Jooste & Fourie, 2009) on the role of strategic leadership on strategy implementation found that strategic leadership is not perceived as the most important driver of strategy implementation, while a poor understanding of the strategy among employees and ineffective communication of the strategy to the employees influence strategy implementation. According to the study (Mapetere, Mavhiki, Nyamwanza,

Sikomwe, & Mhonde, 2012) on the strategic role of leadership in strategy implementation in Zimbabwe state owned enterprises revealed a relative low leadership involvement in strategy implementation leading to partial success. The study further noted that strategic leadership has been failing to role model the behaviour necessary for strategy implementation and that strategy implementation is only successful when it is backed by effective strategic leadership.

Strategic leadership in the study of (Sila & Gichinga, 2016) identified leadership as one of the key drivers of strategy implementation while strategy implementation depends on the leadership skills of working through others, organizing, motivating, culture building, and creating a strong fit between strategy and organization goals. According to (Kyalo, Katuse, & Kiriri, 2016) strategic leaders play a major role in strategy implementation as regard drawing of strategic plans, ensuring that strategy implementation guideline is followed and such strategies are well implemented. Strategic leaders offer support and direction on strategy implementation. Strategic leaders ensure that a monitoring and evaluation framework is incorporated in the strategic plans to provide periodic status and feedback reports on strategy implementation.

The study of (Azhar, Ikram, Rashid, & Saqib, 2012) revealed that strategic leadership serves as a lifeline of the organizational issues, and that for successful implementation of strategy, the challenge of strategic leadership is to be strong but not rude, be kind but not weak, be bold but not bully, be thoughtful but not lazy, and being humble but not timid. Another study (Buya, Simba, & Armed, 2018), organizations require effective leadership to achieve their goals, it is necessary for organizations to adjust their leadership styles through strategy. In order for an organization to achieve a successful strategy implementation outcome in a rapidly changing society and increased demands, the role of the strategic leader is more crucial especially nowadays since it is needed for the organization to survive. The strategic leadership is equally needed for organizations to predict the essential alterations and strategies, in advance and also to create commitment by the strategic team.

The study (Muasya, 2017) examined the role of strategic leadership on strategy implementation at UNICEF in Somalia, that strategy implementation is not possible without stability between strategy and all organization dimensions including strategic leadership, strategic direction, and stewardship. These guided by strategic management process which entails also strategy implementation and shared values of the organization. Another study (Mohamed & Olweny, 2018) on determinants of strategy implementation among firms in the petroleum industry realized that strategic leadership is of essence in strategy implementation as it helps in marshalling and allocating organization resources in a unique and a viable posture. Organizations have embraced strategic leadership to have an edge over competitors in strategy implementation.

In their study (Leibbrandt & Botha, 2014) on leadership and management as an enabler for strategy execution in municipalities in South Africa affirm that managers and their employees must apply new approaches of thinking on leadership and management to bridge the strategy implementation gap because strategies translate to specific goals. Strategic leadership and management are important in ensuring strategy implementation. Another study (Madegwa & Lihalo, 2013) discovered that lack of strategic leadership from top executives arises when top management and leaders do not commit themselves to the process of strategy implementation in an organization.

The study (Ouma & Gichinga, 2017) established that strategic leadership is important in strategy implementation in ensuring that strategy is implemented as intended, while senior managers must not spare any efforts to persuade staff as regard their ideas. The involvement of strategic leadership would provide a better understanding of strategy implementation. The study (Kiruthu, Namada, & Kiriri, 2018) that highlighted that, strategic leadership both at the board level and within the SACCO need to be highly competent, of unwavering integrity and strategic in driving strategy implementation and more so in guiding and coordinating overall change process.

In the study (Ongong'a, 2014) it was realized that strategic leadership is key to strategy implementation success since it is heavily involved in strategy implementation process, and top management favours top-down strategy implementation control, while strategic leadership is critical as a guiding element in facilitating strategy implementation. The study (Muthoni & Kavale, 2015) showed that when strategic leadership is result oriented and aggressive in terms of ability to mentor and nurture teams that can be able to push for all activities that are related to strategy implementation. When strategic leadership fails, then strategy implementation will fail hence affecting the laid strategies. However, the (Ndambiri, 2015) observed that besides leadership style, approach and perceptions are critical to strategy implementation also together with the strategic leader's strategic leader's role of communicating the strategy to the employee.

2.4.2 Organization Capability and Strategy Implementation

In their study (Akaegbu & Usoro, 2017) noted that the need for organization was emphatically emphasized and its place in strategy implementation. Organization capability is conceptualized business's ability to use competitive strategies through strategy implementation. The practical implication shows that strategy implementation success of any organizational strategy resides within organization capabilities. Another study (Hassan, 2016) with the purpose to explore the effects of dynamic capabilities on strategy implementation found that it require effective use of dynamic organization capabilities in organization operations to attain strategy implementation.

The study (Smith, 2011) on the perspectives regarding strategy implementation tasks in selected industries, a South Africa perspective noted that the success of strategy implementation thus depends on competitive organization capabilities, motivation and rewarding employees in a strategy supporting manner. Strategy implementation begins with an honest appraisal of the current organizational alignment and organization capabilities. The study (Al-Kandi, Asutay, & Dixon, 2013) on factors influencing strategy implementation process and its outcome in Saudi Arabian Banks found that the competitive advantage of an organization is showed by the

distinctiveness of its capabilities and how it uses such organization capabilities to achieve extraordinary profits through strategy implementation.

The study of (Pournasir, 2013) on key success factors of strategic management implementation in SMEs in Iran concluded that when small and medium enterprises have organization capability to cope with financial issues, then the percentage of strategy implementation sours up drastically. While another study (Madegwa & Lihalo, 2013) found that resources required to enable strategy implementation in an organization can go beyond the organization capability leading to the strategy not being implemented.

In their study (Pella, Sumarwan, Daryanto, & Kirbrandoko, 2013) on factors affecting poor strategy implementation realized that the strategy implementation stages may be carried out well, however, if organization capabilities are not captured in the strategy implementation process then the strategy becomes ineffective. For example, (Rajesekar, 2014) realized that one of the key problem in strategy implementation is ensuring that employees' buy-in and directing organization capabilities and business understanding toward a new strategy.

In the study (Hrebiniak, 2013) it was stipulated that organizations with well developed capabilities or keeping with the selected strategy would attain strategy implementation as compared to those organizations that cannot realize the balance between strategy implementation and organization capabilities. The study (Cocks, 2010) found that the frequent causes of the breakdown in strategy implementation are related to organization capabilities that are needed to bring the strategy to life. Further, Njoroge, Machuki, Ongeti, and Kinuu (2015) in their study found that organization capabilities can be harnessed when the right strategies are implemented.

In another study (Nour, 2013) on challenges of strategy implementation by international non governmental organizations in Somaliland found that the identification of major strategy impeters in non governmental perspective helps in better alignment of organization capabilities with organization environment to ensure success in strategy implementation. The study (Mugambi, Gacheri, & Wepukhulu, 2015) on factors influencing execution of international strategies among

pharmaceutical marketing companies in Kenya realized that organization capability specifically knowledge capability, adaptive capability, and organization innovation positive affect strategy implementation. However, a study (Boyce, 2007) found that superior core competencies and organizational capabilities in an organization form the key factors for proficient strategy implementation.

2.4.3. Influence of Innovation on Strategy Implementation

The study of (Rotich & Odero, 2016) examined the factors influencing strategy implementation on performance of commercial banks in Kenya found that innovation is a key success factor in strategy implementation through promotion of a friendly and helpful staff hence customer satisfaction, and product development. In another study (Palladan, Abdulkadir, & Chong, 2016) on effect of leadership, organization innovativeness, information technology capability on strategy implementation in tertiary institutions in Nigeria acknowledges that having strategic leaders with innovation attitude increases the efficiency of the overall organization owing to proper implementation of reputable strategies.

The need to be innovative was strongly highlighted in a study (Kiruthu, Namada, & Kiriri, 2018) on what takes to improve strategy execution in Kenya's SACCO sector which showed that innovation both in coming up with new strategies and as a would improve on strategy implementation. Another study (Kibicho, Iravo, & Karanja, 2015) on determinants of strategy implementation success in the insurance industry in Kenya found that innovation determines strategy implementation through among others: efficient distribution channels; clear understanding of customer needs; increased customer retention; and frequent development of new products and services in line with customer needs.

In their study (Madegwa & Lihalo, 2013) on barriers to strategy implementation by mid-sized companies in Kenya noted that the challenge of advances in innovation means that an organization has to ensure a continuous update of employees on new innovations. Owing to continuous innovations in the organization, the resources required for strategy implementation can be beyond organization capability which leads to the strategy not being implemented. The study (Bett, 2018) on factors affecting strategy implementation in service-oriented organizations the case of G4S Kenya found that direct involvement of employees in strategy implementation creates an opportunity for employees to share new ideas which support innovation to improve the level of effectiveness in strategy implementation.

In their study (Palladan, Abdulkadir, & Chong, 2016) on the effect of strategic leadership organization innovativeness, information technology capability of effective strategy implementation in Nigeria found that, there are a few researches that relate to organization innovation ability with strategy implementation. To enhance organization effectiveness through strategy implementation, organizations are required to have visionary leaders that will enhance the attitude of innovation to achieve strategy implementation. Another study (Bigler & Williams, 2013) posits that there are four elements of strategy implementation, including speed, internal alignment, innovation, and executive behavior.

A study (Upadhyay & Upadhyay, 2013) on strategy implementation using balanced score card noted that strategy implementation is an important concern of any organization, whereas many tools and methodologies are being practiced and several innovations are coming up to address the strategy implementation challenge. The study (Abuzaid, 2014) also appreciated that organizations are required to innovate constantly to differentiate their products and services to encounter the pressure of foreign competition through strategy implementation. In the study (Markiewicz, 2011) on change management in the strategy implementation process realized that organizations require changes in creativity, innovation, and perception of the organization in strategy implementation process.

To validate innovation, Boresha SACCO, a leader in innovation within the cooperative industry in Rift Valley, has pursued expansion through a strategic emphasis on innovation. Boresha SACCO has introduced five innovative products that include: SACCO Link- Automated Teller Machine (ATM) cards, Point of Sale (POS) services, Short Message Service (SMS) update services and Mobile banking and mPesa. These will enable the SACCO to achieve strategy implementation (Chebor, 2015). In a study (Kirubi & Oloko, 2014) on evaluation of challenges that influence strategy implementation in Malezi Bora in Kirinyaga district found that the organization was not open to change and thus did not encourage innovation for it to attain a solution to strategy implementation challenge.

2.4.4 Influence of Organization Environment on Strategy Implementation

In the study (Maotwanyane, 2017) it is deduced that during strategy implementation, critical changes might need to be made as a way of aligning requirements both within the internal and external environments. Regular assessment of environmental conditions and changes when implementing organization strategies causes adjustments of incentives. The study (Elwak, 2013) on challenges of strategy implementation found organization environment influences strategy implementation. The main component of strategy implementation ensures that the organization strategy remains dynamic and drives competition in the external environment. Further, Mutambuki and Gakuru (2011) on challenges of strategy implementation in Kenya Pipeline company in Kenya found that organizations face challenges in technological and political environment because of dynamic and turbulent business environment.

The study (Mwanje, 2016) on challenges of strategy implementation in selected sugar companies in Kenya realized that external environment cause a great challenge as regard competition within industry, government regulation, political obstructions and changes, and bargaining power of suppliers, all these have influence on strategy implementation. The study (Kiboi, Perks, & Smith, 2018) on factors influencing strategy implementation in state corporations in Kenya found that key drivers of strategy implementation include environments:- political, economic,

social, technological, environmental, and legal and trends impact and ultimately drive strategy implementation.

The study (Kilic & Aktuna, 2015) on the perception of the obstacles of strategy execution in Turkish public organization realized that environmental factors influence strategy execution (implementation) while the factors include markets, government, competitors, industry trends, and prices. The study (Nabwire, 2014) on factors affecting implementation of strategy in Barclays Bank of Kenya confirmed that there is a need to have a way that an organization can track the strategy implementation phase to ensure that the same owes to dynamism of business environment and competition in the industry.

In a study (Kandie & Koech, 2015) on factors affecting strategy implementation at national treasury in Kenya noted that for organizations to maintain competitiveness in the dynamic, complex, and unpredictable environment success in strategy implementation is critical. The study (Nour, 2013) on challenges of strategy implementation faced by international NGOs in Somaliland established that uncontrollable factors in the external environment had an adverse impact on strategy implementation. Further, the study (Patten, 2015) on continued struggle on strategy execution found that with more technology, the highly dynamic global environment and ever-changing customer base, have made many organizations get lost in the complex nature of strategy implementation.

The study (Ivancic, Mencer, Jelenc, & Dulcic, 2017) on strategy implementation and external environment alignment found that strategy implementation is a very complex process because it depends on environmental factors that directly or indirectly affect its course, whereas, to improve on strategy implementation effectiveness and efficiency it is necessary to balance these influences from inside or outside the organization. Therefore, influences from the environment are the most mentioned obstacles of strategy implementation. The other study (Alfaxard, 2013) on factors influencing strategy implementation among flower firms in Naivasha Kenya realized that unforeseen and uncontrollable factors both in the internal and external environment influence strategy implementation to a large extent.

The study (Mbaka & Mugambi, 2014) on factors affecting strategy implementation in the water sector in Kenya noted that strategy implementation is a continuous process and not an annual event, therefore, it should be updated often to ensure relevance with the competitive environment. The study (Verweire, 2018) on the challenges of implementing strategy found that if managers want to implement strategy successfully, then they must create an organization environment that facilitates strategy implementation. It should not be forgotten also that strategy implementation takes place in an organization environment shaped by the leaders of the organization.

The study (Banahene, Ahudey, & Mensah, 2016) on analysis of macro environment for strategy implementation, the study revealed that political, economic, and international factors serve as enabling and challenging factors to strategy implementation but less analyzed. However, business environment has been noted to be important to strategy implementation. Another study (Smith, 2011) on perceptions regarding strategy implementation tasks in selected industries in South Africa confirmed that strategy implementation is affected by several factors inside and within the organization environment. The study (Madegwa & Lihalo, 2013) on barriers to the strategy implementation by mid-sized companies in Kenya found that the obstacles of strategy implementation were from external and internal environment of the organization.

Munge and Kitiabi (2017) on the study on challenges of strategy implementation by insurance companies in Kenya found that among the macroeconomic factors considered affecting strategy implementation were striking procedures required to conform with legal, capital requirements, high technology advancement, and high inflation rates, low purchasing power of customer, and environmental challenges that affect strategy implementation include: price wars, competition, rivalry and bargaining power of customers. The study (Dehayyat, Jihad, & Anchor, 2010) on strategy implementation problems in Jordanian public quoted industrial firms found that the general economic and political conditions in the Middle East have had an increased the magnitude of strategy implementation challenges faced by the quoted public quoted organizations include: crises disturbing attention from strategy

implementation; inadequate information systems; uncontrollable external environmental factors.

The Cooperative industry and SACCO sub-sector in Kenya have evolved on the use and application of information communication technology (ICT) in their day-day activities as technology shift from one level to another. The growth of the ICT sector in Cooperative societies in Kenya has been significantly influenced by local and global trends, this can be tested in terms of the number of mobile financial services; the number of computers and services; Sacco-link services, M-Sacco, the increased number of Internet users; broadcasting stations; and the composition of market share of each one of them. To some extent, Kenya's intention to be a fully developed nation by the year 2030 is what propels ICT to the forefront. This is a concept now widely known as Vision 2030 (Wachira, Muturi, & Sirma, 2014).

2.4.5 Strategy Implementation

Several studies have been done on strategy implementation by different scholars and researchers. The study (Kibicho, Iravo, & Karanja, 2015) on determinants of strategy implementation success in the insurance industry in Kenya deduced that resource strength moderately affects strategy implementation; managerial competence is a key determinant of strategy implementation, while innovation and entrepreneurship also determine strategy implementation in insurance industry. The study (Cater & Pucko, 2010) on factors affecting strategy implementation in Slovenian business include weakness in communicating the strategy, a lack of leadership skills, a poorly defined strategy, and a lack of top management involvement.

The study (Bundotich, Nzulwa, & Mburu, 2016) on determinants of strategy implementation in Agricultural Development found that strategic communication, strategic capability, and strategic flexibility supported strategy implementation. The study further realized that human resource is considered a key factor in strategy implementation. Study (Mburu & Kagiri, 2016) examined the determinants of strategy implementation in savings and credit organizations: a case of Tower SACCO found that resource allocation was the most single determinant of strategy implementation in tower SACCO, while staff involvement and development was yet

another determinant of strategy implementation. The study also considered information technology and leadership training as other factors influencing strategy implementation.

The study (Kamande & Orwa, 2015) examined the determinants of strategy implementation in the ministry of lands in Thika, Kiambu county found that top management commitment affects strategy implementation and that clear communication of responsibilities and/or accounting for strategy implementation decisions or actions was readily available. The other determinant of strategy implementation realized in the study was stakeholder involvement is in the form of communication of project value, while innovation also affects strategy implementation, where organization prefer to hire persons with an expanded range of experience and perspective rather than the narrow specialist in ministry of lands.

The study (Imbali, Muturi, & Abuga, 2016) on factors influencing strategy implementation in the tourism industry the study of Maasai Mara National Park in Kenya deduced that leadership approaches, change management, organization culture approach, and their constructs elements influences strategy implementation in the tourism sector. Another study (Nguyen & Nguyen, 2017) on factors affecting business strategy implementation of Vietnam Garment companies found that human resource, communication, corporate culture, and organization culture affect strategy implementation.

The study (Rotich, Senaji, & Were, 2017) on factors influencing strategy implementation among savings and credit societies in Nairobi county found that organization's strategy, the organization resources, and adoption of technology affected strategy implementation. The study further established that although leadership affect strategy implementation, it was not significant in explaining observed variations in strategy implementation. Another study (Momanyi, Senaji, & Were, 2018) on the assessment of factors affecting strategy implementation in devolved government unit Nairobi county found that human resources greatly affect strategy implementation, while finance, sociocultural factors, and stakeholder support also the influence strategy implementation.

Gachua and Mbugua (2017) examined the factors affecting strategy implementation in private universities in Kiambu county in Kenya established that management commitment was a positive signal to enhance strategy implementation, whereas use of technology, and insufficient funding also affects strategy implementation. The other study (Ngarama, 2015) on factors influencing strategy implementation at progressive credit in Kenya found the factors that affect strategy implementation to include: lack of adequate finance, lack of commitment, resistance to change arising from failing, to involve employees in decision making, and the last one is the lack of adequate strategic plans that give direction of the organization.

The study (Onyango, 2015) on the determinants of strategy implementation in Kenyan public universities, the case of Masinde Muliro university found that leadership style is critical to the successful strategy implementation. However, financial resources and communication also affect strategy implementation. In the study (Gachua & Orwa, 2015) on the factors affecting strategy implementation in public universities in Kenya case of Jomo Kenyatta university of agriculture and technology realized that top management commitment affects strategy implementation. The other factors that affect strategy implementation are organization culture, organization structure, coordination of systems, existing power, sufficient resource allocation, and more so information technology and communication which have the highest significance to strategy implementation.

A study (Cherugutt & Juma, 2016) on determinants of strategy implementation at Libya Oil Kenya realized that resource allocation influence strategy implementation, where the company established reward system for all employees. The study further, observed that organization culture, norms and values of the organization had a positive contribution to strategy implementation. The study (Rajesekar, 2014) on factors affecting effective strategy implementation in the service industry in electricity distribution companies in Oman showed that leadership is far much the most important factor influencing strategy implementation. One more important conclusion of the study is that strategy implementation cannot be researched in isolation from a country, industry, organization culture and environment. Corporate

communication, organization culture, and control mechanism also affect strategy implementation.

In the study (Mango, 2014) on the determinants of successful strategy implementation in selected public schools in South Africa deduced that compensation, managerial behaviour, institutional policies and resource allocation all have statistically significant effects on strategy implementation. The other study (Wanjohi & Waiganjo, 2015) on the factors influencing strategy implementation in family owned businesses in Nairobi place, Kenya revealed that decision making, succession planning, organization culture, and finance allocation all influence strategy implementation.

2.5 Critique of Existing Literature

Several research studies on determinants of strategy implementation have been done in other sectors of the economy and a very few on SACCOs. The study of (Mango, 2014) on the determinants of successful strategy implementation in selected public schools in South Africa. The study differs in scope with the current study, since it was done outside Kenya and focused on public schools and not SACCOs. Another study Leibbrandt and Botha (2014) on Leadership and Management as an Enabler for Strategy Execution in Municipalities in South Africa. This study differs from the current study since it was done in South Africa not Kenya and that the scope was on Municipalities not SACCO.

The study (Kibicho, Iravo, & Karanja, 2015) on the determinants of strategy implementation success in the insurance industry. This study differs from the current study as it was done in a different industry operating under different regulations, with a different regulator known as Insurance Regulatory Authority. The current study focuses on SACCOs that are deposit taking and regulated by SACCO Regulatory Authority. Another study (Kamande & Orwa, 2015) on determinants of strategy implementation in the ministry of lands in Thika. This study differs in scope since it is touching on ministry of lands in Thika and not SACCOs.

Mburu and Kagiri (2016) did a study on determinants of strategy implementation in savings and credit cooperative organizations in Nyandarua. This was a case study for SACCOs in Nyandarua County, and therefore the bias of the results applicable to only one county. However, the study did not show whether Tower SACCO is licensed by SACCO Regulatory Authority. The study (Kamande & Orwa, 2015) on factors influencing strategy implementation among savings and credit societies in Nairobi County. This study concentrated on SACCOs in Nairobi county which also has a bias in results applicable to one county. The study also looked into the organization structure, organization resources, and adoption of technology, which does not apply to the current study.

2.6 Research Gaps

A review of most literature available focused on developed and developing countries on determinants of strategy implementation in schools in South Africa (Mango, 2014), the study on municipalities in South Africa (Leibbrandt & Botha, 2014), while another study on service industry, electricity distribution in Sultanate of Oman (Rajeseekar, 2014), and finally a study on public quoted companies in Jordan (Dehayyat, Jehad, & Anchor, 2010). Further another study (Palladan, Abdulkadir, & Chong, 2016) on strategy implementation was done in tertiary institutions in Nigeria. These studies focus on developing countries. No study on determinants of strategy implementation among SACCOs was available in the developed and developing countries.

In Kenya, most of the existing literature reviewed focused on various industries. The study (Kamande & Orwa, 2015) focused on determinants of strategy implementation in the Ministry of land in Thika, while the study (Kibicho, Iravo, & Karanja, 2015) concentrated on the determinants of strategy implementation success in insurance industry in Kenya. The study (Bundotich, Nzulwa, & Mburu, 2016) was inclined to the determinants of strategy implementation in Agriculture development corporation. Finally, the study (Wanjohi & Waiganjo, 2015) on the factors influencing strategy implementation in family owned businesses, the case of Nairobi Place Ltd considered the following variables: decision making, succession

planning, organization culture and finance allocation. These studies were carried out in different industries operating under diverse regulatory environments in Kenya.

The few studies (Mburu & Kagiri, 2016; Kamande & Orwa, 2015) on determinants of strategy implementation in savings and Credit cooperative societies had limited scope and bias in the generalization of the results of the study were applicable only to one county. While the studies focused on the following variables: resource allocation, staff involvement, information technology, leadership training, organization structure, and organization resources. It was not clear from the studies whether the SACCOs under review were licensed deposit taking SACCO. This left a gap to be pursued by other scholars.

The literature reviewed reveals that there is an existence of knowledge gaps in regard to determinants of strategy implementation among SACCOs in Kenya. There is an indicator of the gap of knowledge owing to other determinants not factored by the studies which include leadership in SACCOs, Organization capability, Innovation within the SACCO environment, and the trends in the SACCO industry. It is therefore this gap that the study sort to fill.

2.7 Summary of Reviewed Literature

This chapter has reviewed existing literature relevant to strategy implementation, and the conceptualized determinants hitherto. It is established that several empirical studies have been carried out to investigate the determinants of strategy implementation regarding to several organizations, industries, and sectors. The literature reviewed prove that there is an extensive coincidence regarding the determinants of strategy implementation which include organization culture, communication, resource allocation, innovation, lack of commitment from employees, sociocultural factors, human resource factors, lack of top management involvement. The 8 s strategy implementation model guided the components of strategy implementation in the study.

The theories in the theoretical framework forming the basis of the study were contingency leadership theory, resource based view theory, diffusion theory of innovation, and open system theory. The contingency leadership theory is the foundation of strategic leadership variable. Contingency leadership theory explains the contribution of leaders in strategy implementation. Resource based view theory has been used in the study to explain organization capabilities such as resource allocation, efficient use of core competencies, capacity of human asset, and personnel skills. The diffusion theory of innovation explains the new product and service innovation in strategy implementation. The open systems theory posits that organizations don't exist in a vacuum, rather open systems explains the organization environment as a system that determines the survival of the organization.

2.7.1 Summary of Strategy Implementation Matrix from Previous Studies.

This section provides a matrix of previous studies on strategy implementation that were done by various scholars. The author and year of publication for the journal articles or book. The findings of the studies are incorporated within the factors or elements column as seen in Table 2.1

Table 2.1: Strategy Implementation Matrix from Previous Studies

Resaecher(s)/Author (s)	Factor/ Element
Okumu (2003)	Organization structure, organization culture, leadership, resource allocation, communication, and people
Higgins (2005)	Structure, Sysytems & Processes, Style of leadership, staff, resources, shared values, organization culture performance
Schaap (2006)	Communication, organization structure, and shared values
Smith (2011)	Capabilities, resources, policies and procedures
Wambua (2012)	Organization structure, human resource, leadership styles and information technology
Mango (2014)	Compensation, managerial behaviour, institutional policies, and resource allocation
Kilic & Aktuna (2015)	Top management ownership, employees, motivations, resistance
Odero & Shitseswa (2016)	Information technology, financial resources and staff competence
Nguyen & Nguyen (2017)	Strategy formulation, human resource, communication, corporate culture, and organization structure

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This chapter set out the methodology that was used to attain the research objectives of the study. The methodology that was employed included: the research design, target population, sample, data collection procedures and instruments, data analysis techniques that were used in the study.

3.2 Research Philosophy

The research has adopted a positivist philosophical approach. According to (Mcneill & Chapman, 2005) the positivist research approach to the study of the social world continued to be influential since the 1960s to date. The positivist analyzes ethnographic methods, while it stresses objectivity. The positivist approach in the study of (Aliyu, Bello, Kasim, & Martin, 2014) emphasizes that genuine, real and factual happening are studied and observed scientifically explaining through rational investigation and analysis. The researcher therefore upheld objectivity to avoid biases from the outcomes.

3.3 Research Design

A research design entails the plan of conditions for collections and analysis of data in a focused manner to provide relevance to the research purpose economy in procedure (Kothari & Garg, 2014; Kombo & Tromp, 2006). The research design applied was cross-sectional research design using a survey strategy. The cross-sectional applies where the research is done as a snap short and within a period (Saunders, Lewis, & Thornhill, 2009). The study used both quantitative and qualitative research methodologies. The reason for using the surveys design is that it is important when the researcher is contacting relatively enormous numbers of people as advised by Jankowicz (2005).

3.4 Target Population

Population is an entire group of items, events or objects, or such items having a common observable, measurable characteristic. Therefore, population is the aggregate of all that confirms to a specification. Sampling is about precisely defining the target population (Mugenda & Mugenda, 2003; Kombo & Tromp, 2006). The target population must be defined in terms of elements, geographical boundaries and time (Sekaran & Bougie, 2013). The target population is the complete group of specific population elements to the research. The target population of the study were the 176 Deposit Taking SACCOs in Kenya. The deposits taking SACCOs targeted for the study were the licensed and regulated by SASRA which are homogeneous in their operations.

3.5 Sampling Frame

Sampling frame according to Zikmund (2000) is a list that contains all such sampling units. Therefore, a sampling frame entails the list of items from where the sample is to be drawn. For the study, the sampling frame was all the 176 Deposit Taking licensed SACCOs in Kenya in 2015 as contained in (appendix III).

Purposive sampling was used to sample at least three employees of the SACCO which includes a top level manager which includes (Chief Executive Office, Deputy Chief Executive Officer, Operations Manager, Branch Manager and any other equivalent position) a middle level manager which includes (Senior Accountant, Credit Officer, Loan Officer, Micro Credit Officer, and any other equivalent position) and a low level manager which includes (Customer Relations Officer, Accounts Assistants and any other equivalent position) either in head office or branch of the SACCOs. Where the researcher collects the data from a branch of the SACCO then that is treated as data from that SACCO. Where, the unavailability of the above posts in any SACCO, the researcher considered any post of such equivalence. These respondents are the persons who are well informed about strategy implementation and take part in same.

3.6 Sampling Technique

Saunders, Lewis, and Thornhill (2009), describe a sample as a complete list of all cases in the population from which a sample is drawn. Sampling is the procedure used by the researcher to gather people, places or things for the study (Kombo & Tromp, 2006). The study sample was selected by applying (Nassiuma, 2000) formula given below:

$$n = \frac{N}{C^2 + (N - 1)e^2}$$

Where:

N= Population

C^2 = Coefficient of Variation ($21\% \leq C \leq 30\%$)

e = error margin ($2\% \leq e \leq 5\%$)

Substitution of the formula:

Where:

N = 176

C= 30

e = 3

n = 176 (30)²

302 + (176-1)32

= 64 SACCOs

3.6.1 Sample Size Determination

The study sample size was done by applying the simple random sampling is also called as probability sampling. It provides equal opportunity of selection for each element of the population. All the individual items in the defined population have an equal and independent chance of being selected as a member of the sample (Kombo & Tromp, 2006; Kothari, 2004). Probability sampling is used infrequently in behavioral science research, because of the high costs involved. This makes it easy, where researchers are more likely to use non probability samples. Non probability samples include all respondents from whom the researcher finds convenient to collect data (Whitley, 2001).

Purposive sampling is a non probabilistic form of sampling. In purposive sampling the researcher does not seek to sample research participants randomly. Sampling cases or participants is strategically the aim of purposive sampling, whereas, the items sampled are important to the research questions asked (Bryman & Bell, 2011). The technique where a researcher selects the sample based upon the judgment about some appropriate characteristic required of the sample member items is summed up as purposive sampling. The researcher gets a sample to serve the main purpose, even when the sample is of less representation (Zikmund, 2000; Zikmund & Babin, 2013).

To generalize from a random sample and avoid errors or biases, a random sample needs to be adequate. Gill and Johnson (2010) have argued that, data adequacy depends on several issues that often confuse researchers doing their first ever surveys. The reason behind this is that what requires serious attention here is not the proportion of the research population that are included in the sample, but the complete size selected that relates to the complexity of the population, the aims of the research and kinds of statistical manipulation used in data analysis. Instead of getting information from respondents who are most readily or conveniently available, it might sometimes become necessary to get information from a specific target group. The sampling here is then confined to specific types of people who can provide the desired information (Sekaran & Bougie, 2013). All the deposit taking SACCOs were included in the sample because their operations under the same regulatory

framework. There after the researcher used purposive sampling to pick the sample of staff in three levels of management of the SACCOs in Kenya.

3.7 Data Collection Instruments

Data collection was done using questionnaires which totaled 192 in number. A questionnaire is a list of several of the questions in a definite order on a form (Kothari & Garg, 2014). Questionnaires are commonly used to get important information about the population, while Kothari (2004) proposed that questionnaire method of data collection is popular in case of big enquiries. The questionnaire in the study was divided into four parts. Part was being questions on demographic information of respondents. The second part contained questions on the dependent variable and the third part was on questions on the dependent variable while the last part was being on open opinion questions on the study items (See Appendix II).

3.8 Pilot Testing

The researcher carried out a pilot test to test the validity and reliability of the questionnaires used in gathering the data for the study. According to Creswell (2014) the intent of the pilot test was to ensure that questionnaires were administered without variability to the experimental group. The research instruments for the study were pretested using a sample of 6 Deposit Taking SACCOs (Appendix VI) in Kenya as recommended by Mugenda and Mugenda (2003), where the sample of 1% to 10% of actual sample size is adequate for pilot purpose. The study respondents were the top-level management, middle-level management and low-level management who are deemed to understand matters pertaining strategy implementation.

3.8.1 Reliability Test

The research used Cronbach's Alpha Coefficients to test reliability of the questionnaire with the help of Statistical Package for Social Sciences (SPSS) software. The Cronbach's Alpha statistical procedure is used to determine reliability measures according to Mugenda and Mugenda (2003). The minimum alpha

coefficient accepted as a rule is 0.7 while alpha coefficient of less than 0.7 shows that the questionnaire measures the same thing (Walker & Alomond, 2010; Saunders, Lewis, & Thornhill, 2009; Crowther & Lancaster, 2005; Dewberry, 2004). Following the feedback of the pilot test Cronbach's alpha was between 0.739 and 0.813, the questionnaire was amended and a final improved one adopted. The 6 SACCOs used for pretest were excluded main study to avoid bias in the data.

3.8.2 Validity Test

The validity test forms the accuracy and the meaningfulness of variances which is based on the research results that represent the phenomenon. Validity is also determined by availability of systematic error in data (Mugenda & Mugenda, 2003). Studies (Kombo & Tromp, 2006, Kothari, 2004) have shown that the validity is the most crucial criterion of which an instrument measures the supposed to measure. Kothari (2004) further elaborated that validity is the same extent to which the difference found with a measuring instrument reflect the true difference among those being tested.

Validity therefore, does with how accurately the data gotten the study represents the variable of the study. Content validity measures the degree to which data collected using a specific instrument represents a particular domain of indicators or content of a particular concept(s) (Mugengda & Mugenda, 2003). Other studies also show that content validity has flourished however, still only 60% (Tojib & Sugianto, 2006; Saunders et al., 2009) have asserted that validity the concern with which the results of a study are exactly what they appear to be about. The questionnaire, the instrument of data collection in the study was made easy such that the questions were vivid to answer.

Validity is a valid measure that accurately represent the concept or construct that should measure (Walker & Alomond, 2010). Validity is concerned with whether the findings are really about what it appears to be about. Internal validity refers to that ability of a questionnaire to measure what it should measure, while content validity refers to the extent to which the measurement device provides adequate coverage of investigative questions (Saunders, Lewis, & Thornhill, 2009). The validity of the

study was determined by inquisitive questions that often sort answers of the questionnaire in the research of others and consultation with the research supervisors, statisticians and colleagues. The consultations entirely concurred with validity of the instrument. The research instrument was planned under the objectives of the study to ensure that the validity aspect is achieved.

3.9 Data Collection Procedures

The study adopted the collection of data from the primary source or respondents using questionnaires. According to (Kothari, 2004; Kombo & Tromp, 2006), primary data are those that are collected from a fresh source and for the first time and thus original in their form. Crowther and Lancaster (2008) describe primary data as data that is collected for the first time for particular study.

The researcher acquired an introduction letter from the university and a research permit from National Commission for Science, Technology and Innovation (NACOSTI) to enable data collection for the study. The researcher's entry point to the SACCOs was through the CEO's office, for introduction of purpose of visit and to seek the go a head to collect data from the SACCO. The researcher hired and trained four research assistant for effective data collection through distributions of questionnaires on drop and pick method.

3.10 Data Processing and Analysis

The data analysis started by editing and editing of the collected data. Data analysis entails the application of reason to understand and interpret the data collected concerning a subject. Data analysis involved determining of consistent patterns and getting a summary of the adequate details that result from the investigation (Zikmund, 2000). Descriptive statistics was used to analyze quantitative data was done by using Statistical Package of Social Sciences (SPSS) version 20. It is believed that the most widely used computer software for quantitative data analysis for social scientists is possibly SPSS. This software has existed from mid-1960s and during the years the software has camouflaged several versions (Bryman & Bell,

2011). Content analysis was used while analyzing Qualitative of the study (Kombo & Tromp, 2006).

Descriptive studies collect such data that explain the character of persons, events, or situations. Therefore, descriptive research is about data that is quantitative or qualitative. Descriptive research involves the quantitative data collection such as satisfaction ratings and also it may involve the qualitative information collection (Bryman & Bell, 2011). The raw data can be transformed through descriptive analysis into a form that will make it easy to understand, while assigning meaning responses or observation is an analysis (Zikmund, 2000). The testing of the goodness of data was got through factor analysis and Cronbach's alpha. The study used IBM SPSS Version 20 for data analysis, descriptive and qualitative analysis.

3.10.1 Ethical Issues

The researcher was careful in adhering to ethical issues while handling collected data as recommended by Mugenda and Mugenda (2003) that ethics deals with the researcher's conduct and serves as a guide to the researcher's behaviour, whereas, the researcher must be a person of integrity. The researcher maintained confidentiality on the information given from the questionnaires. The respondents information was not shared with a third party. The research also used SmallSEO tools, an online plagiarism tool as advised by scholars (Mugenda & Mugenda, 2003; Mcneill & Chapman, 2005)

3.10.2 Multiple Regression

Simple regression analysis is used when one explanatory variable is hypothesized to affect one dependent variable; while multiple regression analysis as applied in the study is a multivariate technique that is used always in business research. The starting point of multiple regression analysis is the conceptual model developed by the researcher (Sekaran & Bougie, 2013). Multiple regression tries to establish whether a set of variables together predict a dependent variable (Mugenda & Mugenda, 2003, Kothari,2004). For analysing the respective influence between the dependent variable and independent variable as defined on the conceptual

framework, multiple regression analysis was adopted for the following general model. Several other studies done on strategy implementation also adopted multiple linear regression models (Kibicho, Iravo, & Karanja, 2015, Abok, 2013, Ouma & Gichinga, 2017).

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where Y = Strategy Implementation

β_0 = Intercept

$(\beta_0 - \beta_1)$ = The slope of coefficients taking the values that affect independent variable against the dependent variable

X_1 = Leadership

X_2 = Organization Capabilities

X_3 = Innovation

X_4 = Organization environment

ε = Error term should be usually distributed with mean 0 and variance 1

3.10.3 Diagnostic Tests

Most statistical tests according to (Osborne & Elaine, 2002) depend on certain assumptions about the variables used in analysis. Once these assumptions are not met, the findings of study may not be trustworthy. Regression assumes that variables are normally distributed and linear. While, homoscedasticity means the variance of errors is the same at all levels of the independent variable where the violation causes heteroscedasticity. The diagnostic tests carried out for the study included normality, multicollinearity, and heteroscedasticity.

To test normality a graphical representation of residues was used. The objective of normality test was to determine if the sample got from a normally distributed population. Normality is essential when the researcher wants to fit the regression model, whereas data that is not normally distributed is not fit for linear regression analysis (Mugenda & Mugenda, 2003).

Heteroscedasticity was tested using Glejser test. The null hypothesis is that the data does not suffer from heteroscedasticity since the p-value is greater than 5%. The null hypothesis would be rejected if the p-value is less than 5%, or else, the null hypothesis would be accepted

Multicollinearity is one problem of modeling or multiple regressions usually encountered by economists and statisticians. It is a situation whereby some independent variables in a model are significantly or highly related/correlated (Uzoma, Abidemi, & Bright, 2015). Variance inflation factor (VIF) is used as an indicator of multicollinearity (Gujarati, 2004). Multicollinearity test makes use of variance inflation factor (VIF). The rule of thumb is where the VIF of the independent variables are less than 10 (≤ 10). Therefore, a VIF of over 10 (≥ 10) shows that there is multicollinearity.

3.10.4 Operationalization of Variables

The study's independent variables were represented by strategic leadership, organization capability, innovation, and Organization environment. The dependent variable on the other hand was represented by strategy implementation.

Table 3.1: Operationalization of the Study Variable

Objective	Hypothesis	Type of Analysis	Interpretation
To investigate the influence of strategy leadership on strategy implementation among SACCOs in Kenya	Strategy leadership has no statistically significant influence on strategy implementation among SACCOs in Kenya	Pearson Correlation Linear Regression Analysis	If p-value < .05, reject the null hypothesis
To establish the influence of organization capability on strategy implementation among SACCOs in Kenya	Organization capability has no statistically significant influence on strategy implementation among SACCOs in Kenya	Pearson Correlation Linear Regression Analysis	If p-value < .05, reject the null hypothesis
To explore the influence of innovation on strategy implementation among SACCOs in Kenya	Innovation has no statistically significant influence on Strategy implementation among SACCO in Kenya	Pearson Correlation Linear Regression Analysis	If p-value < .05, reject the null hypothesis
To determine the influence of organization environment on strategy implementation among SACCOs in Kenya	Organization environment has no statistically significant influence on strategy implementation among SACCOs in Kenya	Pearson Correlation Linear Regression Analysis	If p-value < .05, reject the null hypothesis

3.11 Summary

In chapter three, the research philosophy underlying the study is positivist. Research design and research methods were reviewed in the study in regard with ethical guidelines, validity and generalization of the study. The data collection strategies and data processing were considered. The data collection instruments were chosen as motivated by the scope, validity and reliability. The research hypotheses that were addressed in part of empirical section used applicable statistical methods as presented.

CHAPTER FOUR

RESEARCH RESULTS AND DISCUSSION

4.1 Introduction

This chapter entails the analysis done to establish the determinants of strategy implementation among savings and credit societies in Kenya. The data analysis was carried out for every specific objective which was investigated; interpreted and inference drawn about it. The study appreciated the use of several statistical techniques and tools such as descriptive analysis and inferential statistic. The Chapter presents the results and the findings of the study.

4.2 Questionnaire Return Rate

A total of 64 SACCOs participated in the study as shown in Table 4.1. In each SACCO, three questionnaires were administered to one top level management, one middle level management, and one lower level management. A total of 192 questionnaires were distributed. A total of 138 questionnaires were duly filled and returned successfully. This response represented 73.0% response rate. Mugenda and Mugenda (2003) consider that a response of 60% is good and a response of 70% and over as very good. The response rate of 71.8% was deemed adequate since (Mapetere, Mavhiki, Nyamwanza, Sikomwe, & Mbonde, 2012) in a similar study had a response of 72%.

Table 4.1: Response Rate

Questionnaires	Frequency	Percentage
Completed and returned	138	71.8%
	54	28.2%
Not completed	192	100.0%
Distributed		

4.3 Diagnostic Tests

4.3.1 Results of Pilot Test

A pilot study was carried out to test the reliability of the data collection instrument. The participants of the pilot test were not involved in the final study. Reliability of a research instrument is the ability to generate consistent and stable measurements. The reliability is expressed as a coefficient of between 0 and 1.00 using Cronbach's Alpha for evaluation. Further, Malhotra (2004) advised that any alpha coefficient above 0.75 is also acceptable. Nimako, Azumah, Donkor, and Adu-Brobbey (2012) have shown that Cronbach's of 0.68 to 0.86 is equally acceptable. This study therefore considered Cronbach alpha of 0.70 for the reliability of the data as adequate.

Table 4.2 shows that all the scales were significant having Cronbach's alpha above the accepted 0.7. Innovation had the highest reliability of (0.813) the next was organization environment (0.803) while organization capability followed with (0.784) then both leadership and Strategy implementation had the lowest level (0.739) each. The overall Cronbach's alpha for the study was 0.888 which is almost similar to that of a study by (Rajasekar, 2014) which obtained a Cronbach's alpha of 0.95. The Cronbach's alpha results for the study ranged between was 0.739 to 0.813 which made the construct acceptable as posed by (Nimako et al., 2012).

Table 4.2: Pilot Study Results Using Cronbach's Alpha

Scale	Cronbach's Alpha	No. of Items	Comment
Strategic Leadership	.739	20	Accepted
Organization Capability	.784	20	Accepted
Innovation	.813	20	Accepted
Organization environment	.803	20	Accepted
Strategy Implementation (Dependent Var)	.739	10	Accepted

4.3.2 Test for Normality Residuals

Several statistical methods in parametric test include regression, correlation, t-test and analysis of variance are grounded on the assumption that data follows a normal distribution. The normal distribution according to (Mugenda & Mugenda, 2003) could be violated without serious implication on the accuracy of the generalization of study findings.

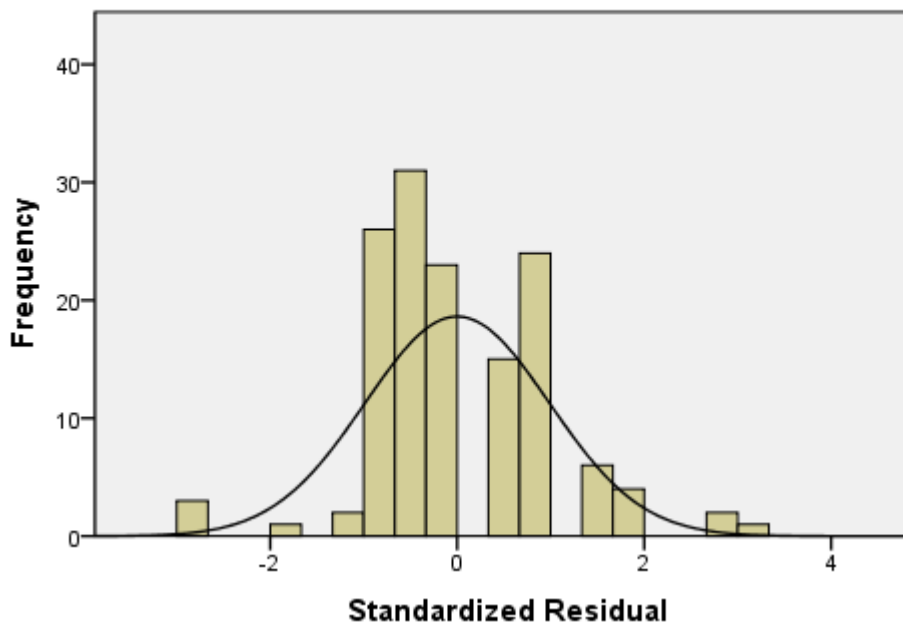


Figure 4.1: Normality Test Graphical Representation

4.3.3 Heteroscedasticity Test

The study tested heteroscedasticity using Glejser test to establish whether error terms are correlated throughout the observations of the data. The null hypothesis is that the data does not suffer from heteroscedasticity because p-value is greater than 5%. The null hypothesis was not rejected at critical p-value .05 since the reported p-value was 1.000. Therefore, the data did not suffer from heteroscedasticity.

Table 4.3: Test for Heteroscedasticity

Glejser Test for Heteroscedasticity	
P= 1.000	F= -1.609E-017

4.3.4 Multicollinearity Test

In a study (Mason, 1987) which asserts that, values over of 10 shows that the variable is redundant. Also, the set of VIF does not reveal near dependencies, subsets of independent variables which are weakly collinear and which degrade statistical testing of a regression. Table 4.4 shows that there was no multicollinearity since strategic leadership, organization capability and organization environment had VIF of less than 10, while only one variable that is, innovation had a high correlation from the overall regression model since it had a VIF of 12.2 that was > 10 . Therefore, further analysis of the study was carried out using principal factor analysis.

Table 4.4: Multicollinearity Test

Variable	VIF	1/VIF
Strategic leadership	5.1	.194
Organization Capabilities	9.7	.103
Innovation	12.2	.081
Organization environment	8.9	.112
Average	8.8	

4.4 Profile of Respondents

The question sought to determine the demographic characteristics of the respondents. The demographic data of the respondents give a basic hint about respondents. The demographic data from respondents include: age, gender, job category, academic qualification and work experience

4.4.1 Age and Work Experience Cross-tabulation

Age was cross tabulated with work experience to determine work experience demography among managers in SACCOs in Kenya as sighted in Table 4.5. Managers who had less than 6 months experience accounted for: managers aged between 20 to 30 years were (3.0%), 31 to 40 years were (2.6%), while those above 41 years were (.0%). The managers who had less than 1-year work experience were: aged between 20 and 30 years were (9.1%), 31 to 40 years were (1.3%) and above 41 years were (6.9%). The managers who had less than 2 years work experience were: aged between 20 and 30 years were (39.4%), 31 to 40 years (11.8%), and 41 years and above were (6.9%). The managers who had work experience of 3 years and above were: 20 to 30 years (48.5%), 31 to 40 years were (84.3%), and managers above 41 years accounted for (86.2%). The managers who were aged between 20 to above 41 and had above 3 years' experience were (76.1%). This implied that most managers among SACCOs in Kenya were older.

Table 4.5: Cross Tabulation of Age and Work Experience

Age		Age * Work Experience				Total
		Work Experience				
		≤ 6 Months	≤1 Year	≤2 Years	≥ 3 Years	
20-30 Years	Counts	1	3	13	16	33
	% within Age bracket	3.0%	9.1%	39.4%	48.5%	100.0%
31-40 Years	Counts	2	1	9	64	76
	% within Age bracket	2.6%	1.3%	11.8%	84.3%	100.0%
Above 41 Years	Counts	0	2	2	25	29
	% within Age bracket	.0%	6.9%	6.9%	86.2%	100.0%
Total	Counts	3	6	24	105	138
	% within Age bracket	2.2%	4.3%	17.4%	76.1%	100.0%

a. Asymp. Sig. (2-tailed, <0.05).

4.4.2 Cross tabulation of Gender and Education of Respondents

The female managers who had attained a certificate level of education accounted for (1.9%), while the male managers had none with a certificate. This showed that the education level for male managers was higher than that of female colleagues in SACCOs

in Kenya. The male managers who had a diploma accounted for (15.3%) and the female managers who had diploma were (13.2%). Most of the male manager (62.3%) had obtained an undergraduate degree compared to (54.1%) male managers. Male managers (30.6%) had attained a postgraduate degree (masters and above), while female managers accounted for (22.6%). When combined both male and female manager (52.2%) had obtained undergraduate degree. This is an indicator that managers in SACCOs in Kenya were highly educated and could deal with the research instrument well, as depicted in Table 4.6.

Table 4.6: Gender and Education Level Cross Tabulation

		Gender * Education Level Cross Tabulation				Total
		Certificate	Diploma	Under graduate Degree	Masters & above	
Male	Count	0	13	46	26	85
	% within gender	.0%	15.3%	54.1%	30.6%	100.0%
Female	Count	1	7	33	12	53
	% within gender	1.9%	13.2%	62.3%	22.6%	100.0%
Total	Count	1	20	79	38	138
	% within gender	0.7%	14.5%	57.2%	25.6%	100.0%

a. Asymp. Sig. (2-tailed > 0.05).

4.4.3 Cross Tabulation of Gender and Job Category

Gender was also cross tabulated with job category as per Table 4.7 to observe gender distribution within the different job categories. The male managers accounted for (40.0%) of top management, whereas female managers accounted for (15.1%) of top management. The Male managers in the middle management category were (34.1%) and the female manager accounted for (34.0%). The female managers at the low level management accounted for (50.9%) while their male colleagues accounted for (25.9%). This shows that top management level is remains a male dominated among SACCOs in Kenya. The middle level management equitably both male and female dominated, while the low level management is female manager dominated.

Table 4.7: Cross tabulation for Gender an and Job Category

		Gender * Job Category			Total
		Top Management	Middle Management	Low Management	
Male	Count	34	29	22	85
	% within gender	40.0%	34.1%	25.9%	100.0%
Female	Count	8	18	27	53
	%within gender	15.1%	34.0%	50.9%	100.0%
Total	Count	42	47	49	138
	%	30.4%	30.1%	35.5%	100.0%

a. Asymp. Sig. (2-tailed <0.05).

4.4.4 Gender and Work Experience Cross Tabulated

Gender was cross tabulated with work experience in Table 4.8 to observe the managers demography on work experience. Most managers (84.7%) had work experience of 3 years and above, while female managers with above 3 years accounted for (62.3%). The upcoming male managers with work experience to the tune of 1 year were (2.4%), while female managers accounted for (7.5%) with same experience. This imply that male managers are the longest serving employees of SACCOs in Kenya. This also entails a violation of the Constitution of Kenya which provides that there should be two third of either gender in the workplace.

Table 4.8: Gender and Work Experience Cross Tabulation

		Gender * Work Experience Crosstabulation				Total
		≥ 6 months	≥ 1 year	≥ 2 years	≥ 3 Years	
Male	Count	2	2	9	72	85
	%within gender	2.4%	2.4%	10.5%	84.7%	100.0%
Female	Count	1	4	15	33	53
	%within gender	1.9%	7.5%	28.3%	62.3%	100.0%
Total	Count	3	6	24	105	138
	%within gender	2.2%	4.3%	17.4%	76.1%	100.0%

a. Asymp. Sig. (2-tailed <0.05).

4.5 Descriptive Analysis of Study Variables

The study investigated four conceptualized determinants of strategy implementation among savings and credit cooperative societies in Kenya which includes: strategic leadership; organization capability; innovation and organization environment. The same generated sets of questions to which respondents were required to respond. The findings therefore, presented in tables, figures, the data were also analyzed using Pearson correlation, and regression discussed under the findings of other scholars. A Chi-Square

test according to (Kothari, 2004) is an important test amongst the other several tests for significance developed by statisticians. Chi-square attempts to establish a relationship between two variables both of which are categorical. Chi-square technique is therefore a count occurring in two or more mutually exclusive categories. Pearson Chi-square test was used to test goodness of fit for individual variables. Each statement was subjected to chi-square test to establish the assumption of independence and the results were $p < 0.05$ significance (Mugenda & Mugenda, 2003).

4.6 Strategic Leadership and strategy implementation

This entails analysis of objective one: The section has twenty statements to be analyzed.

4.6.1 Leaders are Responsible in formulating Organization Vision

The study sought to establish whether leaders are responsible in the formulating organization vision. The results found in Table 4.9 show that majority (51.4%) of the respondents showed that they strongly agreed and (45.7%) agreed that leaders are responsible to create organization vision that must be attached with the firm values. The other respondents had neutral opinions (1.4%) and those who disagreed were (1.4%). A chi-square ($\chi^2 = 123.291$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Similar findings were also reported by Mapetere, Mavhiki, Nyamwanza, Sikomwe, & Mbonde (2012) whose study was on strategy implementation in Zimbabwe's State own Enterprise found out that there was a straightforward vision for strategy implementation process.

4.6.2 Leaders Understand and Support the Vision of the Organization

On whether leaders understand and support the vision of the organization. The findings in Table 4.9 majority (60.9%) of the respondents strongly agreed that leaders understand and support the vision of the organization which has an influence on strategy implementation while (37.0%) of them agreed that leaders understand and support the vision of the organization. The rest (2.2%) had neutral the response. A chi-square value

($\chi^2 = 72.130$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The results showed that the sample size of Chi-Square test of independence is satisfied. Study by (Schaap, 2006; Imbali, Muturi, & Abuga, 2016) on toward strategy implementation success found that top management vision influence strategy implementation to a moderate extent as expressed by 42.4% of the respondents.

4.6.3 Organization Vision informs the Strategic Leader about the Future of the Organization

The study sought to link how an organization vision tells the strategic leaders about the future of the organization with strategy implementation. The finding of the study in Table 4.9 revealed that majority (53.6%) strongly agreed that vision reveals the future of an organization and (36.2%) agreed to the statement. Another (8.0%) of the respondents had neutral opinion and (1.4%) and another (0.7%) hence disagreed and strongly disagreed, respectively. A chi-square ($\chi^2 = 155.551$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to a study by scholars (Sila & Gichinga, 2016) on strategy implementation it was found that leadership is effective in strategic vision for strategy implementation success to a moderate extent as expressed by 42.4% of respondents.

4.6.4 Strategic Leadership always Distinct between Vision and Mission

The study sought to know whether it is an important task of leadership to distinct between vision and mission for strategy implementation. The findings of the study as contain in Table 4.9 that majority of respondents (50.0%) agreed that task of leadership is to distinguish between vision and mission while (36.2%) strongly agreed on the statement. Some respondents had either neutral (13.0%) or had disagreed (0.7%) with the statement. A chi-square ($\chi^2 = 81.884$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A similar study (Nkosi, 2015) found that leadership shows clear vision in strategy implementation. Another

study (Khayota, 2014) on strategy implementation found that employees' understanding and support towards attainment of corporate mission was marginally above average. Further (Bordean, Borza, Rus, & Mitra, 2010) believed that the development of mission statements can be useful in evaluation of strategic effectiveness.

4.6.5 Strategic Leader Monitor the Organization's set up

The study sought to link the responsibility of strategic leaders to monitor the organizations set up with strategy implementation. The findings as per Table 4.9 show that majority (44.2%) of the respondents agreed and (39.1%) strongly agreed with the statement. While (14.5%), (1.4%) and (0.7%) of the respondents had a neutral opinion about the statement with those who disagreed and strongly disagreed, respectively. A chi-square value ($\chi^2 = 117.145$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Further another similar study (Musyoka, 2011) reveal that the key challenges facing strategy implementation emanate from operating environment changes.

4.6.6 Strategic Leaders are able to steer the SACCO through the Turbulence of the Modern Business World

The question sought link strategic leader's ability to lead organizations through the turbulence of the modern business world with strategy implementation. The finding as seen in Table 4.9 show that most (47.8%) of the respondents agreed with the statement and (42.8%) of them strongly agreed with the statement while (9.4%) had a neutral opinion or were uncertain about the statement. A chi-square ($\chi^2 = 36.043$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy chi square goodness of fit test of independence. A study by (Patten, 2015) insist that during strategy implementation, it is important for strategic leaders to have relevant company and industry knowledge, be flexible and able to adapt to rapidly changing market trends.

4.6.7 Leaders are visionary and strategic in their thinking

The question sought to link how leaders are visionary and strategic in their thinking with strategy implementation. From, the findings in Table 4.9 shows that majority (48.6%) of respondents agreed and (37.7%) strongly agreed with the statement while (13.0%) of respondents had neutral opinion and (0.7%) disagreed with the statement. A Chi Square ($\chi^2 = 79.913$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The evidence in the study of (Belias & Koustelious, 2014) suggests that leadership is associated with articulating a vision, setting high performance expectation and providing individual support to workers.

4.6.8 Strategic leaders develop a vision that is adopted by all stakeholders

The question sought to link strategic leaders developing a vision that is adopted by stakeholders with strategy implementation. The Table 4.9 record the results that most (59.4%) of respondents agreed and (35.5%) strongly agreed while (4.3%) had a neutral opinion about the statement and (0.7%) strongly disagreed with the statement. A chi-square ($\chi^2 = 127.565$) with 3 degrees of freedom at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study (Ooko & Omwega, 2015) found that leadership provide a structured path, clear milestone and a define picture for strategy implementation. While a scholar (Masha, 2014) proposed that a proactive leader who understands the vision and able to champion the cause is required in creating momentum behind decision making tasks.

4.6.9 Strategic Leaders can Spot Emergent Market Opportunities

The study sort to establish whether, strategic leaders could spot emergent market opportunities. The findings as shown in Table 4.9 reveals that majority (49.3%) of respondents agreed with the statement, (35.5%) strongly agreed, while (14.5%) had a neutral opinion about the statement and (0.7%) disagreed with the statement. A Chi Square ($\chi^2 = 77.246$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi

Square goodness of fit test of independence. In their study (Olanipekun, Abioro, Akanni, & Rabi, 2015) recommended that organization should have a well-conceived strategic vision that must be communicated to all employees who should be carried along in implementation and implantation of strategic management process that will prepare the organization for future, establish long-term direction and the organization intent to position itself as a market leader in the industry.

4.6.10 Strategic Leaders ensure Growth and Improvement in Organizations performance

The question sought to link strategic leaders ensure growth and improvement of organizations performance with strategy implementation. The findings in Table 4.9 reveals that most (45.7%) of respondents strongly agreed with the statement and (42.0%) agreed while (12.3%) had a neutral opinion on the statement. A chi-square ($\chi^2 = 27.696$) with 2 degrees of freedom, $p < 0.05$. The results satisfy chi square goodness of fit test of independence. The results match the findings a study (Bordean, Borza, Rus, & Mitra, 2010) which showed that strategic visions are important in motivating managers within an organization. The company established vision enhances strategy execution.

Table 4.9 Organization Vision

Statement						χ^2	p-value
Neutral	Strongly Disagree	Disagree	Agree	Strongly Agree			
Leaders are responsible in formulating organization	0(0.0%)	2(1.4%)	2(1.4%)	63(45.7%)	71(51.4%)	123.39	.000
Leaders understand and support org vision	0(0.0%)	0(0.0%)	3(2.2%)	51(37.0%)	84(60.9%)	72.13	.000
Vision inform leader about the future of organization	1(0.7%)	2(1.4%)	11(8.0%)	50(36.2%)	74(53.6%)	155.55	.000
Leader will distinct between vision and mission	0(0.0%)	1(0.7%)	18(13.0%)	69(50.0%)	50(36.2%)	81.88	.000
Leaders monitor organization set up in line with vision	1(0.7%)	2(1.4%)	20(14.5%)	61(44.2%)	54(39.1%)	117.14	.000
Leaders steer organizations thro turbulence in business	0(0.0%)	0(0.0%)	13(9.4%)	66(47.8%)	59(42.8%)	36.04	.000
Leaders are visionary and strategic in their thinking	0(0.0%)	1(0.7%)	18(13.0%)	67(48.6%)	52(37.7%)	79.91	.000
Leaders develop vision that is adopted by all stakeholders	1(0.7%)	0(0.0%)	6(4.3%)	82(59.4%)	49(35.5%)	127.56	.000
Strategic Leaders spot emerging market opportunities	0(0.0%)	1(0.7%)	20(14.5%)	68(49.3%)	49(35.5%)	77.24	.000
Leaders ensure growth and improvement of org. performance	0(0.0%)	0(0.0%)	17(12.3%)	58(42.0%)	63(45.7%)	27.69	.000

4.6.11 Strategic Leaders are concerned with Setting Organization Goals

The question sought to link strategic leaders concern with setting organization goals with strategy implementation. The findings in Table 4.10 reveal that most (58.7%) of respondents agreed with the statement and (35.5%) of them strongly agreed while (4.3%) had neutral opinion and (1.4%) strongly disagreed with the statement. A chi-square ($\chi^2 = 122.928$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to findings in another study (Ooko & Omwega, 2015) leaders provide measurable goals reflective of the strategy and motivate employees to be committed to the organization goals and objectives.

4.6.12 Strategic Leaders Plan Strategies Suitable to Achieve Goals and Objectives of the Organization

The question sought to link how strategic leaders plan strategies suitable for achievement of goals and objectives of the organization with strategy implementation. The findings in Table 4.10 show that most (49.3%) of respondents agreed with the statement and (44.9%) strongly agreed while (5.1%) and (0.7%) of the respondents had a neutral opinion and those who disagreed on the statement, respectively. A chi-square of ($\chi^2 = 108.899$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A similar study by (Leibbrandt & Botha, 2014) on leader and strategy execution show that a majority (34.3%) of managers and another (28.5%) agreed and strongly agreed respectively that leaders at all levels of the organization clearly understand of what the organization's strategic objectives are. According to (Speculand, 2014) today's leaders need both the ability to craft the right strategy and skills to implement it. There is, however, a precarious skill gap among leaders. They have been taught how to craft strategy but not how to implement it.

4.6.13 Leaders are concern with the Primary goals of Strategy Implementation

The question sought to establish whether strategic leaders are concern with the primary goal of strategy implementation. The findings in Table 4.10 reveal that majority (50.7%) of respondents agreed and another (31.2%) strongly agreed with the statement. The rest of the respondents had varied opinions (13.8%) were of neutral opinion, (2.9%) disagreed and (1.4%) strongly disagreed with the statement. A chi-square ($\chi^2 = 120.333$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Another study by (Whittington, 2001) noted that top managers spend more time and energy on implementing strategies than choosing them. Strategies that are well chosen will not fail because of poor implementation. Getting organization right for a particular strategy is thus critical to practical success.

4.6.14 Leaders find goals and objectives to be Emerge in a Fluid and Spontaneous Form

The question sought to link how leaders find goals and objectives emerging in fluid and spontaneous form with strategy implementation. From, Table 4.10 it shows that most (55.8%) of respondents agreed with the statement and (18.1%) strongly agreed and another (22.5%) had neutral opinion while (2.2%) and (1.4%) disagreed and strongly disagreed with the statement, respectively. A chi-square ($\chi^2 = 134.754$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A similar study by (Imbali, Muturi, & Abuga, 2016) found out that change management approaches as a factor in strategy implementation.

4.6.15 Leaders foster strategy in a spontaneous manner

The question sought to link how leaders foster strategy in a spontaneous manner with strategy implementation. The findings in Table 4.10 show that majority (50.0%) of respondents agreed and (34.1%) strongly agreed with the statement, respectively. Another (13.0%) of respondents had a neutral observation while (2.2%) disagreed and

(0.7%) strongly disagreed with the statement. A chi-square ($\chi^2 = 126.638$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence). A study (Bakar, Tufail, Yusof, & Virgiyanti, 2011) show that different strategies are used in different situations on the performance of the firm and that the firm is equipped with the strategy to achieve its objectives.

4.6.16 Leaders attribute Organization Success to goals not a Chance or Occurrence

The question sought to link leaders attributing organization success to goals not a chance or occurrence with strategy implementation. The findings in Table 4.10 shows that majority (47.8%) of respondents agreed with the statement while (39.1%) strongly agreed with the statement while another (10.9%) were of neutral opinion and (2.2%) disagreed with the statement. A chi-square ($\chi^2 = 79.565$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Similar finding from other scholar showed that strategies are sometimes implemented more slowly than planned, and that strategy implementation is usually or rarely slower (Rajasekar, 2014).

4.6.17 Strategic Leader Influences the Behavior of Subordinates towards achieving Organization Goals

The study sought to find out if strategic leader influences the behavior of subordinates towards achieving organization goals. The findings as shown in Table 4.10 show that most (42.8%) of the respondents agreed with the fact that leaders influence the behavior of subordinates as regard the goals of the organization. Another (42.0%) of the respondents strongly agreed with the statement while (11.6%) had a neutral opinion, (2.9%) disagreed and (0.7%) strongly disagreed with the statement. A chi-square ($\chi^2 = 119.899$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. It is worthy to note (Sorooshian & Dodangeh, 2013) that successful strategy realization is distinguished by coherence decisions and actions of

employee resource at all organization levels not by the people who fronted the strategy. It is needed to direct all employees and other resource to same strategy implementation.

4.8.18 Strategic Leaders Pursue Goals with Interest of both employees and the organization

The study sought to find whether strategic leaders pursue goals in the interest of both employees and the organization for strategy implementation. The findings in Table 4.10 reveals that majority (48.6%) of the respondents agreed with the statement and (32.6%) strongly agreed with the statement. The other respondents made their suggestions as neutral (15.2%), disagreed (2.2%) and strongly disagree (1.4%), respectively. A chi-square ($\chi^2 = 114.464$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings corroborate that of (Arasa & K'Obonyo, 2012) which revealed that every step of a strategic planning process including strategy implementation is important. If the company business purpose is not clear, then workers will not know whether they are on the right tract, hence defining the company purpose and goals are necessary for strategy implementation.

4.6.19 The Quality of a Strategic Leader is to Persuade SACCO employees to pursue Organization Goals Enthusiastically

The study sought to establish whether the quality of a strategic leader is to persuade employees to pursue organization goals enthusiastically with an effort to implement strategies. The findings as depicted in Table 4.10 show most (53.6%) of the respondents agreed with the statement while (34.8%) strongly agreed with the statement and a few represented their opinions as neutral (8.0%), disagreed (2.9%) and strongly disagreed (0.7%). A chi-square ($\chi^2 = 148.884$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Strategy implementation involves more people than planning which necessarily calls for right leadership, a suitable organization culture, persuading employees to accept changes and executing strategies according to the organization goals (Cater & Pucko, 2010). Leaders influence

followers on chosen organization direction through leadership power (Imbali, Muturi, & Abuga, 2016).

4.6.20 Strategic Leaders Make Decisions Based on Organization Goals

The study sought to find out whether strategic leaders make strategic decisions based on organization goals. The finding of the study in Table 4.10 show that majority (45.7%) of the respondents agreed with the statement and (37.0%) strongly agreed while the other respondents with a neutral opinion (15.2%) and those who disagreed made up of (2.2%). A chi-square ($\chi^2 = 65.478$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Another study (Shah, 1996) effective leadership is required at all levels of the strategy implementation process for decision making, guidance, support and motivation of people involved in strategy implementation.

Table 4.10: Organization Goals and Objectives

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
Leaders concerned with setting organization goals and objectives	2(1.4%)	0(0.0%)	6(4.3%)	81(58.7%)	49(35.5%)	122.928	.000
Leaders plan strategies suitable for achievement of goal and objectives	0(0.0%)	1(0.7%)	7(5.1%)	68(49.3%)	62(44.9%)	108.899	.000
Leaders are concern with primary goal of strategy implementation	2(1.4%)	4(2.9%)	19(13.8%)	70(50.7%)	43(31.2%)	120.333	.000
Leaders find goals and objectives emerging in a fluid and spontaneous form	2(1.4%)	3(2.2%)	31(22.5%)	77(55.8%)	25(18.1%)	134.754	.000
Leaders foster strategy in a spontaneous manner	1(0.7%)	3(2.2%)	18(13.0%)	69(50.0%)	47(34.1%)	126.638	.000
Leaders attribute organization success to goals not a chance or occurrence	0(0.0%)	3(2.2%)	15(10.9%)	66(47.8%)	54(39.1%)	79.565	.000
Leaders influence the behavior of subordinate staff towards achieving goals	1(0.7%)	4(2.9%)	16(11.6%)	59(42.8%)	58(42.0%)	119.899	.000
Leaders pursue goals with the interest of both employees and organization goals	2(1.4%)	3(2.2%)	21(15.2%)	67(48.6%)	45(32.6%)	114.464	.000
The quality of a leader is to persuade employee to pursue org. goals	1(0.7%)	4(2.9%)	11(8.0%)	74(53.6%)	48(34.8%)	148.884	.000
Leaders are strategists who make strategic decisions based on organizational goals	0(0.0%)	3(2.2%)	21(15.2%)	63(45.7%)	51(37.0%)	65.478	.000

4.7 Influence of Organization Capability on Strategy Implementation

4.7.1 The Task of a Manager is to build Organization Capability

The study sought to find the link between tasks of manager to build organization capability and strategy implementation. The findings in the Table 4.11 show that majority (52.9%) of respondents agreed with the statement and (39.1%) strongly agreed while the rest of the respondents (4.3%) and (3.6%) represents neutral responses and those who disagreed, respectively. A chi-square ($\chi^2 = 102.754$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In the study (Smith, 2011) which focused on eight key strategy implementation or managerial tasks: building organization capability; marshalling resources; instituting policies and procedures; adopting best practices and continuous improvement. Strategy implementation depends on performing a good job with and through others, building and strengthening organization capabilities, motivating and rewarding people in strategy supporting manner.

4.7.2 Organization Capability in our SACCO is achieved through Efficient Utilization of Core Competency

The study further sought respondents' opinions on organization capability achieved through efficient utilization of core competency for strategy implementation. The study finding in Table 4.11 show that a large number (50.7%) agreed and another (42.8%) did strongly agree on the statement while (6.5%) had neutral opinion to give. A chi-square ($\chi^2 = 45.947$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Mwawasi, Wanjau, & Mkala, 2013) on factors that affect implementation of operational strategies they found that such factors to include: staff skills and expertise, consciously building and strengthening strategy, supportive competencies and competitive organization capabilities for the successful strategy implementation. The findings show that organization capability is an important factor of strategy implementation.

4.7.3 Organizations Differentiate from Competitors through Core Competence

This question sought to establish the link on organization differentiating competitors through core competency with strategy implementation. The findings in Table 4.11 reveal that most (47.1%) of the respondents agreed with the statement and another (42.8%) strongly agreed with the statement while (8.0%) and (2.2%) had neutral opinion and those who disagreed with the statement, respectively. A chi-square ($\chi^2 = 89.130$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to (Yuravaj, 2011) competency is a set of knowledge, skills and attitudes required to perform a job effectively and efficiency. Core competency is something which cannot be copied and it is the pillar up on which individual rest.

4.7.4 Organization Capabilities are the Specific Tangible and Intangible Assets

The question sought to link organization capabilities as specific and intangible assets with strategy implementation. From Table 4.11 the finding show that most (52.9%) of the respondents agreed with the statement. Another (34.8%) of the respondents had strongly agreed with the statement and (10.9%) made their neutral opinion while (1.4%) disagreed with the statement. A chi-square ($\chi^2 = 89.884$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Other studies from other scholars (Ozbag, 2013, Kaplan & Norton, 2004) advocate that capabilities are formed by integration of resources whereas core capabilities are formed by integration of capabilities. To achieve the core competency a firm should have unique resources which give a competitive advantage over other firms. All organizations today create sustainable value from leveraging their intangible assets – human capital; databases and information systems. Owing to the organization's intangible assets may easily represent over 75 percent of its value, then its strategy planning and execution need to address their mobilization and alignment.

4.7.5 Our organization has a Potential Capability to Achieve Competitive Advantage

The question sought to link organization potential capability in achieving competitive advantage with strategy implementation. The findings as shown in Table 4.11 show that most (51.4%) of the respondents strongly agreed with the statement and another (43.5%) agreed while (5.1%) had neutral opinions. A chi-square ($\chi^2 = 50.913$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to Ooko and Omwega (2015) leadership actions play an important role in growing internal organization capabilities and promoting entrepreneurship therefore motivating people and developing their priorities.

4.7.6 Organization Capabilities are depicted as Critical Success Factors

The question sought to find out the connection between organization capabilities as critical success factors and strategy implementation. The Table 4.11 reveal that (44.2%) of the respondents strongly agreed with the statement. Other respondents (44.2%) of the agreed with the statement and (11.6%) had a neutral opinion. A chi-square ($\chi^2 = 29.348$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Another study (Schiller & Perera, 2012) found that senior managers in large companies consider management of intangible assets is crucial in enhancing dynamic capabilities that different companies use different strategies to achieve it.

4.7.7 The Organization expects to be perceived as Capable of doing things in an Outstanding Manner

The question sought link organization perceived capability to do things in an outstanding manner and strategy implementation. The study findings in Table 4.11 show that majority (53.6%) agreed with the statement and (36.2%) strongly agreed with another (9.4%) had a neutral suggestion and (0.7%) completely disagreed with the statement. A chi-square ($\chi^2 = 98.116$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi

Square goodness of fit test of independence. In similar a study (Jabbouri & Zahari, 2014) it was found that core competencies are widely used in organization to improve their performance and augment customer satisfaction. It is also essential to realize the importance of core competency as an intangible resource to gain competitive advantage.

4.7.8 Organization Capabilities Includes Collective Skills and Complex Routines

The question sought to link organization capabilities which include collective skills and complex routines with strategy implementation. The findings in Table 4.11 show majority (53.6%) of the respondents agreed with the statement and (40.6%) strongly agreed with the statement while the other (5.1%) and (0.7%) had neutral opinion and those who disagreed, respectively. A chi-square ($\chi^2 = 113.072$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Other studies (Kwasira & Busaka, 2015) found that the organization's focus on strategic capabilities and competency of the employees and use these capabilities with organization structure of the board that is geared towards enhancing strategy implementation in the organization. According to (Chen, Guo, & Li, 2008) in the actual process of business, strategy implementation is complex processes which link the internal and external systems together and competed by a multi-system.

4.7.9 Organization Capability Addresses Organization Complex Product Development

The question sought to link organization capability as addressing complex processes of product development with strategy implementation. From, the results in Table 4.11 it shows that most (53.6%) of respondents agreed with the statement and (40.6%) strongly agreed with the statement and the remaining (5.8%) had neutral opinion to give. A chi-square ($\chi^2 = 50.609$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study by (Maarten & Mikhail, 2010) found that the respond to effective growth in new markets, firms must adjust to global strategies and management competencies, the potential customer, complicated corporate

tasks, building effective human resource systems, motivating employees and leadership competencies.

4.7.10 For Organizations to Remain Competitive, Organization Capabilities must be sustained

The study further sought the respondents' opinion on how organizations remain competitive and sustaining organization capabilities with strategy implementation. The results as found in Table 4.11 show that most (46.4%) of respondents agreed with the statement and (44.9%) strongly agreed with it while another (7.2%) had a neutral suggestion and (1.4%) of the respondents disagreed with the statement. A chi-square ($\chi^2 = 95.159$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study findings are in tandem with (Ireland & Hitt, 2005) that found that core competencies are resources that give a firm a competitive advantage over its rivals. In the 21st century, an ability to develop and exploit core competencies will be linked even more positively and significantly with the firm's success. Another study (Pearce & Robinson, 2011) reveal that the core competency must assist the intended business in creating strength relative to key competition.

Table 4.11: Core Competence

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
The task of a manager is to build organization capability	0(0.0%)	5(3.6%)	6(4.3%)	73(52.9%)	54(39.1%)	102.754	.000
Organization capability is achieved through utility of competency	0(0.0%)	0(0.0%)	9(6.5%)	70(50.7%)	59(42.8%)	45.957	.000
Organization differentiate competitors through ability core competency	0(0.0%)	3(2.2%)	11(8.0%)	65(47.1%)	59(42.8%)	89.130	.000
Organization capabilities are the specific tangible and intangible assets	0(0.0%)	2(1.4%)	15(10.9%)	79(52.9%)	48(34.8%)	89.884	.000
The organization has potential capability to achieve competitive advantage	0(0.0%)	0(0.0%)	7(5.1%)	60(43.5%)	71(51.4%)	50.913	.000
Organization capabilities depicted as a critical strategic success factor	0(0.0%)	0(0.0%)	16(11.6%)	61(42.2%)	61(44.2%)	29.348	.000
Every organization expects to be perceived as capable doing something outstanding	0(0.0%)	1(0.7%)	13(9.4%)	74(53.6%)	50(36.2%)	98.116	.000
Organization capabilities include collective skills and complex routines	0(0.0%)	1(0.7%)	7(5.1%)	74(53.6%)	56(40.6%)	113.072	.000
Organization capabilities addresses complex processes such as product development	0(0.0%)	0(0.0%)	8(5.8%)	74(53.6%)	56(40.6%)	50.609	.000
For organizations to remain competitive Org. capabilities must be sustained	0(0.0%)	2(1.4%)	10(7.2%)	64(46.4%)	62(44.9%)	95.159	.000

4.7.11 An Organization Strategic Success Results from Personnel Capability

The study sought to find out how organization strategic success resulting from the personnel capability affect strategy implementation. The study findings in Table 4.12 show that majority (49.3%) of the respondents agreed with the statement and (37.0%) strongly agreed with the statement and a minority (13.0%) and (0.7%) of respondents had a neutral opinion and those who disagreed with the statement, respectively. A chi-square ($\chi^2=80.841$) with 3 degrees of freedom, at $p<0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Njoroge, Machuki, Ongeti, & Kinuu, 2015) found that successful strategy implementation hangers on personnel competency and their capabilities as drawn from their skills, and collective learning, knowledge and technological understanding.

4.7.12 An Organization uses Personnel Skills to Transform the strategies into action

The study sought to establish how an organization uses personnel skills to transform strategies into action with to strategy implementation. The results found in Table 4.12 show that most (52.2%) of the respondents agreed with the statement and (41.3%) of the respondents strongly agreed with the statement while the rest of the respondents (5.8%) and (0.7%) had neutral opinion and those who disagreed, respectively. A chi-square ($\chi^2 = 108.319$) with 3 degrees of freedom, at $p<0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Barasa & Ombui, 2014) found that staff competency should be identified during hiring and have a continuous assessment of staff competency during their services. Lack of essential competencies among staff members such as knowledge, skills, and abilities impede strategy implementation in the organization.

4.7.13 An Organization enable employees to perform their task in Teamwork

The study sought to link enabling employees perform tasks in teamwork and strategy implementation. The findings as shown in Table 4.12 indicate that most (55.8%) of respondents agreed with the statement and (37.7%) strongly agreed with the statement while (6.5%) had neutral suggestion. A chi-square ($\chi^2 = 51.435$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study by (Fatima, 2011) found that a supporting boss and a meaningful work climate provide an organization with improved ability to attract more skilled workers. Organization concern with individual interest may be the winners in competitive environment and compete with human skills and abilities toward more integrated and coordinated competency.

4.7.14 An Organization Accomplishes Organization Plans through Personnel Capabilities

The question sought to link how an organization accomplishes organization plans through personnel capabilities with strategy implementation. The findings in Table 4.12 reveal that most (44.2%) agreed and (42.0%) strongly agreed with the statement. The rest of the respondents (11.6%), (1.4%) and (0.7%) had differing opinions thus neutral, disagreed and those who strongly disagreed with the statement, respectively. A chi-square ($\chi^2 = 128.159$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Akaegbu & Usoro, 2017) found that the organization ought to appreciate the improvement of strategy success through proper utilization of personnel skills and experiences. The skills and capabilities of staff should be realized in order to groom such staff to accomplish organization plans.

4.7.15 Personnel Capabilities can be built in Different Fields and Levels of the Organization

The question sought to link personnel capabilities build in different fields and levels of a firm with strategy implementation. The findings in Table 4.12 shows that most (53.6%) of respondents agreed with the statement and (37.7%) strongly agreed with the statement while (8.7%) had neutral comments on the statement. A chi-square ($\chi^2 = 42.957$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study by (Gupta, Guha, & Krishnaswami, 2013) revealed that to have sustenance in today's market and meeting customers' needs, it has become important for organizations to differentiate themselves based on capabilities and competencies.

4.7.16 To Increase the Competitive Force in the organization, Personnel with their strategic effort ought to be Creative

The question sought to link increase competitive force and personnel creativity with their strategy effort with strategy implementation. In the findings found in Table 4.12 most (47.1%) of the respondents agreed with the statement and (44.9%) strongly agreed with the statement and the rest (8.0%) had a neutral opinion. A chi-square ($\chi^2 = 40.043$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to Shkurti (2013) to increase competitiveness organizations should focus on higher education and training for employees , providing an efficient goods market and functioning labour market, developing the financial market and use of existing technologies to increase market size.

4.7.17 An Organization Ought Improve and Develop Personnel Knowledge and Skills over Time

The question sought to link the organization's improvement and development of personnel knowledge and skills with strategy implementation. The findings in Table 4.12 revealed that quite a number (45.7%) of respondents strongly agreed with a similar

number (45.7%) also agreed with the statement while (8.7%) had a neutral opinion about the statement. A chi-square ($\chi^2 = 37.696$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Jooste & Fourie, 2009) confirmed that the development of human capital and exploitation of core competencies play an important role in strategy implementation. The development of social capital is the strategic leadership action that is perceived to play the least role in strategy implementation. Further to a study (Masoud, 2013) organizations should have training programs policy and special training programs to improve employees knowledge and skills to improve functional competencies which will lead to better organization performance.

4.7.18 Strategy Implementation in the organization is contributed by Personnel Capability

The statement sought to align how strategy implementation in the organization as contributed by personnel capability. The findings in Table 4.12 indicate that majority (44.9%) of respondents strongly agreed with the statement while (43.5%) agreed with the statement and another (9.4%) and (2.2%) of the respondents were in doubt or had neutral opinion and those who disagreed, respectively. A chi-square ($\chi^2 = 82.928$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study (Mingaine & Mumbua, 2015) it was found that alignment of resources should be done properly to use the skills gained and make use of human and physical capital available. According to Kumar, Chenappa, and Pandya (2013) the scarcity of talent in the market has the direct influence to the organization strategy to develop their internal competency program. Maximizing the talent outcome, an organization would pave a positive move to speed up the capability of the potential employee to implement strategies.

4.7.19 Personnel Expertise enhances Strategy Implementation in the Organization

The question sought to find out how personnel expertise enhance strategy implementation. The findings in Table 4.12 show that most (47.8%) of respondents strongly agreed with the statement and (44.9%) equally agreed with the statement. The other respondents had varied opinions (5.1%) and (2.2%) neutral and those who disagreed of the statements. A chi-square ($\chi^2 = 101.362$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings of this study concur with that of (Mwangi, Olayo, & Simuyu, 2015) which found that an individual employee skills concerning strategic plans impacts on strategy implementation process. Organizations that empower their employees with skills to perform their duties could realize a tremendous growth. According to the findings of the scholars (Mwawasi, Wanjau, & Mkala, 2013) core competencies affect strategy implementation while successful strategy implementation depends on competent employees and their capabilities. Organizations should put a strong team with the right skills that work cohesively to enable them to implement the laid out strategies.

4.7.20 Personnel are highly Professional in the Organization

The question sought to link personnel high professionalism with strategy implementation. From, the results in Table 4.12 most (37.7%) of the respondents agreed with the statement and (26.8%) of the respondents strongly agreed with the statement while (23.2%) had neutral suggestion and (8.7%) with (3.6%) disagreed and strongly disagreed with the statement, respectively. A chi-square ($\chi^2 = 52.797$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study (Mapetere, Mavhiki, Nyamwanza, Sikomwe, & Mbonde, 2012) found that leaders should make use of skills and abilities of staff such as human, technical and conceptual skills to create the need for change to enhance strategy implementation. Another study by (Nkosi, 2015) indicate that organizations need to continuously, develop employee competencies relevant to assist the organization to create an enabling strategy implementation atmosphere for the organization.

Table 4.12: Personnel Capabilities

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
An organization strategic success results from personnel capability	0(0.0%)	1(0.7%)	18(13.0%)	68(49.3%)	51(37.0%)	80.841	.000
An organization uses personnel skill to transform strategies into action	0(0.0%)	1(0.7%)	8(5.8%)	72(52.2%)	57(41.3%)	108.319	.000
An organization enables employees to perform their task in teamwork	0(0.0%)	0(0.0%)	9(6.5%)	77(55.8%)	52(37.7%)	51.435	.000
An organization accomplishes its plans through personnel capabilities	1(0.7%)	2(1.4%)	16(11.6%)	61(44.2%)	58(42.0%)	128.159	.000
Personnel capabilities can be built in different fields and levels of the firm	0(0.0%)	0(0.0%)	12(8.7%)	74(53.6%)	52(37.7%)	42.957	.000
To increase competitive force in the organization, personnel with their strategic effort ought to be creative	0(0.0%)	0(0.0%)	11(8.0%)	65(47.1%)	62(44.9%)	40.043	.000
An organization improves and develops personnel knowledge and skills over time	0(0.0%)	0(0.0%)	12(8.7%)	63(45.7%)	63(45.7%)	37.696	.000
Strategy implementation in the org. is contributed by personnel capability	0(0.0%)	3(2.2%)	13(9.4%)	60(43.5%)	62(44.9%)	82.928	.000
Personnel expertise enhances strategy implementation in the organization	0(0.0%)	3(2.2%)	7(5.1%)	62(44.9%)	66(47.8%)	101.362	.000
Personnel are highly professional in the organization	5(3.6%)	12(8.7%)	32(23.2%)	52(37.7%)	37(26.8%)	52.797	.000

4.8 Influence of Innovation on Strategy Implementation

4.8.1 A Business Innovation Provide Clean Sheet view of the Future of the organization

The study sought to link business innovation that provides clean sheet view of the future with strategy implementation. The study findings in Table 4.13 show that most (47.8%) and (28.3%) of respondents agreed and strongly agreed on the statement. Other respondents (22.5%) and (0.7%) gave a neutral comment and disagreed, respectively. A chi-square ($\chi^2 = 109.826$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to (Antoniou & Ansoff, 2004) technological innovation was the driving force in the 20th century and it promises to hold the same if not greater in the 21st century. The most successful and admired organization are those that are in the forefront of technological innovation. The finding in a study (Bahouth, 1994) showed that technological innovation is the major factor behind productivity improvement and the rising of standard of living. Organizations policies regarding the technological innovation impacts on organization operations like other organization business strategies developed and implemented.

4.8.2 Innovation is considered an Important Engine of Competitive Success

The question sought the observations of respondents on innovation as an important engine of competitive success regarding to strategy implementation. The findings of the study in Table 4.13 show that quite a number (45.7%) of respondents agreed with the statement and a similar number (45.7%) strongly agreed with the statement while (7.2%), (0.7%) and (0.7%) had neutral opinions and the rest of the respondents disagree and disagreed, respectively. A chi-square ($\chi^2 = 153.304$) with 4 degrees of freedom at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Tagbotor, Agbanu, Adjei, & Sarkodie, 2014) it was found that there is a tradeoff between encouraging innovation and acquisition of information, while making sure that

there is sufficient public and broad access to information to encourage competition in product innovation.

4.8.3 Innovation entails the Differentiation of Products and Services to Counter Competition

The question sought to link innovation differentiation of products and services to counter competition with strategy implementation. It was found as per Table 4.13 that majority (56.5%) of respondents strongly agreed with the statement and (36.2%) of them agreed with the statement. A minority of the respondents (3.6%), (2.9%) and (0.7%) had neutral opinions, and the rest disagreed with the statement. A chi-square ($\chi^2 = 174.536$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In another study (Wambua & Datche, 2013) it was found that innovation is a grant strategy, which takes an organization away from current markets or competencies. Innovation relates to new ways of doing business including a great deal of specialized knowledge and training to produce the end product.

4.8.4 Introducing New Products help an Organization Protect Profit Margins

The statement sought to link introduction of new products and the help in protecting organization profit margins with strategy implementation. The study findings in Table 4.13 reveal that most (41.3%) of respondents agreed with the statement and (35.5%) also strongly agreed with the statement. Other respondents (15.9%) had neutral opinions, (5.1%) disagreed with the statement and (1.4%) strongly disagreed. A chi-square ($\chi^2 = 86.348$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to (Ngugi & Karina, 2013) product innovation is a critical requirement for growth and profitability in an organization. Organizations strive to ensure product range, extension, product replacement, product improvement, product repositioning and new product introduction that contribute to the profitability of that organization.

4.8.5 Product Innovation in an industry include Improvements in how the Service is provided

The question sought to link product innovation in the service industry that includes improvement in how a service is provided with strategy implementation. The findings for the study in Table 4.13 show that most (53.3%) of the respondents agreed with the statement and (38.7%) strongly agreed. A handful of the respondents (6.6%) and (1.4%) had neutral opinion, and those who disagreed, respectively. A chi-square ($\chi^2 = 103.088$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings support what other scholars have done including studies by (Zainurossalamia, Setyadi, & Rusmilawati, 2016) which found that the main purpose of product innovation is to meet the market demand so that product demand can be used for competitive advantage. Customers want innovative products under their wishes. Innovation can improve the bargaining position of more companies competing in the market through better provision of services.

4.8.6 The Underlying Rationale of Innovation is to Create New Product Life Cycle

The question sought to know the link in the underlying rationale of innovation and new product life cycle with strategy implementation. From the findings in Table 4.13 show that most (54.4%) of respondents agreed with the statement another (29.7%) strongly agree and (13.0%) had neutral opinion and (2.9%) disagreed with the statement. A chi-square ($\chi^2 = 83.623$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings confirmed that innovation in creating a new product life cycle is important in strategy implementation. The findings also concur with studies by (Kanagal, 2015) which found that creation of new markets with existing technologies without disruption would be evolutionary application (as seen in a scalloped product life circle) creation of new markets with new the technology that does not disrupt existing markets is called revolutionary innovation with is new to the world products.

4.8.7 An organization aligns strategies with Consumer and Industrial Market Periodic Changes

The question sought to find out how an organization aligns strategies with consumer and industrial market periodic changes, and its link with strategy implementation. The findings from Table 4.13 show that most (56.5%) of the respondents agreed with the statement. Another (33.3%) of the respondents strongly agreed with the statement while (7.2%) and (2.9%) of respondents had neutral opinion and disagreed, respectively. A chi-square ($\chi^2 = 103.043$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Kubickova, Benesova, & Brevenikova, 2016) affirm that the customer wishes to get the service at anytime, that is why pressure is exerted on the production information communication technology as the source of technology innovation in service is increasing. Technology innovation introduced largely in the past decade have significantly transformed the service sector.

4.8.8 New Products in an Organization Differ in Characteristics from previous products offered

The study sought to link new product difference in characteristics from products previously offered by the organization with strategy implementation. The results found in Table 4.13 reveal that majority (45.7%) of respondents agreed with the statement and (28.3%) of them strongly agreed. Quite a number (21.0%) of the respondents had a neutral opinion of the statement and another (3.6%) disagreed with the statement and (1.4%) were opposed to the statement or strongly disagreed. A chi-square ($\chi^2 = 92.435$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. From, the findings of a study (Jugend, Silva, Almeida, & Junior, 2013) it was realized that technological innovation advances allied intensified competition, not only on local but also on a global level, have forced organizations to develop more complex products more quickly, with better quality and at a competitive cost. The efficient development of new products is recognized as providing organizations with new opportunities.

4.8.9 A Firm seeks to Reap High Profits Associated with of New Improved Product and Services

The question sought to find the link between a firm's high profitability with new improved products and services with strategy implementation. The findings in Table 4.13 shows that most (47.1%) and (42.0%) of the respondents agreed and strongly agreed with the statement, respectively. Other respondents (8.0%) had a neutral suggestion. They either decline to answer the question or never understood it. The rest (2.9%) disagreed with the statement. A chi-square ($\chi^2 = 85.942$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence). The study concurs with other studies (Awan & Zahra, 2014) which hold that the consumer is more involved in purchasing those products that have a high perceived value. Most consumers are interested in purchasing new products just because they like innovation in the products. It can be mentioned that most consumers in this era go for the innovative products regardless of their gender or status. Further to another study (Olanrewaju, 2016) the introduction of information communication technology has influenced customer satisfaction and increased return on equity and profitability.

4.8.10 Product and Service Innovations are Crucial for Corporate Success

The question sought to link product and service innovation as crucial for corporate success with strategy implementation. The findings in Table 4.13 show that most (55.8%) of respondents strongly supported the statement while (40.6%) of respondents agreed with the statement and (2.2%) had a neutral opinion and (1.4%) disagreed with the statement. A chi-square ($\chi^2 = 125.130$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study by (Hana, 2013) argues that in today's highly competitive environment the goal of each organization is to defeat competition and win customers. Achieving a high competitiveness through innovation by producing less costly products of better quality, getting a head of competitors and having a high efficiency of funds invested into innovation.

Table 4.13: Products and Services Innovation

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
Business innovation provide a clean sheet view of the future	0(0.0%)	1(0.7%)	31(22.5%)	66(47.8%)	39(28.3%)	109.826	.000
Innovation is considered an important engine of competitive success	1(0.7%)	1(0.7%)	10(7.2%)	63(45.7%)	63(45.7%)	153.304	.000
Innovation entails differentiation of products and services to counter competition	1(0.7%)	4(2.9%)	5(3.6%)	50(36.2%)	78(56.5%)	174.536	.000
Introducing products helps to protect an organization's profit margins	3(2.2%)	7(5.1%)	22(15.9%)	57(41.3%)	49(35.5%)	86.348	.000
Product innovation in an industry include improvements in services provided	0(0.0%)	2(1.4%)	9(6.6%)	73(53.3%)	53(38.7%)	103.088	.000
The rationale for innovation is to create new product life cycle	0(0.0%)	4(2.9%)	18(13.0%)	75(54.4%)	41(29.7%)	83.623	.000
An organization aligns strategies with Consumer and industrial periodic changes	0(0.0%)	4(2.9%)	10(7.2%)	78(56.5%)	46(33.3%)	103.043	.000
New products differ in characteristics from previous products offered	2(1.4%)	5(3.6%)	29(21.0%)	63(45.7%)	39(28.3%)	92.435	.000
Firms seek to reap high profits associated with of new products	0(0.0%)	4(2.9%)	11(8.0%)	65(47.1%)	58(42.0%)	85.942	.000
Product and service innovation are crucial in corporate success	0(0.0%)	1(1.4%)	3(2.2%)	56(40.6%)	77(55.8%)	125.130	.000

4.8.11 The Importance of Technology and Innovation must be emphasized by Top Management.

The question sought to link the importance of technology and innovation as emphasized by top management with strategy implementation. The findings in Table 4.14 that most (57.2%) of the respondents strongly agreed with the statement and (35.5%) agreed with the statement. The remaining respondents (6.5%) had neutral opinion or decline to comment on the statement and (0.7%) disagreed. A chi-square ($\chi^2 = 114.870$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study on determinants of successful technological innovation (Moronge & olemba, 2016) had this to say that most of the respondents agreed that top leadership support strategy implementation through an increase in training for project team using technological innovation. Therefore, innovation can only turn out to be successful; if only supported by top management and if an innovation creative team is developed and composed of people that may be knowledgeable employees (Hana, 2013). For more than a century, business leaders have viewed technology as primary means to execute and implement their business strategies. Instead they should view the technology as an enabler of their business strategies and consider it as a primary input to strategy formulation and implementation process (Berman & Hagan, 2006).

4.8.12 Firms Recognizes the Great Role of Technology and Innovation

The question sought to link the firm recognition as a great role of technology and innovation with strategy implementation. The Table 4.14 shows that majority (47.1%) of the respondents strongly agreed with the statement while (44.2%) agreed and (8.7%) had neutral opinion. A chi-square ($\chi^2 = 37.870$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to a study by (Olanrewaju, 2016) technological innovation developments particularly information and communication technology are revolutionizing the way business is done regarding changes in trade interconnection and business transactions. It is imperative for

organizations to intensify investment in technological innovation products to facilitate speed, convenience, and accurate services.

4.8.13 The Use of Mobile Money Transfer is more Preferred E-commerce Service than Credit Cards

The question sought to link the use of mobile money transfer as preferred e-commerce service that credit cards with strategy implementation. In Table 4.14 the results reveal that most (45.7%) of respondents agreed and (44.2%) strongly agreed with the statement. A minority respondents (9.4%) and (0.7%) had a neutral opinion and disagreed with the statement, respectively. A chi-square ($\chi^2 = 89.826$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study is in line with a study (Onyuma & Kirui, 2015) with the findings that, though there are challenges posed by the use of mobile money transfer services, the rate of adoption and usage is steadily growing. Its availability and convenience is stimulating the use of the new technology as compared to the traditional means of settling financial transaction. While (Mramba, Sutinen, Haule, & Msami, 2014) also found that in terms of business applications, vendors are found to use mobile phones in mobile payments, business communication and promotion of product. M-money is considered being a substitute of a formal bank account where M-money is used to receive and make payment, send money and save money.

4.8.14 Innovation involve Improvement in Technological Components and Software

The question sought to link Innovation involvement as improvement in technological components and software with strategy implementation. The Table 4.14 with the findings of the study show that most (50.7%) and (37.7%) of respondents agreed and strongly agreed with the statement, respectively. The rest of the respondents (8.0%) had a neutral opinion while (2.9%) and (0.7%) disagreed and strongly disagreed with the statement. A chi-square ($\chi^2 = 142.507$) with 4 degrees of freedom, at $p < 0.05$. The results

satisfy Chi Square goodness of fit test of independence. In the study of (David, 2011) show that an emerging consensus holds that technology management is one of the key responsibilities of strategists. Firms should pursue strategies that take advantage of technological opportunities to achieve a sustainable competitive advantage in the marketplace. Strategic planning software in use should be simple and unsophisticated.

4.8.15 When Top management are not Interested in Technological Innovation soto Lower Managers

The question sought to link when top management are not interested in technological innovation which is same to lower managers with strategy implementation. From the findings as shown in Table 4.14 most (32.6%) of the respondents agreed with the statement and (29.7%) strongly agreed with the statement. The other respondents (21.7%) had neutral to opinion say about the statement while (11.6%) and (4.3%) disagreed and strongly disagreed with the statement altogether. A chi-square ($\chi^2 = 39.464$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study is in tandem with another study (Carneiro, 2005) which found that by connecting technology closely with management, the context for the technology will be more easily made meaningful and relevant in the process of strategy formulation and implementation. Technology-mediated environment requires technological tools and support programs.

4.8.16 Management has an Obligation to put in place a System that Ensure Effective use of Technology

The statement sought to link management's obligation to put in place a system that ensure effective use of technology and strategy implementation. It was found in the study as show in Tabe 4.10 that majority (57.2%) of respondents strongly agreed with the statement while (34.8%) agreed with the statement. On the hand the remaining repondents had this to say (5.8%) neutral suggestion, (1.4%) and (0.7%) disagreed and strongly with the statement, respectiveley. A chi-square ($\chi^2 = 174.101$) with 4 degrees

of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to a study (Mingaine & Mumbua, 2015) it was realized that information systems' function in strategy implementation process is mainly concerned with the internal circulation of information and the manager's need to reciprocate exchange of information. It means a system transmits information upwards and downwards.

4.8.17 Innovation and Management of Technology is Crucial to Corporate Success

The question sought to link innovation and management as crucial to corporate success with strategy implementation. The result as depicted in Table 4.14 show that most (57.2%) of the respondents strongly agreed with the statement and (39.1%) also agreed with the statement yet (3.6%) had a neutral about the statement. A chi-square ($\chi^2 = 61.609$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Antoniou & Ansoff, 2004) realized that it is expected that high technological innovation turbulence will increase and become one of the critical determinant factor for organization success.

4.8.18 Lack of Innovation Management make Existing Products Obsolete

The question sought to link lack of innovation management making existing products obsolete with strategy implementation. The study findings in Table 4.14 show that most (44.9%) of respondents strongly agreed with the statement and another (37.0%) agreed while (14.5%) had a neutral opinion and (0.7%) and (2.9%) disagreed and strongly disagreed, respectively. A chi-square ($\chi^2 = 110.623$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (zainurossalamia, Setyadi, & Rusmilawati, 2016) found that innovation arises because of high competition. In the increasing fierce level and technology advances that can not be dammed, company products will grow to a point, where these products will be difficult to distinguish between one another.

4.8.19 Firms are Propelled by Technological Innovation to achieve Global Status

The question sought to link that firms are propelled technological innovation to achieve a global status with strategy implementation. The findings as reveal in Table 4.14 show that (45.7%) of respondents strongly agreed with the statement and a simliar score of them (45.7%) agreed with it. The rest of the respondents (7.2%), had a neutral opinion, (0.7%) and (0.7%) disagreed and strongly disagreed with the statement. A chi-square ($\chi^2 = 153.304$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study (Yusr, 2016) found that innovation plays a critical role in predicting long term survival of an organization, determining an organization's success and sustaining global competitiveness especially in an environment where technologies, competitive position and customer demands are almost oversight. According to (Sheoran, 2012) technology has made the world a lot smaller in the context of business and innovation. People from different cultures interact on frequently through video conferencing meeting that are less costly.

4.8.20 Technology and Innovation Boost Firm Performance

The question sought to link technology and innovation as boosting firm performance with strategy implementation. The findings in Table 4.14 indicate that (47.8%) and another (47.8%) of respondents strongly agreed and agreed with the statement, respectively. The other respondents (4.4%) had a neutral opinion. A chi-square ($\chi^2 = 52.174$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (zainurossalamia, Setyadi, & Rusmilawati, 2016) they found that innovation has a positive effect on firm performance. It means that good practice innovation strategy of product innovation and process innovation; improve firm performance in creative ways.

Table 4.14: Technological Innovation

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
Importance of technology and innovation must be emphasized by to management	0(0.0%)	1(0.7%)	9(6.5%)	49(35.5%)	79(57.2%)	114.870	.000
Firms recognizes the great role of technology and innovation	0(0.0%)	0(0.0%)	12(8.7%)	61(44.2%)	65(47.1%)	37.870	.000
The use of mobile money transfer is more preferred ecommerce than credit cards	1(0.7%)	1(0.7%)	13(9.4%)	63(45.7%)	61(44.2%)	89.826	.000
Innovation involves improvement in technological components and software	1(0.7%)	4(2.9%)	11(8.0%)	70(50.7%)	52(37.7%)	142.507	.000
When top management are not interested in innovation so to lower level managers	6(4.3%)	16(11.6%)	30(21.7%)	45(32.6%)	41(29.7%)	39.464	.000
Management's obligation is to put in place a system that use technology effectively	1(0.7%)	2(1.4%)	8(5.8%)	48(34.8%)	79(57.2%)	174.101	.000
Innovation and management of technology is crucial to corporate success	0(0.0%)	0(0.0%)	5(3.6%)	54(39.1%)	79(57.2%)	61.609	.000
Lack of technological innovation make existing products and services obsolete	4(2.9%)	1(0.7%)	20(14.5%)	51(37.0%)	62(44.9%)	110.623	.000
Firms are propelled by technology and innovation to achieve global status	1(0.7%)	1(0.7 %)	10(7.2%)	63(45.7%)	63(45.7%)	153.304	.000
Technology and innovation boost firm performance	0(0.0%)	0(0.0%)	6(4.4%)	66(47.8%)	66(47.8%)	52.174	.000

4.9 Influence of Organization Environment on Strategy Implementation

4.9.1 External Environment determines the Intensity of Competition, Profitability and Attractiveness of an Industry

The question sought to link external environment as determining the intensity of competition, profitability and attractiveness of an industry with strategy implementation. The study findings in Table 4.15 show that majority (50.0%) and (44.2%) of the respondents agreed and strongly agreed with the statement while (5.8%) of the respondents had a neutral opinion about the statement. A chi-square ($\chi^2 = 47.783$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to their study (Torkestani, Mazloomi, & Hoghighat, 2014) it was found that in today's competitive environment, optimal decision making in the shortest time is the urgent need of managers. To succeed in such an environment, managers require smart information systems to use the data and information in the intelligent way. Further, another study (Tagbotor, Agbanu, Adjei, & Sarkodie, 2014) also found that customers often have power to affect the competitive environment. This power can take the form of easy consumer access to retail outlets to purchase the product in large volume at super stores.

4.9.2 Forces that Interact with each other in Extrnal Environment Affect Strategy Implementation

The question sought to establish the forces that interact in the external environment and effects on strategy implementation. The results as shown in Table 4.15 show that majority (50.0%) of respondents agreed with the statement and (41.3%) strongly agreed with the statement while (6.5%) and (2.2%) of the respondents had neutral opinion and disagreed with the statement. A chi-square ($\chi^2 = 96.783$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A similar study (Njagi & Kombo, 2014) found that contextual factors, strategy type, and external conditions influence on strategy implementation and performance. On the other hand,

environmental conditions or totality of external conditions affect outcome of strategy implementation.

4.9.3 The Modern Business Environment is highly Dynamic and Reveal Drivers of Change

The statement sought to link the modern business as highly dynamic and how it reveals a change in strategy implementation. The findings of the study in Table 4.15 show that most (52.2%) of respondents strongly agreed with the statement and (44.9%) agreed. The other respondents gave varied suggestions (2.2%) had a neutral opinion about the statement while (0.7%) disagreed with the statement. A chi-square ($\chi^2 = 123.971$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study (Bakar, Tufail, Yusof, & Virgiyanti, 2011) it was found that in today's dynamic business environment, organizations need to restructure themselves depending on the changing environmental factors and organization business strategy. In another study (Olanipekun, Abioro, Akanni, & Rabi, 2015) it was found that organizations are operating in a turbulent and hyper competitive environment, and they hope to continue to operate successfully by creating and delivering superior value to their customers while also learning how to adapt to continuous and dynamic environment.

4.9.4 Firms Adapt to the change in External Environment to Survive in Business

The question sought to link how firms have to adapt to the change in external environment to survive in business with strategy implementation. The results in Table 4.15 show that most (58.7%) of respondents strongly agreed with the statement and another (35.5%) of respondents agreed with the statement. A few respondents (5.8%) had a neutral opinion or were uncertain about the statement. A chi-square ($\chi^2 = 58.217$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study (Shah, 1996) the respondents believed that organizations

should develop best strategies after scanning the external environment and internal environments thoroughly.

4.9.5 A Firm Aligns its Strategies with New State of External Environment

The question sought to link the necessity of a firm to align its strategies with a new state of external environment with strategy implementation. The findings in Table 4.15 reveal that most (48.6%) of respondents strongly agreed with the statement and another (45.7%) agreed with the statement while (4.3%) of the respondents were of a neutral opinion about the statement, where (0.7%) and (0.7%) respondents disagreed and strongly disagreed with the statement. A chi-square ($\chi^2 = 169.826$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings of a study (Abudho, Njanja, & Ochieng, 2013) concludes that managers can monitor and scan the highly dynamic environment and identify forces that affect them leading to strategic change. With the realization of these forces they are better able to adjust internal systems to align with external environment changes.

4.9.6 Firms ought to Comply with Government Regulations to Remain in Business

The question sought to link the firm's complying with government regulations to remain in business with strategy implementation. The findings as reflected in Table 4.15 reveal that a great majority (54.3%) of respondents strongly agreed with the statement and (40.6%) respondents agreed with the statement. A minority (5.1%) of the respondents had neutral opinions on the statement. A chi-square ($\chi^2 = 53.522$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings of a study (Mugambi, Gacheri, & Wepukhulu, 2015) posited that managers should judiciously consider government policies, existing legal framework, and existing competitive environment before making essential decisions. Another scholar in a study (Okioga, 2013) found that successful systematic regulation requires a focus on the long run. Insulating the systematic regular from day-today interdependence by politicians

will, help ensure a systematic regulators success. Therefore, only are government regulation needed to be strict risk taking, but supervision is required.

4.9.7 A Firm is faced with the Challenge of Managing Complex Change Programs

The statement sought to align a firm constant faced a challenge of managing complex change programs with strategy implementation. The findings in Table 4.15 show that most (51.4%) and (37.0%) of respondents agreed and strongly agreed with the statement and (10.1%) had a neutral opinion about the statement while (1.4%) totally disagreed with the statement. A chi-square ($\chi^2 = 89.304$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study (Thatia & Muthuri, 2014) revealed that because of challenges from internal and external environments which include stiff competition, changing consumer needs and wants, influence of technology on business practices, organization governance, political, and economic influences necessities an organization to change its dimension of business operation and adopt a strategic direction to survive in the dynamic business environment.

4.9.8 External Forces Contribute to Competition in an Industry

The question sought to link external forces that contribute to competition in an industry with strategy implementation. The findings in Table 4.15 show that most (46.4%) of respondents strongly agreed with the statement and (44.9%) agreed with the statement. The rest of the respondents (7.2%) had neutral opinion, while (0.7%) and (0.7%) disagreed and strongly disagreed with the statement. A chi-square ($\chi^2 = 153.377$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to a study (Kalali, Anvari, Pourezzat, & Dastjerdi, 2011) it was found that today global competition forces managers to decide more carefully. In many occasions, business competitive atmosphere cannot stand even small mistakes and it is not surprising that strategic decision, which is not adopted rightly cause a decline or even the fall of the organization.

4.9.9 Technological advancement in industry is Important for Strategy Implementation

The question sought to establish technological advancement in industry as a very important aspect of strategy implementation. The findings in Table 4.15 reveal that majority (50.0%) of respondents agreed with the statement and (45.7%) strongly agreed with the statement. Other respondents (3.6%) were of a neutral or were uncertain about the statement and (0.7%) disagreed with the statement. A chi-square ($\chi^2 = 115.797$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According their study (Mutevu & Kerongo, 2015) found that looking forwards towards the realization of the economic pillar of Kenya's vision 2030 demands that organizations embrace technology advancements and the benefits that come with it.

4.9.10 External Environment Influence Product and Service provision in Firm

The question sought to link external environment as always influencing product and service provision in a firm with strategy implementation. The findings in Table 4.5 show that most (51.4%) of respondents agreed with the statement while (36.2%) strongly agreed with the statement and (9.4%) were of a neutral opinion about the statement and (2.9%) disagreed with the statement. A chi-square ($\chi^2 = 85.942$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study (David, 2011) it was found that in today's business environment, more than in any preceding era, the only constant is change. Successful organizations manage change continuously adapting strategies, systems, products and cultures to survive the shocks and competition. Further, another study (Dess, Lumpkin, & Taylor, 2005) revealed that managers should analyze the external environment to minimize or eliminate threats and exploit opportunities. The general environment comprise demographic, sociocultural, political/legal, technological, economic and global.

Table 4.15: External Environment

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
External environment determines the intensity of competition and profitability in industry	0(0.0%)	0(0.0%)	8(5.8%)	69(50.0%)	61(44.2%)	47.783	.000
Forces that interact in the external environment affect strategy implementation	0(0.0%)	3(2.2%)	9(6.5%)	69(50.0%)	57(41.3%)	96.783	.000
The modern business environment is highly dynamic and reveal drivers of change	0(0.0%)	1(0.7%)	3(2.2%)	62(44.9%)	72(52.2%)	123.971	.000
Firms have to adopt to the change in external environment to survive in business	0(0.0%)	0(0.0%)	8(5.8%)	49(35.5%)	81(58.7%)	58.217	.000
It is necessary for a firm to align its strategies with new state of external environment	1(0.7%)	1(0.7%)	6(4.3%)	63(45.7%)	67(48.6%)	169.826	.000
Firms ought to comply with government regulations to remain in business	0(0.0%)	0(0.0%)	7(5.1%)	56(40.6%)	75(54.3%)	53.522	.000
A firm is constantly faced with the challenge to manage complex change programs	0(0.0%)	2(1.4%)	14(10.1%)	71(51.4%)	51(37.0%)	89.304	.000
External forces contribute to competition in an industry	1(0.7%)	1(0.7%)	10(7.2%)	62(44.9%)	64(46.4%)	153.377	.000
Technological advances in industry is very important for strategy implementation	0(0.0%)	1(0.7%)	5(3.6%)	69(50.0%)	63(45.7%)	115.797	.000
External environment always influences products and service provision in a firm	0(0.0%)	4(2.9%)	13(9.4%)	71(51.4%)	50(36.2%)	85.942	.000

4.9.11 Internal Organization Structures Shapes the Strategies of Firms

The question sought to link internal organization structures strong influence on competition and how it shapes the strategies of firms with strategy implementation. The findings in Table 4.16 show that majority (54.3%) and (30.4%) of respondents agreed and strongly agreed, respectively. A few of the respondents (13.0%) had neutral response while (1.4%) disagreed and (0.7%) strongly disagreed with the statement. A chi-square ($\chi^2 = 141.638$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Similar findings by other scholars (Wencheng, Chienhung, & Yingchien, 2011) indicated that the internal sources of competitive advantage cover a wide range of areas. The important competitive advantages in an organization are not merely determined by its external factors. The internal sources of competitive advantage of an organization have been crucial factors.

4.9.12 Formulation of Organization Strategies are done of Top Management

The question sought to link formulation of organization strategies as concerns of top management with strategy implementation. The findings in Table 4.16 show that most (50.7%) of respondents agreed and (39.1%) strongly agreed with the statement while (5.8%) were uncertain with the statement and (4.3%) disagreed with the statement. A chi-square ($\chi^2 = 91.449$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to the findings in the study (Harrison, 2003) realized that strategy planning is an organization's domain activity through selection of business areas in which an organization will compete. Strategy formulation results in a plan of action for the organization and its various levels. A study (Mbaka & Mugambi, 2014) found that support of top-level management is crucial to strategy implementation. The directors and heads of departments should provide sufficient support in implementation of strategies. In another similar study (Rajasekar, 2014) it was found that strategy formulation is basically entrepreneurial and requires a great deal of analysis, judgment, and innovation. However, implementation requires

administrative and managerial talent and ability to oversee obstacles that might arise in strategy implementation.

4.9.13 Participation by all Employees in Strategy Implementation is Paramount

The question sought to prove participation by all employees in strategy implementation is paramount. The findings of the study in Table 4.16 show that most (63.0%) of respondents strongly supported the statement and (30.4%) agreed with the statement while the rest of the respondents (5.8%) had neutral opinion and (0.7%) disagreed with the statement. A chi-square ($\chi^2 = 134.406$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings of study (Cater & Pucko, 2010) show that discipline is required because responsibility for strategy execution rests on a boarder structure of employees, not only on top management. The execution therefore involves more people than planning. According to Hunger and Wheelen, (2007) depending on how the company is organized, those who implement strategy will probably be a more diverse group of people than those who plan it.

4.9.14 Financial Resources are essential for Strategy Implementation

The question sought to establish finance resource as essential for strategy implementation. The findings in Table 4.16 show that most (51.4%) of the respondents strongly agreed with the statement and (42.0%) agreed with the statement. The other respondents (5.1%) were not sure about the statement, (0.7%) and (0.7%) disagreed and strongly disagreed with the statement, respectively. A chi-square ($\chi^2 = 168.377$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In their study (Kesenwa, Oima, & Oginda, 2013) it was realized that the access and use of more sophisticated financial services/resource such as savings, credit, and insurance could prove far more beneficial. To develop these services businesses, governments, and other institutions must innovate actively on top of payment. While (Collis, 2005) posited that if a new strategy is the point in internal analysis, it is better to

assess current financial strength of the organization. Wherefore, a new strategy may be costly to implement.

4.9.15 The Organizational Structure is a Vital Tool that enhances Strategy Implementation

The question sought to establish whether the organization structure is a vital tool that enhances strategy implementation. The findings in Table 4.16 it reveals that majority (57.2%) of respondents strongly agreed and (33.3%) agreed with the statement while (8.7%) had neutral opinion and (0.7%) disagreed with the statement. A chi-square ($\chi^2 = 108.435$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study by (Dess, Lumpkin, & Taylor, 2005) found that organization structure refers to the formalized pattern of interactions that link tasks, technologies, and people of the firm. Structures are designed to ensure that resources are used most effectiveness towards accomplishing an organization's mission. According to Pearce and Robinson (1994) successful strategy implementation depends in large on part on the firm's primary organization. Structure helps identify the firm's key activities and manner in which they will be coordinated to achieve the firm's strategic purpose. Further (Mbaka & Mugambi, 2014) realized that management should develop a new organization structure which is aligned to a new strategy to enhance effectiveness of communication and coordination during the implementation process.

4.9.16 The board of Directors are concern with Formulation of Organization Strategies

The question sought to link the board of directors concern with formulation of strategies with strategy implementation. The findings in Table 4.16 shows that most (43.5%) of respondents agreed with the statement and (34.1%) strongly agreed. Another (14.5%) of respondent decline to give suggestions whereas (6.5%) and (1.4%) disagreed and (1.4%) strongly disagreed with the statement, respectively. A chi-square ($\chi^2 = 90.043$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of

independence. According to a study (Jones & Hill, 2009) there is little doubt that many boards perform their assign functions admirably, but not all perform as they should. The board position at the apex of decision making within the organization allows it to monitor corporate strategy decision including that of strategy formulation. Further to a study (Yusoff, Songip, Baroto, & Araffin, 2016) the board help create successful conditions to ensure the alignment of the strategic plan with the organization objectives and determine realistic expectations throughout the execution process.

4.9.17 Qualified Employees Understand how to Implement Strategy

The question sought to establish whether qualified employees with better skills understand how to implement strategy. The findings of the study in Table 4.16 show that most (50.7%) of the respondents agreed with the statement and (42.0%) strongly agreed while (6.5%) and (0.7%) of respondents had neutral opinion and disagreed with the statement. A chi-square ($\chi^2 = 103.913$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study (& Mugambi, 2014) found that employees in the public sector lack the right skills, attitudes and capabilities to drive through strategy implementation process. The study further observed that organizations should hire competent employees with the right skills, attitudes and capabilities to drive strategy execution process. In another study (Pitts & Lei, 1996) it was found that for employees, the value to the firm hinges directly on how well they understand and support the firm's strategy in their own jobs. Talented and capable employees are the bedrock of any organization. These employees translate the firm's strategy into tangible products or services for customers.

4.9.18 A Firm puts in place Organization Systems to Succeed in Implementation of Strategy

The question sought to establish whether a firm has to put in place organization systems to succeed in implementation of strategy. The findings in Table 4.16 reveal that most (52.2%) of respondents agreed with the statement and (41.3%) strongly agreed. Other

respondents (5.8%) had neutral opinions and (0.7%) disagreed with the statement. A chi-square ($\chi^2 = 108.319$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. Following a study (Chen, Guo, & Li, 2008) it was found that top management spent great effort on development of the strategy, but at the end of strategy development level, the strategy has been shelved; middle level, grass-root management lack clear direction for work, so resources can not be configured under strategic planning, which lead to strategy and daily operation of organization out of touch.

4.9.19 Improved Resources Allocation help Exploit Strategy Implementation

The question sought to determine whether improved allocation of resources will help exploit strategy implementation. The findings in Table 4.16 show decided respondents (46.3%) who agreed with the statement and (41.3%) who strongly agreed. The other respondents comprise (8.7%) who were undecided while (2.9%) and (0.7%) disagreed and strongly disagreed with the statement. A chi-square ($\chi^2 = 133.957$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In similar studies (Mwawasi, Wanjau, & Mkala, 2013) confirmed that most of the respondents concur that allocation of resources facilitate strategy implementation, while (Jooste & Fourie, 2009) in their study found that resource allocation to a large extent drive strategy implementation. According to (Grant, 2010) matching a firm's resources and capabilities to the opportunities that arise from the external environment. In their study (Nair, Banerjee, & Agarwal, 2009) recommended that resource management require managers to allocate people, facilities, and equipment. Resources identified and classified to determine organizational capability preparatory to strategic choice must then be allocated to units, programs, and projects that are part of the managerial strategy.

4.9.20 An Organization relates well with the External Environment

The question sought to link how an organization relates well with the external environment with strategy implementation. The results found in Table 4.16 reveals that most (34.8%) of respondents agreed and (31.2%) strongly agreed with the statement. The rest of the respondents had varied responds (23.2%) had a neutral opinion, (6.5%) disagreed and (4.3%) strongly disagreed with the statement. A chi-square ($\chi^2 = 53.812$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to Cartwright (2001) a premise, written by John Dunne in the 17th century, states that 'No man is an island' shows therefore no organization exists in a vacuum. Whatever functions of an organization, it exists with other organizations in the complex external environment. Most times, it is actions taken by those outside the organization that are a major influence on organization decisions.

Table 4.16: Internal Environment

Statement	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
Internal organization structures shape the strategies of the firm	1(0.7%)	2(1.4%)	18(13.0%)	75(54.3%)	42(30.4%)	141.638	.000
Formulation of organization strategies are done of top management	0(0.0%)	6(4.3%)	8(5.8%)	70(50.7%)	54(39.1%)	91.449	.000
Participation by all employees in strategy implementation is paramount	0(0.0%)	1(0.7%)	8(5.8%)	42(30.4%)	87(63.0%)	134.406	.000
Financial resources are necessary for strategy implementation	1(0.7%)	1(0.7%)	7(5.1%)	58(42.0%)	71(51.4%)	168.377	.000
The organizational structure is a vital tool that enhances strategy implementation	0(0.0%)	1(0.7%)	12(8.7%)	46(33.3%)	79(57.2%)	108.435	.000
The board of management are concern with formulation of strategies	2(1.4%)	9(6.5%)	20(14.5%)	60(43.5%)	47(34.1%)	90.043	.000
Qualified employee understands how to implement strategy	0(0.0%)	1(0.7%)	9(6.5%)	70(50.7%)	58(42.0%)	103.913	.000
A firm puts in place organization systems to succeed in strategy implementation	0(0.0%)	1(0.7%)	8(5.8%)	72(52.2%)	57(41.3%)	108.319	.000
Improved allocation of resources will help exploit strategy implementation	1(0.7%)	4(2.9%)	12(8.7%)	64(46.3%)	57(41.3%)	133.957	.000
An organization will always relate well with external environment	6(4.3%)	9(6.5%)	32(23.2%)	48(34.8%)	43(31.2%)	53.812	.000

4.10 Strategy Implementation

4.10.1 Strategy implementation is Significant for Organization other than Strategic Management

The question sought to confirm strategy implementation as significant for an organization other than strategic management. The Table 4.17 show that most (47.1%) of respondents confirmed the statement by agreeing and (36.2%) by strongly agreeing. The other respondents (10.9%) had reserved their opinion while 8(5.8%) disagreed with the statement. A chi-square ($\chi^2 = 65.304$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to Hunger and Wheelen (2007) strategy implementation involves activities and choices required for execution of a strategic plan. In this process, strategies are put into action through the development of programs, budgets, and procedures.

4.10.2 Initiatives to put Strategy in Place and Execute is the Concern of supportive operation, Complex and Daunting Tasks

On whether initiative to put a strategy in place and execute it is a concern of a supportive operation, complex and daunting task. The Table 4.17 show that most (59.4%) agreed with the statement and (26.8%) strongly agreed with the statement while the rest had varied opinions (11.6%) had neutral opinions, (1.4%) disagreed and (0.7%) strongly disagreed with the statement. A chi-square ($\chi^2 = 164.681$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study by (Ali & Ali, 2015) organizations should destine its activities in focusing its vision, mission and goals to achieve set objectives owing to ability to motivate, support, communicate and innovate in building up shared behavior formation among employee and successfully all related activities will support the process of strategy implementation.

4.10.3 The Manager's ability gets tested when Strategic Plans are put into Action and Results to the Right Organization Direction

On whether the manager's ability gets tested when strategic plans are put into actions that result in the right organization direction. The findings in Table 4.17 show that majority (47.1%) of respondents agreed with the statement and (42.0%) strongly agreed while (10.9%) had a neutral observation on the statement. A chi-square ($\chi^2 = 31.870$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. A study by (Ndambiri, 2015) recommends that effective strategy execution is the only task that summarizes the process of strategic management when it bears visible results. A manager should do all it takes to be real and practical if they want to realize results in the execution of their strategy. Strategic plans can be excellent but without effective execution it remains valueless.

4.10.4 A Firm Establishes Annual Objectives, Device Policies, Motivate Employees and Allocate Resource as part of Strategy Implementation

On whether a firm establishes annual objectives, device policies, motivate employees and allocate resources as part of strategy implementation. The findings on Table 4.17 reveal that most (53.6%) of respondents strongly agreed with the statement and (42.0%) agreed whereas 5(3.6%) had neutral opinion and (0.7%) disagreed with the statement. A chi-square ($\chi^2 = 118.986$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study (Nedelea & Paun, 2009) it was found that the act of establishing formal objectives not only converts the direction of the organization but also guards against drift, aimless activity, and confusion over what to accomplish or loss of purpose. Putting the strategy into place and getting individual and organization subunits to go out and execute their part in strategy implementation create a link into the motivation of employees and reward structure in view of achieving resource allocation as strategy supportive guidelines.

4.10.5 Organization Performance result from Organization objectives attained in an aspect of Strategy Implementation

On whether organization performance, because of organization objectives attained in an aspect of strategy implementation, the results in Table 4.17 show that most (55.1%) of respondents agreed with the statement and (41.3%) strongly agreed while (3.6%) had a neutral opinion on the statement. A chi-square ($\chi^2 = 58.739$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In a study (Nyamanza, 2016) it was realized that high performance in an organization can therefore be achieved by understanding an organization's goals, ensuring that employees have essential skills to reach that goal and nurturing a trusting environment. According to (Ajagbe, Peter, Udo, Uduimoh, & Akpan, 2016) several evidences were found that justify that firm's performance is strongly influenced by how well its strategy is aligned with its organization structure.

4.10.6 Transforming Strategies into Action is a Challenge in Strategy Implementation

On whether transforming strategies into action is a challenge in strategy implementation. The findings in Table 4.17 show that majority (49.3%) of respondents agreed with the statement and (42.8%) strongly agreed. The other (5.8%) respondents had neutral opinion while (1.4%) disagreed and (0.7%) strongly disagreed with the statement. A chi-square ($\chi^2 = 158.159$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. In the findings of their study (Olusanya & Olusanya, 2014) realized that an organization places much emphasis on strategic planning than strategy implementation which has a little problem meeting present, emerging, and future business challenges. Strategic planning framework entails the establishment of necessary structures to ensure that the principles and concept of strategic planning are instituted and practiced well.

4.10.7 Strategy Implementation Involves Functional, Business and Corporate Level of Management

On whether strategy implementation involves the functional business and corporate level of management. The findings in Table 4.17 show that (54.3%) of respondents agreed with the statement and (37.7%) strongly agreed while 9(6.5%) had neutral suggestion and (1.4%) disagreed with the statement. A chi-square ($\chi^2 = 105.884$) with 3 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The study (Nedelea & Paun, 2009) highlight that while there is a need for the whole organization top management's responsibility, that there are strategies for each line of business within each business; and there are strategies at operating level is for each department and field unit; to carryout the details of functional area strategy. Optimally, the strategy at each level is planned and implemented by the concern managers and sufficiently coordinated to produce a unified action plan for the whole organization.

4.10.8 Strategy Implementation lies at the Core of Strategy, and deserves as much attention as Strategy Formulation

On whether strategy implementation lies at the core of strategy and deserves as much attention as strategy formulation. The findings in Table 4.17 show that (53.6%) of respondents strongly agreed with the statement and (37.0%) agreed. The other respondents (6.5%) had neutral opinion and (2.9%) disagreed with the statement. A chi-square ($\chi^2 = 98.928$) with 3 degrees of freedom, at < 0.05 . According to a study (Allio, 2005) it was found that strategy implementation lies at the core of strategy, and deserves as much attention as the strategy formulation. While (Rotich, Odongo, & Anyango, 2016) found that the most wonderful strategy in the world's history is useless if not implemented. Strategy formulation is an element of strategic planning that have to be incorporated and calls for implementation of sound strategies geared towards achievement of overall organization performance and sustainability.

4.10.9 Managers and Employees possess Interpersonal Skills that are required in Strategy Implementation

On whether managers and employees must possess interpersonal skills that are required in strategy implementation. The findings in Table 4.17 show that majority (51.4%) of respondents strongly agreed with the statement and (44.2%) agreed while (4.3%) had a neutral opinion on the statement. A chi-square ($\chi^2 = 53.261$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. The findings of the study are in line with a study (Kealy, 2015) which found that for organizations to be successful and reach their goals, all managers must be capable of fulfilling their individual roles, be it on top, middle or operational level. A wise manager, acting with integrity and possessing the soft skills, can pave the way for a smooth transition of strategic implementation, which may be crucial to the outcomes of their organizations. According to (Pitts & Lei, 1996) a key strategy implementation task of senior managers is to design an organization that allows people to use their talents, capabilities, and insights to their fullest in supporting the firm's strategy.

4.10.10 Strategies not attained owing to Inadequate Strategy Formulation or Insufficient Strategy Implementation

On whether strategies may not be attained owing to either inadequate strategy planning or insufficient strategy implementation. The findings in Table 4.17 reveal that (47.1%) of respondents agreed with the statement and (44.2%) strongly agreed while (8.7%) were uncertain about the statement. A chi-square ($\chi^2 = 37.870$) with 2 degrees of freedom, at $p < 0.05$. The results satisfy Chi Square goodness of fit test of independence. According to Koseoglu and Karayormuk (2009) the success of strategies varies depending on the problems encountered in strategy formulation and implementation process. The present study reveals that planning process is a more important factor than strategy implementation process in accounting for failure of the strategies.

Table 4.17: Strategy Implementation

	Strongly Agree	Disagree	Neutral	Agree	Strongly Agree	χ^2	p-value
Strategy implementation is significant for the organization	0(0.0%)	8(5.8%)	15(10.9%)	65(47.1%)	50(36.2%)	65.304	.000
Strategy execution is the concern of supportive operation	1(0.7%)	2(1.4%)	16(11.6%)	82(59.4%)	37(26.8%)	164.681	.000
Manager's ability tested when strategic plans are put in action	0(0.0%)	0(0.0%)	15(10.9%)	65(47.1%)	58(42.0%)	31.870	.000
A firm establish objectives, policies, and allocation of resources	0(0.0%)	1(0.7%)	5(3.6%)	58(42.0%)	74(53.6%)	118.986	.000
Organization performance is a result of organization objectives attained	0(0.0%)	0(0.0%)	5(3.6%)	76(55.1%)	57(41.3%)	58.739	.000
Transforming strategy is a challenge in strategy implementation	1(0.7%)	2(1.4%)	8(5.8%)	68(49.3%)	59(42.8%)	158.159	.000
Strategy implementation involves function, business, and corporate levels	0(0.0%)	2(1.4%)	9(6.5%)	75(54.3%)	52(37.7%)	105.884	.000
Strategy implementation lie at the core of strategy	0(0.0%)	4(2.9%)	9(6.5%)	51(37.0%)	74(53.6%)	98.928	.000
Employees must possess interpersonal skills requires for strategy	0(0.0%)	0(0.0%)	6(4.3%)	61(44.2%)	71(51.4%)	53.261	.000
Strategies not attained for inadequate strategy formulation	0(0.0%)	0(0.0%)	12(8.7%)	65(47.1%)	61(44.2%)	37.870	.000

4.11 How the Respondents Rate their SACCO on Strategy Implementation

4.11.1 Strategic Leadership

The 1st question sought to understand how the respondents could rate their SACCO as regard their SACCO being a leader in the SACCO subsector. The findings in Table 4.18 show that most 64(46.4%) of respondents rated their SACCO the leader or numbers one in the SACCO subsector with (mean=1.81) and another 45(32.6%) rated their SACCO the second best in the subsector while the rest of respondents least rated their SACCO 22(15.9%) as third best, 5(3.6%) as fourth and 2(1.4%) as the fifth and last SACCO in the SACCO subsector. A study by Yannopoulos (2011) confirmed that an organizational growth is realized by taking market share from rivals or creating new markets. Incumbents need to be prepared for attacks by existing organizations seeking to expand their business and new entrants. Markets are dynamic arenas where firms try to reposition themselves or improve their competitive position in segments within the industry.

The 2nd question sought to test how respondents can rate their SACCOs as regard future focus leadership. The findings established in Table 4.18 confirm that majority 62(44.9%) of respondents with (mean=1.81) believed that their SACCO are number one in future focus leadership. Another 48(34.8%) of respondents rated their SACCO as second best in regard the statement and 22(15.9%) of them placed their SACCOs on third position while 4(2.9%) and 2(1.4%) placed their SACCOs on fourth and fifth positions, respectively. According to Kyalo, Katuse, and Kiriri (2016) organization leadership is critical in strategy implementation since it coordinates the entire process right from the development of strategies through implementation up to monitoring and testing the success and failures. In another study (Bordean, Borza, & Rus, 2010) reaffirm that strategic management is about managing the future and strategy formulation is crucial, as it directs the attention and actions of an organization, even if in sometimes actual implemented strategy can differ from what was initially planned or thought.

4.11.2 Organization Capability

The 1st question sought to understand respondents rating on their SACCOs as regard personnel capability to implement strategy. Their responses in Table 4.18 show that most 71(51.4%) of respondents rate personnel capability as coming second. This reveals that respondents perceived personnel capability as a challenge in strategy implementation. Another 47(34.1%) respondents placed personnel capability on first position and 15(10.9%) third position, 3(2.2%) in fourth, and 2(1.4%) fifth position. Chi-square (102.362) with 4 degrees of freedom, at $p < 0.05$. The results satisfy chi-square goodness of fit test of independence. A study by (Asim, 2013) found that organizations test personnel through a training process. For, creating better results organization invest a lot of resources for fulfillment of training need for improving skills and capabilities of personnel. According to (Rani & Joshi, 2012) it was realized that the leader as a champion for organizational hurl and resource management excellence is tasked with primary responsibility of leading and strategizing comprehensive efforts to attract, develop, engage and keep a workforce competent to support strategy.

The 2nd question sought to rate organization growth readiness on SACCOs with strategy implementation. The findings in Table 4.18 reveal that most 58(42.0%) of respondents rated second and 53(38.4%) rated first. This is an indicator that most SACCOs are yet to realize organization growth through strategy implementation. The other 22(15.9%), 4(2.9%) and 1(0.7%) respondents rated third position, fourth position and fifth position, respectively. Chi-square (98.884) with 4 degrees of freedom, at $p < 0.05$. The results satisfy chi-square goodness of fit test of independence. According to Nkuru (2015) it was found that savings and credit cooperative societies play an increasing important role in the process of financial intermediation in the highly competitive financial market in Kenya. SACCO's growth has the effect of bringing multiplier effect thus members can achieve economic empowerment and invest some of their savings in real assets.

4.11.3 Innovation

The 1st question sought to test how respondents rate success in new products and service launch in their SACCOs. The findings in Table 4.18 show that most 50(36.2%) of respondents placed their SACCO on second position and 49(35.5%) placed their SACCO on first position. The other 35(25.4%) of respondents placed their SACCO on third position while 3(2.2%) and 1(0.7%) respondents placed their SACCO on fourth and fifth position, respectively. Chi-square (103.304) with 4 degrees of freedom, at $p < 0.05$. The results satisfy chi-square goodness of fit test of independence. In their study (Pearce & Robinson, 2011) realized that product development involves a substantial modification of existing products or creations of new but related products that can be marketed to current customers through an established channel. While (Chong & Hashim, 2016) also found that many organizations nowadays develop and pursue innovative new products as a strategic move to gain a competitive share in a market, and many do so by launching new products before competitive in. Managers are always confronted with competitive pressure from newly developed products by rival, collaborative efforts can help an organization develop new products more efficiently.

The 2nd question sought to test high adaptability of product and service decline in SACCOs. The findings in Table 4.18 show that most 47(34.1%) of respondents placed their SACCO on first position and 41(29.7%) suggested second position and 36(26.1%) placed their SACCO on third position. The rest of respondents 10(7.2%) come fourth position and 1(0.7%) fifth position. Chi-square test (54.319) with 4 degrees of freedom at $p < 0.05$. The results satisfy chi-square goodness of fit test of independence. Based on the findings of a study (Sossion & Makori, 2015) it is recommended that SACCOs concentrate on product development strategies such as product refinement, developing new products from existing, expanding product lines in response to the environmental challenges facing SACCOs. According to (Sabol, Sander, & Fuckan, 2013) the situation in which organizations are struggling with the decreasing demand of their products and service gives them an incentive to explore strategic features that have caused it.

4.11.4 Organization Environment

The 1st question sought to find out how respondents rate industry competitive leader SACCO. The results in Table 4.18 show that most 61(44.2%) respondents placed their SACCO on second position and 53(38.4%) rated their SACCO on second position. While the other 15(10.9%) of respondents placed their SACCO on third position, 8(5.8%) on fourth and 1(0.7%) on fifth positions, respectively. Chi-square ($\chi^2 = 109.101$) with 4 degrees of freedom, at $p < 0.05$. The results satisfy the chi-square goodness of fit test of independence. In a study (Nhuta, 2012) it was found that industry competitive intensity is determined by several competing firms, their competitive strategies, and industry competitive forces. The competitive intensity of industry determines how difficult it is for business to earn sufficient profit.

The 2nd question sought to find out how SACCOs open common bond in SACCOs is rated. The findings in Table 4.18 below show that most 73(52.9%) of respondents placed their SACCO on first position on this aspect and 49(35.5%) rated second position. The other respondents 7(5.1%) came third position while 8(5.8%) fourth and 1(0.7%) fifth position. Achi-square ($\chi^2 = 146.203$) with 4 degrees of freedom, $p < 0.05$. The results satisfy chi-square goodness test of independence. According to Kahuthu, Muthuri, and Kiweu (2015) SACCOs are financial organizations formed by members with the same common bond to mobilize savings and later grant loans to the willing members. Initially, change in membership was insignificant, but it later changed to being significant because as SACCOs open common more people could join the efficient SACCOs and left the insufficient SACCO.

Table 4.18: Respondents Rating on their SACCO on Strategy Implementation

Statement	First Position	Second Position	Third Position	Fourth Position	Fifth Position	χ^2	p- value
Leader in SACCO Subsector	64(46.4%)	45(32.6%)	22(15.9%)	5(3.6%)	2(1.4%)	102.362	.000
Future Focus Leadership	62(44.2%)	48(34.8%)	22(15.9%)	4(2.9%)	2(1.4%)	98.884	.000
Personnel Capability to Implement Strategy	47(34.1%)	71(51.4%)	15(10.9%)	3(2.2%)	2(1.4%)	133.304	.000
Organizational Growth Readiness	53(38.4%)	58(42.0%)	22(15.9%)	4(2.9%)	1(0.7%)	103.812	.000
Success in new product products and Service	49(35.5%)	50(36.2%)	35(25.4%)	3(2.2%)	1(0.7%)	84.319	.000
High adaptability of product and service decline	47(34.1%)	41(29.7%)	41(29.7%)	10(7.2%)	4(2.9%)	54.101	.000
Industry Competitive Leadership	53(38.4%)	61(44.2%)	15(10.9%)	8(5.8%)	1(0.7%)	109.101	.000
SACCO's Opened Common Bond	73(52.9%)	49(35.5%)	7(5.1%)	8(5.8%)	1(0.7%)	146.203	.000

4.12 Qualitative Data Analysis

Content analysis examines the intensity with which certain words have been used. Content analysis systematically describes the form or content of written and/or spoken material. In, content analysis a classification system is developed to record the information. In, interpreting results, the frequency with which a symbol or idea appears may be interpreted as a measure of importance and attention or emphasis. Designation analysis determines frequency of a certain object or persons or concepts (Kombo & Tromp, 2006). Content analysis was used to analyze qualitative data.

4.12.1 Strategy implementation requires great commitment from executives and senior management

The question sought to link great commitment from executives or leaders and senior management with strategy implementation. Most respondents confirm that management commitment is an issue in strategy implementation which involves the flow of information or decisions from top management to other levels of SACCOs. Some respondents reported that the commitment to strategy implementation incorporates two major factors these are; organization culture and operational challenge. Balancing these two has become a great challenge. Executive and senior managers are the role model to middle and low-level managers therefore, if they are committed to decision-making will be effective. The commitment of executive and senior management plays an imperative role in attracting new members and growth of SACCOs. Lack of commitment in sometimes may lead to lack of resources for strategy implementation.

To enhance commitment and capacity that is paramount, other respondents acknowledge that fear is an aspect that affect strategy implementation. They suggested that there is fear for change especially fear that come with external forces and such ideas on strategies that are imposed on the management team. The findings concur with those of other scholars (Cherugutt & Juma, 2016) that found that Strategy implementation is an integral component of the strategic management process and is viewed as the process that turns the planned strategy into a series of

actions and then results to ensure that the vision, mission, strategy and strategic objectives of the organization are successfully achieved as planned.

The other issue which was also popular among respondents was the lack of involvement and support of staff which forms the team in consultative leadership for the success of strategy. Most respondents advocated that there was an inadequate lack of involvement of both staff and board. The training aspects recommended by the respondents include: leadership skills to empower those with limited knowledge and understanding of strategy; that management should be exposed through seminars and workshops; and proper training those with a low level of education and capacity so they can cope with organization procedures. Proper planning was also prominent observation with most respondents. They suggested that proper planning and top down decisions must be articulated with a foresight in setting strategies. The results of a study (Mutie & Irungu, 2014) show that leadership, technology and possession of the unique resources are key determinants of strategy implementation. According to (Bhatti, 2011) strategy implementation is an elemental step in revolving an organization vision and objectives into reality. To implement strategies successfully is critical for not only public but also private organizations.

4.12.2 Some SACCOs in Kenya have had growth through organization capability to transform such SACCOs into banks

The question sought to link growth through organization capability with strategy implementation. While giving their suggestions most respondents mention that SACCOs should remain as SACCOs and not deviate from core values, guidelines of the regulator and principles of cooperatives. On strategy implementation respondents showed that SACCOs should have strategic intent to remain as SACCOs and objected SACCOs transforming into banks because SACCOs will miss out on the cooperative model while aims and objectives of formation of SACCOs should not be deviated. Other valid observations of the respondents were the SACCO growth in membership; financial growth through maintenance of original identity; SACCO growth into international SACCOs; and SACCOs with an edge in financial power and technology can graduate to banks. Another study (Mugambi, Gacheri, &

Wepukhulu, 2015) confirmed that organization capabilities and specifically knowledge capabilities, adaptive capabilities and organization innovation capabilities positively affect execution of strategy.

Respondents showed that SACCOs central substantial amount of funding in the Kenyan economy can buy off small banks. The respondents further, strongly expressed the development of capacity in terms of: board capacity and opportunity to maximize capacity; membership capacity that build and sell SACCO image; capital base and cash availability capacity; and sound management structure; prudent management and transformative leadership; and sound management skills are of mutual importance. The findings of the study corroborate with a study (Ulrich & Lake, 1991) that advocated that merely hiring the best people does not guarantee organizational capability. Hiring competent employees and developing those competencies those competencies through effective human resource practices, underpin organization capability

4.12.3 Innovation is required for a SACCO to Implement Strategy

The question sought to link innovation with strategy implementation. Majority of respondents highlighted insufficient resources as an aspect that affects strategy implementation. Some resource aspects suggested include: insufficient innovative financial resources and ideas which are risk and expensive while it supports strategy; and human capital. The other issue which became observed from respondent's suggestion was the lack of skills among staff and SACCO leadership that resulted from recruitment and election, respectively, and require training to be nationalized to enhance a level of education among the board. A study (Masha & Mwirigi, 2016) has clarified clear that the area of innovation and value creation are highly wanting. It is recommended that SACCOs continually come up with innovative ways in line with the ever changing area of technology.

Respondents also noted that innovation is about considering customers' needs and government regulations in development of new products through commitment and good will of staff and board. Technological changes also form a major argument among respondents. It was observed that innovation in product development is a

game changer in enhancing strategic growth and lack of it because of technological changes, fear, resistance to change, and competition. Further, the finding of the study corroborate with that of another study (Wachira, Muturi, & Sirma, 2014) which found that innovation has generated considerable interests among academicians and practitioners in the recent years. In recent decades, information and communication technology such as computer terminals, e-mails, and the internet and their applications have become the major drivers of innovation, growth and social change.

4.12.4 SACCO in Kenya have Branded and Collaborated with many Stakeholders

The question sought to link SACCO organization environment with strategy implementation. Most respondents suggested that resource management affect strategy implementation, this entails: lack of monetary capacity; inadequate technology development; and scarcity of resources. The respondents further shared better ways of managing resources: to improve financial resource strength to beat competition; proper use of technological innovation to expand product offering in new markets; and build employee capacity in resource mobilization; need to win more clients through diversity and open common bond for competitive advantage and diverse customer satisfaction niche. According to a study (Ukaj, 2016) it was confirmed that the capabilities of an enterprise, to have a significant impact on business environments can be done through the creation of their own brand. Enterprises have to exploit brand as a means by which business have improved their turnover, competitive position in the market, and winning the loyalty of their consumers.

The need for collaboration to create synergy for better use of a scarce resource came out vividly among most respondents. These composed of sharing of ideas on partnership with other organizations as regard regulation, efficiency in service delivery and bank support on provision of facilities. Another study (Taghipourian & Bakhsh, 2016) has proved that the creation of the link between the consumer and the brand is among the goals of organizations because stronger links lead them to

promising outcomes such as loyalty and achieving maximum price. Creating loyalty in customers is a concept under consideration of today's business more than ever.

4.12.5 There has been lack of effectiveness in strategy implementation in SACCOs in Kenya

On this question most of the respondents highlighted that a great challenge in strategy implementation was employee related challenges which include: lack of employees' and managers' involvement in strategy process coupled with employee incompetence; lack of commitment on strategy process; and capacity from employees owing to lack of training. A study by (Kamande & Orwa, 2015) found that strategy implementation is one of the vital components of strategic management. It is important for effective management since it impacts on every part of the organization's structure especially when change is introduced in the organization. Further, another study (Ugboro, Obeng, & Spann, 2011) found that strategy implementation is an effective tool of strategic management. Strategy implementation requires top managers' role in defining the strategic direction of the organization and creating an environment that recognizes strategy implementation as a tool of Strategic Management

Another popular suggestion among respondents was leadership related challenges which include: lack of effective leadership; fear of change by leaders; lack of long term effective strategies and its review thereof; lack of commitment by top managers; and interference by the board of directors. Most respondents also observed that: lack of adequate resources which may include lack of funds even from partners; inadequate organization structure; lack of cooperation by members and management; regulation issues; and bureaucracy and organization politics. According to Kilic and Aktuna (2015) for a successful strategy execution, top managements' ownership in strategy execution should be increased, while an increase in employees' perception will lead to high motivation and ownership in strategic objectives

4.13 Inferential Analysis

This section discusses inferential analysis. Inference in a study (Creswell, 2014) is drawing conclusions about a population of a study sample results. It is the testing of hypotheses that use statistical procedures in which the investigator draws the inference about the population sample.

4.13.1 Correlation Analysis

Correlation analysis was run to establish the existence of a relationship between variables. In view of arriving at this correlation analysis, Pearson correlation was carried out following the premise that both independent and dependent variable are interval scale. Correlation analysis according to Kothari (2004), imply the joint variation of two or more variables for determining the amount of correlation between independent and dependent variables. Further, Mugenda and Mugenda (2003) Pearson correlation is used when both the variables that the researcher are measured at ratio or interval scales. If the correlation coefficient is positive (+1), it means there is a perfect positive correlation between the variables, while a negative correlation coefficient (-1) means that there is a perfect negative correlation.

The results of correlation analysis of the study as contained in Table 4.19 revealed that there was a positive correlation between strategic leadership and strategy implementation ($r = 0.925$, $p\text{-value} < 0.05$). This shows that an increase in strategic leadership increases strategy implementation by 92.5%. Secondly there was a positive correlation between organization capabilities and strategy implementation ($r = 0.964$, $p\text{-value} < 0.05$). This implies that an increase in organization capabilities increases strategy implementation by 96.6%. Thirdly there was a positive correlation between innovation and strategy implementation ($r = 0.935$, $p\text{-value} < 0.05$). This signifies that an increase in innovation increases strategy implementation by 93.5%. Finally, there was a positive correlation between organization environment and strategy implementation ($r = 0.957$, $p\text{-value} < 0.05$). This implies that an increase in organization environment increases strategy implementation by 95.7%. The results revealed high correlation between the variables which gave reason for further analysis using principal factor analysis.

Table 4.19: Correlation Analysis

		Strat. Leader	Org Capability	Innovation	Org Environ	Strat. Implement
Strat. Leader	Pearson Correlation	1				
	Sig.(2- Tailed)	.000				
Org. Capability	Pearson Correlation	.889**	1			
	Sig.(2- Tailed)	.000				
Innovation	Pearson Correlation	.880**	.922**	1		
	Sig. (2- Tailed)	.000	.000			
Org. Environment	Pearson Correlation	.878**	.937**	.952**	1	
	Sig.(2- Tailed)	.000	.000	.000		
Strat. Implementation	Pearson Correlation	.925**	.964**	.935**	.957**	1
	Sig. (2- Tailed)	.000	.000	.000	.000	

** Correlation is significant at .001 level (2 – tailed)

4.14. Factor Analysis

Factor analysis was used after successful testing of validity and reliability using the results of Kaiser-Meyer-Olkin measure of sampling adequacy and Barlett's Test of Sphericity.

4.14.1 Strategic Leadership

The study finding in Table 4.20 revealed that the KMO coefficient was 0.602 this depicted a high significance, the KMO result greater than critical significance level of 0.5. According to (Ayuni & Sari, 2017) when the value of KMO is greater than 0.5 then the data is workable. The Bartlett's Test of Sphericity revealed high significance (Chi-Square 534.123, with degrees of freedom 190, at Sig. $p < 0.05$). The results of KMO and Bartlett's Test for Sphericity offer the reason for further analysis of the data for the study to be concluded.

Table 4.20: Strategic Leadership KMO and Bartlett's Test

Kaiser-Meyer-Olkin measure of Sampling Adequacy		.602
	Approx. Chi-Square	534.123
Bartlett's Test of Sphericity	df	190
	Sig.	.000

4.14.2 Factor analysis for Strategic Leadership

Factor analysis was carried out after testing validity and reliability through KMO coefficient and Cronbach's alpha results. Principal components method was applied, while factors were extracted using Kaiser criteria where a unique factor is showed by four factors with Eigen value of 1 or more, as seen in Table 4.21.

Table 4.21: Strategic Leadership Total Variance Explained

Component	Initial Eigen Values			Extraction of sums of Squared Loadings		
	Total	%Variance	Cumulative %	Total	% Variance	Cumulative %
1	3.598	17.991	17.991	3.598	17.991	17.991
2	1.744	8.720	26.710	1.744	8.720	26.710
3	1.641	8.207	34.917	1.641	8.207	34.917
4	1.360	6.801	41.718	1.752	8.762	41.718
5	1.319	6.595	48.313			
6	1.189	5.945	54.258			
7	1.072	5.360	59.617			
8	1.031	5.153	64.770			
9	.950	4.749	69.519			
10	.905	4.527	74.046			
11	.767	3.834	77.881			
12	.737	3.685	81.566			
13	.680	3.399	84.965			
14	.624	3.121	88.086			
15	.538	2.690	90.776			
16	.494	2.472	93.247			
17	.432	2.160	95.407			
18	.355	1.773	97.180			
19	.296	1.481	98.661			
20	.268	1.399	100.000			

Extraction Method: Principal Component Analysis

The total variance shows that the 20 statements on strategic leadership can be factored into four fixed factors as explained by 41.7%.

4.14.3 Factor Loading for Strategic Leadership

The statements entailed on Table 4.22 on strategic leadership that had coefficients of 0.3 or more were 16 statements that were retained for analysis. This agrees with the argument of (Hair, Black, Babin, & Anderson, 2014) that factor loading equal to 0.3 to 0.4 is considered appropriate for analysis as it meets the minimum level of interpretation of data. This is further confirmed by (Goud & Puranik, 2016) that factor loading of 0.3 is appropriate for analysis.

Table 4.22: Factor Loading for Strategic Leadership

Statement	Component
Leader are responsible in creating vision of the firm	.337
Leaders must understand and support organization vision	.457
Vision informs the leader about the future of the organization	.446
Leaders oversee organizations through turbulence in business	.536
Leaders provide strategic thinking to direct the vision of the organization	.348
Strategic leaders spot emerging market opportunities	.387
Leaders grow and improve the organization performance	.477
Leaders are concerned with setting organization goals and objectives	.354
Leaders perform their primary function of strategy implementation	.426
Strategies are likely to emerge in fluid and spontaneous form	.670
Spontaneity is likely fostered through how leaders handle situations	.473
Achieving organization success is not a chance or occurrence	.356
Leaders influence the behavior of subordinate staff towards desired goals	.572
Leaders pursue common goals with interest of both individuals and the organization	.444
The quality of the leader is to persuade staff to seek organization goals	.579
Leader make their decisions based on organization goals	.496

4.15 Test of Hypotheses

A test of the study hypotheses was carried out using regression analysis with strategy implementation as the dependent variable and each of the four determinants of strategy implementation as independent. The four hypotheses were formed from the objectives of the study. The hypotheses included:

H₀₁ : Strategic leadership has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya.

H₀₂ : Organization capability has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya.

H₀₃ : Innovation has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya.

H₀₄ : Organization environment has no statistically significant influence on strategy implementation among savings and credit cooperative societies in Kenya

4.15.1 Regression Analysis of the Influence between Strategic Leadership and Strategy Implementation among SACCOs in Kenya

The first objective of the study was to determine the influences of strategic leadership on strategy implementation in Kenya. The literature reviewed in this study and the theories and the theories concerned with strategic leadership and strategy implementation showed that leaders pursue common goals in the interest of all stakeholders; leadership is critical in formulation and implementation of strategy; and leaders in the industry are strategists in their own right and make organizational decisions. Following the thorough review of arguments within theories associated with the study, the following hypothesis was formulated and tested:

H₀₁: Strategic leadership has no statistically significant influence on strategy implementation among SACCOs in Kenya

The model summary in the Table 4.23 showed that the coefficient of determination by R squared to be 0.856 which imply that 85.6% of strategy implementation is explained by strategic leadership where the other proportion explains the other factors that influence the strategy implementation.

Table 4.23: Model Summary for Strategic Leadership and Strategy Implementation

Model	R	R Squared	Adjusted R Square	Std Error of the Estimate	Durbin-Watson
1	.925a	.856	.855	.53480	.180

- a. Predictors: (Constant), Strategic leadership
- b. Dependent Variable: Strategy implementation

An equation can be derived from Table 4.24 as follows:

$$Y = -0.064 + 0.866X_1 \dots\dots\dots(i)$$

Where:

Y= Strategy Implementation

X₁ = Strategic Leadership

The regression equation (i) indicates that when strategic leadership is held at constant zero, strategy implementation would be -0.064 units. There is positive and significant influence between strategic leadership and strategy implementation among SACCOs in Kenya. A unit increase in Strategic leadership increases strategy implementation by 0.866 units as found in Table 4.24. The p-value was less than 0.05 then there is

sufficient evidence that supports rejection of the null hypothesis and conclusion that there is a significant influence between strategic leadership and strategy implementation.

Table 4.24: Regression Coefficients for Leadership and Strategy Implementation

Model		Unstandardized		Std		Sig.
		Coefficients		Coefficients		
		B	Std Error	Beta	t	
1	(Constant)	-.064	.114		-.561	.576
	S. Leadership	.866	.030	.925	28.387	.000

a. Dependent Variable: Strategy Implementation

The study objective on determining the influence of strategic leadership on strategy implementation among SACCOs in Kenya. The null hypothesis was stated as: Strategic leadership has no statistically significant influence on strategy implementation among SACCOs in Kenya. The findings of the study led to the rejection of the null hypothesis thus favouring the alternate hypothesis and confirming the results of a study by (Kyalo, Katuse, & Kiriri, 2016) on the effect of organization leadership on strategy implementation in Kenya's tourism industry which reported a strong positive relationship. Another previous study (Waititu, 2016) that revealed that leadership or top management's commitment to the strategy direction is important and managers must not spare any effort to persuade, inspire and motivate employees on ideas of strategy implementation. According to the study (Mingaine & Mumbua, 2015) it was found that top level managers of most organizations spent considerable time, energy, and money, in planning and assigning basic strategies for the organization but, they end up not having strategies implemented properly. Top managers define the vision for themselves, but employees' perception gloomy and have least effort to achieve objectives derived from the vision.

The study findings are consistent with the findings of (Kihara, Bwisa, & Kihoro, 2016) on relationship between leadership styles and strategy implementation which found that strategic leadership is an important and significant variable influencing the direction of strategy implementation process. Leaders need to foster, learn, and develop better skills in leadership as key in dynamic capabilities. The results of a study (Rajasekar, 2014) showed that leadership is by far the most important factor influencing strategy implementation.

The most important thing according to Raps (2005) when implementing strategy top managements should be committed to the strategic direction itself. Top managers must demonstrate their willingness to give energy and loyalty to the strategy implementation process. This show that commitment becomes a positive signal for all affected organizations. Contrary the findings of a study (Alamsjah, 2011) suggest that middle level managers can implement strategy more successfully when corporate culture supports them. However, involvement of CEO leadership during strategy implementation does not have an impact on strategy implementation. Middle level managers require appropriate performance - based rewards to ensure successful strategy implementation. Further, Kyalo, Katuse, and Kiriri (2016) concludes that strategic leadership in an organization is a key factor affecting the success or failure of strategy implementation. Strategic leadership in strategy implementation need to motivate and reward employees to help them achieve organizational objectives.

The study findings also corroborate with a study (Palladan, Abdulkadir, & Chong, 2016) which found enhancing organization effectiveness through strategy implementation, an organization need to have visionary leaders who will enhance the attitude of innovation in the organization coupled with proper utilization of infrastructures in the organization. The findings are also in line with Jooste and Fourie (2009) who concluded that strategic leadership positively contribute to strategy implementation within an organization. According to Arafin and Thoyib (2015) the role of leaders in influencing the involvement of middle level managers in strategy planning and to be mediated by strategic planning and implementation.

The results of the study are affirmed in another study (Blahova & Knapkova, 2010) that revealed that implementation of a strategy requires an involvement of the whole organization. The CEOs are normally exposed to the strategy process and they know of the fact that the execution is critical to success. The formulation and implementation of business strategy is often connected with CEOs, corporate heads of strategy or shareholder. A study (Sarpong & Tandoh, 2015) affirmed that planning consistent strategy is an intricacy for many management teams, making that strategy work is more complex. While Kilic and Aktuna (2015) strongly advocated that for the successful strategy implementation top managements' ownership in strategy implementation should be an increased, increase in employee perception of support will lead to high motivation and high ownership in strategic objectives.

4.16 Factor analysis for Organization Capability

Factor analysis was carried out after testing validity and reliability through KMO coefficient and Cronbach's alpha results. Principal Component analysis method was applied when extracting three fixed factors using Kaiser criteria where an Eigen value of 1 or more shows a unique factor.

The study findings in Table 4.25 revealed that the KMO coefficient was 0.719 this depicted a high significance and greater than critical significance of the test set at 0.5. According to (Rai, 2015) KMO and Bartlett's test have an important role to play in acceptance of sample adequacy. KMO values vary between 0 and 1, the index that has been accepted all over the world is a coefficient of 0.6 or more. The Bartlett's Test of Sphericity revealed a high significance (Chi- Square 534.841, with a df 190 and $p < 0.05$). The results of KMO and sphericity tests show the reason for further analysis for the study to be concluded.

Table 4.25: Organization Capability KMO and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.719
Bartlett's Test of Sphericity	Approx. Chi-Square	534.841
	Df	190
	Sig.	.000

4.16.1 Factor Analysis for Organization Capability

Factor analysis was carried out after testing validity and reliability by use of KMO coefficient and Cronbach's alpha results. Factor analysis was also done by using principal component method, while Kaiser criteria of eigen value of 1 and above reveals a unique factor. The total variance analysis in Table 4.26 reveals that 20 statements on organization capability can be factored into 3 factors. The total variance therefore, explained by the extracted is 36.1%.

Table 4.26: Factor Analysis for Organization Capability

Component	Initial Eigen Values			Extraction Loading	Sum	Squared
	Total	%	Cumulative			
	Total	%	Cumulative	Total	%	Cumulative
		Variance	%		Variance	%
1	4.222	21.111	21.111	4.222	21.111	21.111
2	1.686	8.431	29.542	1.682	8.431	29.542
3	1.311	6.557	36.099	1.311	6.557	36.099
4	1.285	6.423	42.522			
5	1.223	6.115	48.637			
6	1.180	5.901	54.537			
7	1.063	5.314	59.852			
8	.999	4.995	64.846			
9	.870	4.352	69.199			
10	.850	4.250	73.448			
11	.793	3.963	77.411			
12	.706	3.530	80.941			
13	.662	3.311	84.253			
14	.617	3.083	87.335			
15	.554	2.772	90.107			
16	.447	2.235	92.342			
17	.441	2.203	94.545			
18	.410	2.052	96.596			
19	.357	1.786	98.382			
20	.324	1.618	100.000			

Extraction method: Principal Component Method

4.16.2 Factor Analysis Loading for Organization Capability

There were 13 statements of organization capability that reflected coefficients of 0.3 and above as per Table 4.27. This is affirmed by (Costello & Osborne, 2005) who

showed that when factors are rotated, the one with factor structure are item loading above 0.3 is adequate. Further, to (Swisher, Beckstead, & Bebeau, 2004) who assert that factors analysis methods depend on diverse rules of thumb, with an appropriate factor loading, cutoff criteria ranging from 0.30 to 0.55 for confirming factored deemed to be strong for factor loading coefficient.

Table 4.27: Factor Analysis Loading for Organization Capability

Statement	Factor
The task of management is to build organization capability	.398
Organization capability is achieved through utilization of competency	.387
Organization can differentiate from competitors through capability	.335
Organization capabilities entails tangible and intangible assets	.339
Organization capability contribute to the success of strategy	.560
Organization capability entails organization routines and employee skills	.431
Organization capability addresses complex organization processes	.373
A firm's effectiveness is depicted in personnel capability	.328
Personnel skills are used to transform inputs to outputs in the organization	.527
The organization grow personnel capabilities in different fields	.481
Personnel creativity provide complete advantage to the organization	.432
The organization develops and continuously improve personnel skills	.439
Personnel Knowledge and skill enhance strategic activities	.323

4.16.3 Regression Analysis of the relationship between Organization Capabilities and Strategy Implementation

The second objective of the study was to establish the influence of organization capabilities on strategy implementation. A review of relevant literature and theories that resonate with organization capabilities and strategy implementation followed. Organization capabilities were showed by core competence; complex organization processes; development of customer relationship; personnel capability; increase in competitive force; and development of personnel knowledge. Following the thorough review of arguments emanating from the theories, the following hypothesis was formulated and tested:

H₀₂: Organization Capability has no statistically significant influence on strategy implementation among SACCOs in Kenya

The Table 4.28 entails the model summary that indicates the coefficients of determination by R squared to be 0.929 which imply that 92.9% of the strategy implementation is explained by organization capability and the other factors are explained by the remaining proportion.

Table 4.28: Model Summary for Org. Capability and Strategy Implementation

Model	R	R Squared	Adjusted R Square	Std Error of the Estimate	Durbin-Watson
1	.964 ^a	.929	.855	.37452	.456

a. Predictors: (Constant), Organization capability

b. Dependent Variable: Strategy Implementation

The Table 4.29 regression equation can be written as follows:

$$Y = -0.353 + 1.084X_2 \quad \text{.....(ii)}$$

Where:

Y = Strategy Implementation

X₂ = Organization Capability

Organization capability has a positive and significant on strategy implementation among SACCOs in Kenya. A unit increase in the organization capability increases strategy implementation by 1.08 units. The p value was less than 0.05 therefore there is sufficient evidence to support rejection of the null hypothesis and hence conclude that there is a significant relationship between strategy implementation and organization strategy.

Table 4.29: Regression Coefficients for Org. Capability and Strategy Implementation

Model		Unstandardized		Std		Sig.
		Coefficients		Coefficients		
		B	Std Error	Beta	t	
1	(Constant)	-.353	.083		-4.244	.000
	Org Capability	1.084	.026	.964	42.243	.000

a. Dependent Variable: Strategy Implementation

The researcher also studied the influence of organization capability on strategy implementation among SACCOs in Kenya where the null hypothesis was stated as: Organizational capability has no statistically significant influence on strategy implementation among SACCOs in Kenya. The results of the study showed a significant and positive influence of organization capability on strategy

implementation which led to the rejection of the null hypothesis. The results corroborate with the findings of a study (Bundotich, Nzulwa, & Mburu, 2016) on determinants of strategy implementation in Agricultural Corporation found that there was a strong positive relationship/influence between organization capability and strategy implementation. Another study (Hall, Sarkani, & Mazzuchi, 2011) on impacts of organization capabilities in information securities further found that there was a strong and positive association between organization capability with effective implementation of information security strategy.

A study (Mbaka & Mugambi, (2014) the most important reason for failure of strategy implementation was operational capabilities which include: resource limitation; incompetent management and staff; and poor planning for execution. Therefore, organization should train employees to equip them with right skills for strategy implementation. According to (Besler & Sezerel, 2011) it is considered that core competence as an element of a capability of organization, are differentiating competitive ability and competitive power as provided a competitive edge over its competitors. The results of another study (Shah, 2005) it was revealed that over 61 percent of companies under the study experience inadequate management skills; ill-define key implementation tasks; and lack of employee commitment as a major strategy implementation obstacle.

In their study (Carbarcos, Monteiro, & Rodriguez, 2015) on Resource based view (RBV) found that sustainability of a firm's success depends on the creation, development, and implementation of an organization's unique resource and capabilities. The ability of organizations to change their business strategy based on organization capabilities is a crucial point to understand the success of a given an organization and how resources and capabilities contribute to the process.

The findings concur with Enam, Isfahani, and Hosseini (2016) who argued that the implementing of strategy is the cornerstone of creating a capable organization which is a major challenge for today's organization. It is believed that people are at the heart of strategy implementation, a process that start from upper level to low level. According to Ljubojevic, Ljubojevic, and Maksimovic (2013) strategic capability of

the organization is reflected in the resource, competencies and dynamic capabilities, continuous improvement of cost efficiency, organization knowledge and strategic skills, diagnostic strategic capability and development of organization capabilities. Resource based view of strategy is reflected in the competitive ability, which stems from the distinctive organization capability. Further, Boyce (2007) posits that to sustain a competitive advantage, organizations must gain and use techniques to optimize their core competencies to strengthen their organization capability, managers at all levels must be involved in the process of strategy implementation.

4.16.4 Regression Analysis for the Influence of Innovation on strategy Implementation among SACCOs in Kenya

The third objective of the study was to explore the influence of innovation on strategy implementation among SACCOs in Kenya. The literature and theories related to the study were reviewed and showed that: innovation provide a clean sheet of the future; innovation is an engine for competitive success; improvement in product and process development; innovation must be emphasized by top management; technological and innovative make existing products obsolete; and technology boost firm performance. Following the arguments in the theories and literature, it made it possible to formulate and test the hypothesis given below:

H₀₃: Innovation has no statistically significant influence on strategy implementation among SACCOs in Kenya

The model summary in Table 4.30 shows the coefficients of determination according to R squared to be 0.875 which shows that 87.5% of strategy implementation is explained by innovation while other factors are explained by the proportion remaining.

Table 4.30: Model Summary for Innovation and Strategy Implementation

Model	R	R Squared	Adjusted R Square	Std Error of the Estimate	Durbin-Watson
1	.935 ^a	.875	.874	.49833	.243

- a. Predictors: (Constant), Innovation
- b. Dependent Variable: Strategy Implementation

In Table 4.31 the regression equation can be written as follows:

$$Y = 0.373 + 1.025X_3 \dots\dots\dots (iii)$$

Where:

Y = Strategy Implementation

X₃ = Innovation

The regression equation (iii) shows that when innovation is held at a constant zero, strategy implementation would be 0.373 units. This means that there is a positive significant relationship between innovation and strategy implementation among SACCOs in Kenya. A unit increase in innovation increases strategy implementation by 1.025 units. Therefore, it is demonstrated, that p-value was less than 0.05 in this case there is sufficient evidence to support the rejection of the null hypothesis that leads to a conclusion that innovation has a significant influence on strategy implementation and innovation.

Table 4.31: Regression Coefficients for Innovation and Strategy Implementation

Model		Unstandardized		Std		
		Coefficients		Coefficients		
		B	Std Error	Beta	t	Sig.
1	(Constant)	.373	.092		4.054	.000
	Innovation	1.025	.033	.935	30.801	.000

a. Dependent Variable: Strategy Implementation

The study sought to determine the influence of innovation on strategy implementation among SACCOs in Kenya while the null hypothesis was stated as: Innovation has no statistically influence on strategy implementation among SACCOs in Kenya, this to the rejection of the null hypothesis. The findings of the study are in agreement with the study of (Kibicho, Iravo, & Karanja, 2015) on determinants of strategy implementation success in the insurance industry in Kenya found that innovation and entrepreneurship had a strong and positive significant relationship between innovation and strategy implementation. It is thus clear from the findings that among key determinants of strategy implementation include innovation and entrepreneurship.

These results further confirm the prepositions of the study of Wambua and Datche (2013) also revealed that innovation in financial industry relates to new ways of doing financial business which include: online banking (e-banking), phone banking (m-banking), and agency banking. In terms of innovation in mobile money, Kenya has proven to be very fertile and supportive location (Kesenwa, Oima, & Oginda, 2013). The results of a study (Yiadom & Ansong, 2012) reveal that there is the general awareness of innovative products among clients and the force of technology has led to introducing innovation in organizations' products. Further, another study (Cherchem, 2012) found that innovation in a particular business is a diffuse process, collective and involves all functions of the organization; this process must be quick

to take advantage of in advance before being copied by a competitor or contrary to catch up faster complete more innovative.

Mukilima and Ngugi (2012) on their study effects of national strategy implementation on competitiveness of commercial banks in Kenya established that factors of innovation form organization systems, networking, technological learning ability and organization internal capability. Innovation has a positive impact on business performance leading to a market share increase and an offering of products and services that are adapted to the needs and wants of customers According to Mwawasi, Wanjau, and Mkala (2013) information technology is essential in the implementing operation strategy and it facilitates performance of activities and tasks. Information technology is important in strategy implementation as it helps achieve a significant positive impact on it. In their study (Rotich & Odero, 2016) it was established that innovativeness is a key success factor in strategy implementation. Kamande and Orwa (2015) on their study on determinants of strategy implementation in the ministry of lands in Kenya, concludes that innovation affects strategy implementation to a great extent and that organizations prefer to hire employees with an expansive range of experiences and perspectives while adopting recent technology to facilitate the innovation which contributes to strategy implementation.

The findings of the study are in line with Khayati, Koubaa, and Zouaoui (2014) who found that innovation has become important and prerequisite for organization survival and growth. This leads to the wonder about the position of technological innovation in the organization and manager's strategies of the sector. From another study (Ardjouman, 2014) appears that most small and medium enterprises CEOs and employees were positive with adoption and use of technology to enhance their profit margins and increase business performance. According to Karimi (2013) technological innovation is the need of the day. The technological advancements have made society to leap towards success. Every technological advancement is a step towards progress of mankind and business.

4.17 Factor Analysis for Innovation

The study Table 4.32 shows that KMO coefficient was 0.758 this indicated high significance, it is also greater than critical significance level of 0.05. According to (Shree, Pugazhenti, & Chandrasekaran, 2017) The KMO coefficients ranges from 0 to 1. The acceptable index is over 0.6. The Bartlett's tests of sphericity must be less than 0.05 for suitability. The Bartlett's test of sphericity of the study revealed high significance (Chi-Square 650.760, with degrees of freedom 190, at Sig. $p < 0.05$). The results of KMO and Bartlett's sphericity test provide the reason for further analysis of the data for the study to be concluded.

Table 4.32: Innovation KMO and Bartlett and Bartlett's Test

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		.758
	Approx. Chi-Square	650.760
Bartlett's Test of Sphericity	df	190
	Sig.	.000

Factor analysis was carried out as seen on Table 4.33 after testing validity and reliability using KMO coefficient and Cronbach's alpha results. Principal component method was used, while factors extracted used Kaiser criteria where a unique factor is showed by 3 factors with Eigen value of 1 or more.

Table 4.33: Factor Analysis for Innovation

Components	Initial Eigen Values			Extraction Sums of Squared Loadings		
	Total	% Var	Cum %	Total	% Var	Cum %
1	4.823	24.113	24.113	4.823	24.113	24.113
2	1.647	8.234	32.348	1.647	8.234	32.348
3	1.457	7.284	39.632	1.457	7.284	39.632
4	1.299	6.494	46.126			
5	1.209	6.046	52.126			
6	1.140	5.700	57.871			
7	.972	4.861	62.732			
8	.917	4.586	67.318			
9	.855	4.275	71.593			
10	.792	3.960	75.553			
11	.697	3.485	79.038			
12	.663	3.317	82.355			
13	.609	3.043	85.398			
14	.564	2.821	88.218			
15	.546	2.728	90.947			
16	.434	2.169	93.116			
17	.411	2.055	95.171			
18	.370	1.851	97.021			
19	.316	1.582	98.603			
20	.279	1.397	100.000			

Extraction Method: Principal Component Analysis

4.17.1 Factor Loading for Innovation

The total variance analysis in Table 4.34 reveals that 17 statements on innovation can be factored into 3 factors. The factor loading total variance explain by the extracted factors is 39.6%.

Table 4.34: Factor Loading for Innovation

Statement	Component
Business innovation provide clean view of the future of organization	.467
Innovation is the most significant engine of competitive success	.501
Innovation differentiates products and services for better competition	.501
Introduction of new products protects a firm's profit margins	.467
Grant strategy of innovation creates new product circles	.537
Consumer and market changes offer new products	.396
Product and service innovation are crucial in corporate success	.316
Firm recognizes the role of technology and innovation	.392
The use of mobile money transfer is preferred than credit cards	.375
Innovation involves improvement in technology components	.317
Top management and subordinate staff lack interest innovation	.517
Management has to put in place a technological system	.331
Innovation and management crucial to corporate success	.549
Lack of innovation cause products and services obsolete	.395
Firms are propelled by technology to achieve global status	.414
Technology and Innovation boost firm performance	.456

4.18 Factor Analysis for Organization Environment

The study results in table... revealed that the KMO coefficient was 0.728 which showed a high significance, whereas this result also is greater than critical significance level of 0.5. According to (Rai, 2015) KMO and Sphericity test play a significant role for accepting sample adequacy. KMO values range from 0 to 1, whereas the world accepted index is over 0.6. Therefore, when KMO is greater than 0.5 then the data is workable. The Bartlett's test for sphericity revealed high significance (Chi- Square 639.590, with degrees of freedom of 190, at sig. <0.05.

The results of KMO and Bartlett's test provides sufficient reason for further analysis of the data for the study to be concluded.

Table 4.35: Organization Environment KMO and Bartlett's Test of Sphericity

	Kaiser-Meyer-Olkin	Measure of Adequacy	.728
Bartlett's Test of Sphericity	Chi – Square	df	639.590 190
	Sig.		.000

4.18.2 Factor Analysis for Organization Environment

Factor analysis was carried out as shown in Table 4.38 after testing validity and reliability using KMO coefficient and Cronbach's alpha results. Principal component analysis was utilized, while factors were extracted using Kaiser criteria where unique factor is indicted by 3 factors with eigen values of 1 or more.

Table 4.36: Factor Analysis for Organization Environment

Component	Initial Eigen Values			Extraction Sums of Squared Loading		
	Total	% Variance	Cumulative %	Total	% Variance	Cumulative%
1	4.531	22.656	22.656	4.531	22.656	22.656
2	1.860	9.298	31.954	1.860	9.298	31.954
3	1.504	7.522	39.975	1.504	7.522	39.475
4	1.327	6.634	46.110			
5	1.145	5.727	51.836			
6	1.051	5.253	57.090			
7	1.046	5.230	62.202			
8	.977	4.883	67.202			
9	.864	4.231	71.523			
10	.781	3.907	75.431			
11	.732	3.662	79.093			
12	.668	3.340	82.433			
13	.624	3.119	85.553			
14	.583	2.913	88.465			
15	.524	2.662	91.088			
16	.432	2.159	93.246			
17	.382	1.911	95.158			
18	.352	1.761	96.919			
19	.326	1.630	98.549			
20	.290	1.451	100.00			

Extraction Method: Principal Component Analysis

4.18.3 Factor Loading for Organization Environment

The Table 4.39 on organization environment statements had coefficients of 0.3 and above were 17 statement that were retained for analysis. This agrees with (Nyakala, Munyai, Pretorius, & Vermeulen, 2019) that all statements loaded were above the

threshold of 0.3, in line with specification used as cut-off basis. This was considered appropriate for data analysis.

Table 4.37: Factor Loading for Organization Environment

Statement	Factor
External environment determines the intensity of competition in industry	.426
Organizations adopt to changes in external environment for survival	.414
Alignment of organization strategies to external environment is necessary	.351
Organizations ought to comply with government regulation for business continuity	.565
An organization is challenged while managing complex change programs	.369
External forces contribute competition in industry	.441
External Technological advances pose challenges strategy implementation	.424
External environment influences development and provision of products and services in the organization	.415
Internal organization structure contributes to organization competition	.452
Top management foster organization strategies in order to compete well	.401
Strategy implementation entails participation of all employees	.352
Financial resources are required for strategy implementation in the organization	.341
The board of directors always make a follow up of strategy implementation	.403
Employees qualification, skills and understanding enhance strategy implementation	.312
Organization procure organization systems to enable strategy implementation	.508
Proper allocation of organization resources improves strategy implementation	.391
Organizations protect public image through good relationship with external environment	.503

Extraction Method: Principal Component Analysis

4.18.4 Regression Analysis of the Relationship between Organization Environment and Strategy Implementation among SACCOs in Kenya

The fourth and final objective of the study was to establish the influence of organization environment on strategy implementation among SACCOs in Kenya. An extensive literature and theories review as regard this study was done in line with organization environment and strategy implementation. Organization environment issues included: intensive competition in industry; modern business environment both external and internal environments; participation by employees in strategy implementation; allocation of financial and other resources; and role of directors in strategy formulation and implementation. Owing to the analysis of arguments emanating from the theories, the following hypothesis was formulated and got tested:

H04: Organization environment has no statistically significant influence on strategy implementation among SACCOs in Kenya

The model summary in Table 4.35 reveals that the coefficient of determination as shown by R squared to be 0.915 signifies that 91.5% of strategy implementation is explained by organization environment while other factors are explained by the rest of the proportion.

Table 4.38: Model Summary for Org. environment and Strategy Implementation

Model	R	R Squared	Adjusted R Square	Std Error of the Estimate	Durbin-Watson
1	.957 ^a	.915	.915	.40924	.343

a. Predictors: (Constant), organization environment

b. Dependent Variable: Strategy Implementation

In Table 4.36 the regression equation can be written as follows:

$$Y = 0.270 + 0.976X_4 \dots \dots \dots (iv)$$

Where:

Y = Strategy Implementation

X4 = Organization environment

Organization environment has a significant influence on strategy implementation among SACCOs in Kenya. A unit increase in organization environment increases strategy implementation by 0.976 units. The p value was less than 0.05, therefore, there is sufficient evidence to support the rejection of the null hypothesis which leads to the conclusion that organization environment has a significant influence on strategy implementation and organization environment. The summary is as shown in Table 4.36

Table 4.39: Regression Coefficients for Org. Environ and Strategy Implementation

Model		Unstandardized		Std		Sig.
		Coefficients		Coefficients		
		B	Std Error	Beta	t	
1	(Constant)	.270	.077		3.520	.001
	Org Environ	.976	.025	.957	36.371	.000

a. Dependent Variable: Strategy Implementation

The study further interrogated the influence of organization environment on strategy implementation among SACCOs in Kenya, while the null hypothesis was stated as: organization environment has no statistically significant influence on strategy implementation among SACCOs in Kenya. The findings showed a rejection of the null hypothesis as the influence was statistically significant that organization environment form one of the determinants of strategy implementation. The results of the study concur with a study (Wandera, 2014) on factors affecting choice and adoption of business strategy in financial sector which found that industry

competition has been a driving force behind the selection and adoption of the best practice strategies in most organizations, that competition has forced organizations to penetrate new markets and diversify products to diversify risks. According to (Tagbortor, Agbanu, & Sarkodie, 2014) it was realized that today industry is very different. The competitive arena is characterized by stiffening international competition, new entrants into industry, market boundaries between financial institutions and socio-economic trends.

The study (Nazemi, Asadi, & Asadi, 2015) on barriers to strategic planning implementation found that organizations have learned to evaluate their performance from the viewpoint of their customer to achieve competitive advantage. However, environmental turbulence remains the challenge for an organization to succeed, requiring more attention to emerging opportunities and threats under strategically thinking and planning. The study is in tandem with another study (Kerti, Sukaatmadja, Rahyuda, & Giantari, 2014) on effects of industry competition and entrepreneurial company on implementation of the differentiation strategy, SME performance, and poverty alleviation had the results which showed that the intensity of industry competition has a positive and significant effect on the implementation strategy with path coefficients of direct influence is 0.791 and p-value <0.05%.

The study findings are in line with that of (Sarpong & Tandoh, 2015) that affirmed that different industries can sustain different levels of profitability; part of the difference is explained by industry structure. While, operating in the competitive environment is very challenging. Further, Blackwell and Eppler (2014) argued that external strategic situation will offer strategists a greater understanding of the structure, and competitive nature of an industry. A detailed examination of the macro-environment will equip decision makers with a broad overview of issues that influence the firm strategy. However, the goals of an external analysis should emphasize identifying industry key success factors. According to (Kraja & Osmani, 2015) to generate healthy businesses, there is a need to understand the internal and external environment. Understanding the meaning of tangible and intangible assets useful for a manager in decision making. Nowadays business environment is more global and competitive than in the past.

4.19 Analysis of the Overall Model

This section presents the findings are discussed in line with the objectives of the study which sought to establish the determinants of strategy implementation among SACCOs in Kenya. To achieve this, four aspects were focused which included: strategic leadership, organization capabilities, and innovation and organization environment against strategy implementation. The overall findings of the determinants show that had a positive relationship with strategy implementation rejecting the null hypothesis that was tested: determinants of strategy implementation have no significant influence on strategy implementation. To prove this a multiple linear regression model was adopted for testing the significance of influence of the independent variables on the dependent variable. The overall model for the study was:

$$Y = \beta_0 + \beta X_1 + \beta X_2 + \beta X_3 + \beta X_4 + \epsilon \dots \dots \dots (v)$$

4.19.1 Inferential Analysis of the Overall Regression Model

Analysis of variance (ANOVA) is a technique used when data are classified on two factors where we compute the interaction variation, while the sum of squares for total variance and for variance between varieties of one treatment as also for variance between varieties of the other treatment (Kothari, 2004). The results in Table 4.40 shows that there was a positive and significant influence between strategic leadership and strategy implementation ($\beta = 0.234$, $p\text{-value} < 0.05$). This signifies that a unit change in strategic leadership increases strategy implementation by 0.234 units. Second, there was a positive and significant influence between organization capability and strategy implementation ($\beta = 0.466$, $p\text{-value} < 0.05$). This means that a unit change in the innovation increases strategy implementation by 0.466 units. Third, there was a significant negative influence between innovation and strategy implementation ($\beta = -0.869$, $p\text{-value} > 0.05$). It means that a unit increase in innovation leads to a reduction in strategy implementation by 0.869. The p-value was greater than 0.05. The p-value implied that innovation was not a significant predictor of strategy implementation at 5% level of significance. Fourth and finally, there was

a positive and significant influence between organizational environment and strategy implementation ($\beta = 0.347$, p-value <0.05). This means that a unit change in organization environment increases strategy implementation by 0.347 units.

Table 4.40: Overall Regression Model Coefficients

Model	Unstandardized		Standardized	t	Sig.
	Coefficients		Coefficients		
	B	Std Error	Beta		
(Constant)	-.259	.064		-4.029	.000
Strategic Leadership	.234	.035	.250	6.609	.000
Organization Capabilities	.466	.058	.415	8.041	.000
Innovation	.010	.062	.009	.165	.869
Organization environment	.347	.063	.340	5.494	.000

a. Dependent variable: Strategy Implementation

From the regression results, the substitution of the equation

$$(Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon)$$

Becomes:

$$Y = -0.259 + 0.234X_1 + 0.466X_2 + 0.010X_3 + 0.347X_4 + 0.64\epsilon \dots \dots \dots (vi)$$

Where Y is the dependent variable (strategy implementation), X₁ is strategic leadership, X₂ is Organization Capability, X₃ is Innovation, and X₄ is organization environment. According to the equation, taking all factors of the independent variable (strategic leadership, organization capability, innovation, organization

environment) constant at zero, the impact of strategy implementation is -0.259. These findings further show that a unit increase in strategic leadership will give a 0.234 increase in strategy implementation; a unit increase in the organization capability will yield a 0.466 increase in strategy implementation; a unit increase in innovation will cause a 0.1 increase in strategy implementation; and a unit increase in organization environment will lead to a 0.347 increase in strategy implementation.

The Table 4.41 overall model shows that 96.5% of the variation in strategy implementation can be jointly explained by strategic leadership, organization capability, innovation and organization environment. The remaining percentage can be explained by other variables not included in the model.

Table 4.41: Model Summary for Overall Regression Model

Model	R	R Squared	Adjusted R Square	Std Error of the Estimate	Durbin-Watson
1	.982 ^a	.965	.964	.26678	.589

a. Predictors:(Constant), Leadership, Capability, Innovation, and organization environment)

b. Dependent Variable: Strategy Implementation

The ANOVA results in Table 4.42 indicates that strategic leadership, organization capability, innovation and organization environment all jointly have a significant influence on strategy implementation, and at least one of the slope coefficients is none zero.

Table 4.42: ANOVA^a for the Overall Model

Model		Sum of Squares	df	Mean Squares	F	Sig.
1	Regression	259.902	3	86.634	1226.158	.000 ^b
	Residual	9.468	134	.071		
	Total	269.370	137			

- a. Dependent Variable: Strategy Implementation
- b. Predictors:(Constant), Leadership, Capability, organization environment

4.20 Data Transformation

Data was transformed since the independent variables were highly correlated, while one independent variable was insignificantly but positive influence strategy implementation as seen on Table 4.43 based on linear multiple regression model. According to (Manikandan, 2010) data transformation is part of the initial procedure in preparation of data before statistical analysis. Data transformation is used to align data to adapt to the assumptions of statistical methods that include normality, heteroscedasticity, and linearity. The study adopted logarithmic data transformation type.

$$\log Y = \log k + \beta_1 \log SL + \beta_2 \log OC + \beta_3 \log IN + \beta_4 \log OE + \varepsilon \dots \dots \dots (vii)$$

Where:

- Log Y = Log Strategy Implementation
- β_0 = Log k (Constant)
- $\beta_1 \log SL$ = log Strategic Leadership
- $\beta_2 \log OC$ = log Organization Capability
- $\beta_3 \log IN$ = log Innovation
- $\beta_4 \log OE$ = log Organization Environment
- ε = Error term

4.20.1 Correlations of Logarithms of Overall Variables

Correlation were run after data transformation into logarithms. The log to the independent variable and dependent variable were involved according to the results depicted in Table 4.43.

Table 4.43: Correlations

		Log Strategy Implementation	Log Strategic Leadership	Log Organization Capability	Log Innovation	Log Organization Environment
Log Strategy Implementation	Pearson Correlation	1				
	Sig.(2-tailed)	.000				
Log Strategy Leadership	Pearson Correlation	.504	1			
	Sig.(2-tailed)	.000	.000			
Log Organization Capability	Pearson Correlation	.440	.528	1		
	Sig.(2-tailed)	.000	.000	.000		
Log Innovation	Pearson Correlation	.562	.533	.533	1	
	Sig.(2-tailed)	.000	.000	.000	.000	
Log Organization Environment	Pearson Correlation	.574	.589	.442	.675	1
	Sig.(2-tailed)	.000	.000	.000	.000	.000

4.20.2 Linear Regression for Log Strategic Leadership, Log Organization Capability, Log Innovation, and log Organization Environment

4.20.3 Model Summary

Table 4.44 presents the results for model summary. The results showed that a combination of log strategic leadership, log organization capability, log innovation, and log organization environment explain 38.2% of the variation in log strategy implementation.

Table 4.44: Model Summary

Model	R	R Square	Adjusted Square	R Std Error of Estimates
1	.633	.400	.382	.10995

4.20.4 Significance of the Overall Model

To test the significance of the overall model, variance analysis shown in Table 4.45. The results showed that the overall model was significant ($F = 22.012$; Sig. $P < 0.05$). Therefore, strategic leadership, organization capability, innovation, and organization environment significantly ($p < 0.05$) explained the variance in strategy implementation among SACCOs in Kenya.

Table 4.45: ANOVA^a for Overall Model

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	1.064	4	.266	22.012	.000 ^b
	Residual	1.596	132	.012		
	Total	2.660	136			

a. Dependent Variable: Strategy Implementation

b. Predictors: (Constant), Log Strategic Leadership, Log Organization Capability, Log Innovation, and Log Organization Environment.

4.20.5 Regression Analysis

The regression coefficients were used in the perspective of multiple linear regression analysis to determine the increase change in the dependent variable when one independent variable increase by one unit and all the other independent variable are held at constant. The values of regression coefficients depend on the other independent variables.

Table 4.46 depicts that when the independent variables are regressed together, they show that strategic leadership (Beta= .304, $p < 0.05$), innovation (Beta = 2.156, $p < 0.05$), and organization environment (Beta = 1.628, $p < 0.05$) all jointly have a significant influence on strategy implementation. Organization capability (Beta = .133, $p > 0.05$) had no significant influence on strategy implementation. Therefore, organization capability to be dropped since it was not significant ($p = .215$) which is beyond the (0.05) threshold.

Table 4.46: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std Error	Beta		
	Constant	-1.331	.231		
	Log Strategy Leadership	.304	.146	.188	
1	Log Organization Capability	.133	.107	.107	
	Log Innovation	2.156	.793	.270	
	Log Organization Environment	1.628	.812	.197	

a. Dependent Variable: Strategy Implementation

4.20.6 Regression of Log Strategic Leadership, Log Organization Capability, Log Innovation, Log Organization Environment and Log Strategy Implementation

Organization Capability was dropped from other independent variables since it had no significant influence on strategy implementation. Therefore, log strategic leadership, log innovation, and log organization environment were regressed against log strategy implementation. The results are indicated in Table 1.47 for model summary which show that a combination of strategic leadership, innovation, and organization environment jointly explain 37.9% of the variation in strategy implementation.

Table 4.47: Model Summary

Model	R	R Square	Adjusted Square	R Std. Error of the Estimate
1	.627	.393	.379	.11017

Predictors: (Constant), log Strategic Leadership, Log Innovation, and Log Organization Environment

4.20.7 ANOVA for Overall Model

The results of the analysis of variance as presented in Table 4.48 indicted that the model for strategy implementation with strategic leadership, innovation and organization environment was significant ($F=28.714$, $p<0.05$) and explained the variance in strategy implementation among SACCOs in Kenya. The results provide a proof that strategic leadership, innovation, and organization environment all jointly have an effect of strategy implementation.

Table 4.48: ANOVA^a for Overall Model Summary

Model		Sum of Squares	df	Mean Square	F	Sig
1	Regression	1.046	3	.349	28.714	.000 ^b
	Residual	1.614	133	.012		
	Total	2.660	136			

a. Dependent variable: Log Strategy Implementation

b. Predictors: (Constant), Log Strategic Leadership, Log Innovation, and Log Organization Environment

4.20.8 Regression Coefficients

The results of the study showed in Table 4.47 (Model Summary), Table 4.48 (ANOVA) and Table 4.49 (Regression Coefficients) that only three variables: strategic leadership, innovation, and organization environment emerged as positive and significant determinants of strategy implementation in the overall regression model with unstandardized beta coefficients of strategic leadership (.360, and t-values of 2.592, with p value of .011), Innovation (2.480, and t-values of 3.303, with p values of .001), and organization environment (1.626, and t-values 1.998, with p value of .048) respectively.

Table 4.49: Regression Coefficients of Model Summary

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std Error			
1	(Constant)	-1.449	.308		-4.706	.000
	StrategicLeadership	.360	.139	.223	2.592	.011
	Innovation	2.480	.751	.310	3.303	.001
	Organization Environment	1.626	.814	.197	1.998	.048

a. Dependent Variable: Strategy Implementation

The best regression model for the study was a multiple log linear regression model and not multiple linear regression model that had been tested earlier (Equation v). Therefore, the study concludes that the best regression model for the study was (Equation vii).

$$\log Y = \beta_0 + \beta_1 \log SL + \beta_2 \log IN + \beta_3 \log OE + \epsilon$$

Where Y = Strategy Implementation

On the other hand, organization capability revealed insignificant influence on strategy implementation among SACCOs in Kenya at 95% confidence level with unstandardized beta coefficient of 0.33 at t-value of 1.245, with p value >0.05). Moreover, the overall regression model was established to be significant at 95% confidence level.

$$Y^* = \beta_1 + \beta_2 \log SL^* + \beta_3 \log IN + \beta_4 \log OE + \epsilon$$

Where:

$$Y^* = \text{Log (Strategy Implementation)}$$

$$SL^* = \text{Log (Strategic Leadership)}$$

$$IN^* = \text{Log (Innovation)}$$

$$OE^* = \text{Log (Organization Environment)}$$

$$\epsilon = \text{Error Term}$$

Therefore,

Log (Strategy Implementation) = -

$$1.449 + 0.360 \log(SL) + 2.480 \log(IN) + 1.626 \log(OE) + .308$$

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the study findings, furnish conclusions, and recommendations. The study sought to establish determinants of strategy implementation among savings and credit cooperative societies in Kenya, strategic leadership, organization capability, innovation, and organization environment. The conclusion presented in this section was done as guided by the research objectives and informed by the findings, data analysis, interpretations and discussions of the study.

5.2 Summary

The summary is done in accord with the objectives of the study with regard to the output of the descriptive and inferential statistical analyses conducted to test the research hypotheses of the study.

5.2.1 Strategic Leadership and Strategy Implementation

The first objective of the study was to investigate the influence of strategic leadership on strategy implementation among SACCOs in Kenya. Majority of respondents appreciated that leaders are the vision bears of the SACCOs. It was also noted that leaders influence the behaviour of employees towards attainment of strategy implementation and that change is inevitable in aligning objectives of the organization to the organization strategy since strategy implementation does not occur as a chance or occurrence. Further, leaders are supposed to decide with emphasis on organization goals to improve strategy implementation among SACCOs.

Correlation analysis results revealed that strategic leadership and strategy implementation among savings and credit cooperative societies are positively and significantly associated. The regression analysis results revealed that there is a

positive and significant relationship between strategic leadership and strategy implementation among SACCOs in Kenya. The hypothesis results showed that there is a statistically significant relationship between strategic leadership and strategy implementation among SACCOs in Kenya.

The findings of the study are in tandem with those of (Jooste & Fourie, 2009) who deduced that strategic leadership is viewed as a significant driver of strategy implementation. The study further argued that strategy implementation ultimately depends on strategic leaders of the organization, while (Buya, Simba, & Armed, 2018) in their study realized that strategic leadership is eagerly required by organizations to achieve strategy implementation. The study (Mapetere, Mavhiki, Nyamwanza, Sikomwe, & Mhonde, 2012) noted that the most important thing in strategy implementation is strategic leadership.

5.2.2 Organization Capability and Strategy Implementation

The second objective of the study was to establish the influence of organization capability on strategy implementation among SACCOs in Kenya. Most of the respondents noted that organization capability is built through efficient utilization of core competency. While organization capabilities are critical success factors in strategy implementation. Further, organization consider complex product development, customer relationship and supply chain management aspects of strategy implementation.

The correlation analysis results revealed that organization capability and strategy implementation are positively associated. Regression analysis results therefore, revealed that there is no statistically significant relationship between organization capability and strategy implementation among SACCOs in Kenya. The results of the study hypothesis though showed that there is a statistically significant relationship between organization capability and strategy implementation among SACCOs in Kenya.

The findings of the study were contrary to that of (Smith, 2011) on building organization capabilities as key in strategy implementation. The study (Pournasir, 2013) realized that organization capability enables organizations to improve on strategy implementation. Further, the study of (Pella, Sumarwan, Daryanto, & Kirbrandoko, 2013) noted that strategy implementation may be carried out well, however if organization capability is not incorporated into strategy implementation, then it results in ineffectiveness in strategy implementation.

5.2.3 Innovation and Strategy Implementation

The third objective of the study was to explore the influence of innovation on strategy implementation among SACCOs in Kenya. Most of the respondents noted that innovation contributes to competitive success and differentiates of products and services from that competitors. It was also observed that innovation creates a new product life cycle, while adopting changes in consumer buyer behaviour and industry market periodic changes to ensure strategy implementation among SACCOs in Kenya. However, it was also recognized that the great role of technology and innovation and innovation and management of technology is crucial in strategy implementation among SACCOs in Kenya. They also observed that top management ought to put a lot of emphasis on innovation while appreciating its importance on strategy implementation among SACCOs in Kenya.

The correlation results showed that innovation and strategy implementation among SACCOs is positively and significantly associated. Regression analysis revealed that there is a significant positive relationship between innovation and strategy implementation among SACCOs in Kenya. The study hypothesis results showed that there is a statistically significant relationship between innovation and strategy implementation among SACCOs in Kenya.

The results of the study corroborate that of (Rotich & Odero, 2016) noted that innovation is an important factor of strategy implementation. Further the study (Kiruthu, Namada, & Kiriri, 2018) noted that the need for innovation as an element that would improve strategy implementation. Further, the study (Kibicho, Iravo, & Karanja, 2015) noted that innovation and entrepreneurship determined strategy

implementation among other factors. The study (Bett, 2018) deduced that innovation is bound to improve the levels of effectiveness in strategy implementation.

5.2.4 Organization environment and Strategy Implementation

The fourth objective of the study was to determine the influence of organization environment on strategy implementation among SACCOs in Kenya. Most respondents observed that organization environment is an important aspect of strategy implementation. Organization to survive in business ought to ensure strengthening of internal organization environment to compete well in the industry. Organizations ought to conform with government regulations and adopt to external forces within the external environment contribute to strategy implementation. Further, it was also observed that external environment determines the intensity of competition, profitability, and attractiveness of an industry.

The correlation analysis results indicated that organization environment and strategy implementation among SACCOs in Kenya are positively and significantly associated. Regression analysis results showed that there is a statistical relationship between the organization environment and strategy implementation among SACCOs in Kenya. The results of the study hypothesis revealed that there is a statistically significant relationship between the organization environment and strategy implementation among SACCOs in Kenya.

The study findings agree with that of (Mwanje, 2016) who noted that external environment is an important element of strategy implementation and that competition within industry, government regulation, and political interference, all contribute to strategy implementation. Another study (Nabwire, 2014) also noted that organizations ought to track strategy implementation after the implementation phase to ensure that it still works, owing to changes in organization environment and competition in industry. Further, the study (Alfaxard, 2013) realized that both internal and external environmental factors influence strategy implementation to a large extent.

5.3 Conclusion

5.3.1 Strategic Leadership and Strategy Implementation

From the findings the study concluded that strategic leadership influenced strategy implementation among SACCOs Kenya. This can be expounded by the regression results which revealed that the influence was positive and the magnitude by which strategic leadership influenced strategy implementation among SACCOs. From the findings, the study concluded that improvement in strategic leadership effort would lead to an improvement in strategy implementation among SACCOs.

5.3.2 Organization Capability and Strategy Implementation

From the findings, the study concluded that organization capability influenced strategy implementation among SACCOs in Kenya. This can be expounded by regression results which revealed that no statistically positive influence and also revealed the magnitude by which organization capability adversely influenced strategy implementation among SACCOs. From the findings, the study concluded that improvement in the organization capability would lead to an adverse drop in improvement in strategy implementation among SACCOs.

5.3.3 Innovation and Strategy Implementation

From the findings, the study concluded that innovation has no influenced strategy implementation among SACCOs in Kenya. This can be expounded by the regression results which revealed that innovation had statistical significant influence on strategy implementation among SACCOs in Kenya. Regression results show that innovation has a statistically positive significant influence on strategy implementation among SACCOs. From the findings, the study concluded that an improvement in innovation would lead to an improvement in strategy implementation among SACCOs.

5.3.4 Organization Environment and Strategy Implementation

From the findings, the study concluded that organization environment influenced strategy implementation among SACCOs in Kenya. This can be expounded by the

regression results which revealed that the influence was positive and also revealed the magnitude by which organization environment influenced strategy implementation among SACCOs. From the findings, the study concluded that improvement in organization environment would lead to an improvement in strategy implementation among SACCOs.

5.4 Recommendation

5.4.1 Strategic Leadership and Strategy Implementation

From the findings, the study recommends that SACCOs need to improve strategic leadership commitment to strategy implementation. Precisely, the SACCO leadership ought to ensure that decisions are made based on organization goals and leaders ought to motivate staff towards attainment of strategy implementation. SACCO Leaders also should commit themselves in guiding the organization to emergent market opportunities. This result in improvement of strategy implementation as confirmed by the regression results, which showed a positive and significant relationship between strategic leadership and strategy implementation among SACCOs.

5.4.2 Organization Capability and Strategy Implementation

The study recommends that SACCO management ought to appreciate that it is their task to build the capacity of the organization. Further, SACCO managers should realize that organization capability is achieved through efficient utilization of employee core competency which enables the organization to achieve competitive advantage. The study also recommends that SACCO managers need to ensure the sustainability of organization capabilities for the organization to remain competitive in the market. Further, the study recommends that SACCOs ought to appreciate that personnel capabilities that enable an organization's effectiveness in transforming inputs into outputs.

5.4.3 Innovation and Strategy Implementation

The study recommends that SACCO management ought to appreciate that business innovation provides improvement in strategy implementation to attain the future success of the organization. It is further recommended that SACCOs need to realize that innovation is but a significant engine of competitive success and a differentiator of products and services. SACCO managers should realize that innovation creates a new product life cycle owing to industry and market changes in products and services that lead high profits for the organization. It is also recommended that it is imminent also for SACCOs to recognize the great role of technology and innovation corporate success.

5.3.4 Organization Environment and Strategy Implementation

From the findings, it is recommended that SACCO management ought to adapt to the changes in the environment for business survival. The study also recommends that SACCO ought to comply with government regulations as a requirement for SACCOs to remain in business regarding to external forces that cause competition in the industry. Further, the study recommends that SACCO top management should always come up with SACCO strategies that enable market penetration and allocation of financial resources and they must involve all employees in strategy implementation.

5.5 Area for Further Research

The study sought to establish the determinants of strategy implementation among Savings and credit cooperative societies in Kenya. Further studies could focus other institutions operating under diverse regulation which include: microfinance institutions (MFIs) commercial banks, government parastatals that could include teachers service commission (TSC), National Hospital Insurance Fund, Pension Schemes, and Kenya Broadcasting Corporation. Further studies could concentrate on motivation, decision making, and customer satisfaction. This could enable comparison of the findings with those of the present study.

The results of the study found no significant relationship between organization capability and strategy implementation among savings and credit cooperative societies in Kenya. Further studies should explore this kind of study so as to obtain conclusive results in regard to the influence of organization capability on strategy implementation in organizations.

The study relied more on primary data as the main source of data. Future studies should be subjected to the use of other data collection instruments which may include secondary data, focus group discussion, and interviews in order to generate detailed information that can help improve strategy implementation in organizations.

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APPENDICES

Appendix I: Introductory Letter to the Questionnaires

To Respondent

RE: LETTER OF INTRODUCTION

I am a student of Jomo Kenyatta University of Agriculture and Technology pursuing PhD in Strategic Management. I am humbled to let you know that I am conducting a research study on strategy implementation in SACCOs in Kenya. I am requesting for your participation in the study as an officer concern with strategy implementation in your SACCO. Participation in this exercise is purely on voluntary basis.

The purpose of this study is to establish the ‘Determinants of Strategy Implementation among savings and credit cooperative societies in Kenya’

Kindly fill the enclosed questionnaire to enable the researcher to obtain the necessary data for the study.

I appreciate in advance your acceptance to participate in this exercise. The information that you will give will be held in confidence.

Yours Faithfully

Ambrose Chepkwei

Researcher

Appendix II: Questionnaire

A. General Information

This questionnaire is a tool that is used to test the determinants of effective Strategy implementation among Savings and Credit Co-operative Societies in Kenya. This includes: Leadership, organization capabilities, innovation, and organization environment.

Please mark (✓) appropriately

AGE	1	20-30 Years	
	2	31-40 Years	
	3	Above 41 Years	
GENDER	1	Male	
	2	Female	
EDUCATIONAL	1	Certificate	
	2	Diploma	
BACKGROUND	3	Undergraduate degree	
	4	Masters degree and above	
JOB CATEGORY 1. Top Level Manager 2. Middles Level Manager 3. low level Management Staff	1	Chief Executive Officer/ Deputy CEO/ HOD/Operations/Branch Manager	
	2	Senior Accountant/Credit Officer/	
	3	Accounts Assistant/Customer Relations Officer/	
WORK EXPERIENCE	1	Up to 6 Months	
	2	Up to 1 Year	
	3	Up to 2 Years	
	4	Above 3 Years	

B – Questionnaire Items

Please find the 90 items that touch on the determinants on influence of strategy implementation. You are kindly requested to answer the questions about the actual and current situation independent of your beliefs.

[1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = Agree, 5 = strongly agree] about how you genuinely feel concerning the statement.

C – Open opinion question Items (This Section to be filled by Top Managers ONLY)

The 5 question items seek the open opinion of senior management on strategic leadership, organization capability, innovation, organization environment, and strategy implementation.

I. STRATEGIC LEADERSHIP

i.	Vision and Mission	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
1	Leaders in our SACCO are responsible for formulating organization vision					
2	Leaders in our SACCO understand and support the vision of the organization					
3	Organization Vision informs the strategic leader about future of the organization					
4	Leaders in our SACCO always distinct between vision and mission					
5	Leaders in our SACCO monitor the SACCO's set up in line with the SACCO vision					
6	Leaders in our SACCO are able to steer the SACCO through the turbulence in the modern business world					
7	Leaders in our SACCO are visionary and strategic in their thinking					
8	Leaders in our SACCO develop a vision that is adopted by stakeholders					
9	Strategic leaders in our SACCO can spot emerging market opportunities					
10	Leaders in our SACCO ensure growth and improvement SACCO's Performance					

i.	Organization Goals and Objectives	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
11	Leaders in our SACCO are concerned with setting organization goals and objectives					
12	Leaders in our SACCO plan strategies suitable for achievement of goals and objectives					
13	Leaders in SACCO are concern with the primary goals of strategy implementation					
14	Leaders in our SACCO find goals and objectives to be emerging in a fluid and spontaneous form					
15	Leader in our SACCO foster strategy in a spontaneous manner					
16	Leader in our SACCO attribute SACCO success to goals not a chance or					

	occurrence					
17	Leader in our SACCO influences the behavior of subordinates towards achieving SACCO goals					
18	leaders in our SACCO pursue goals with the interest of both employees and the SACCO					
19	The quality of a strategic leader is to persuade employees to pursue organization goals enthusiastically					
20	Leaders in our SACCO make strategic decisions based on SACCO goals					

II. ORGANIZATION CAPABILITY

i.	Core Competences	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
21	The task of a manager in our SACCO is to build organization capability					
22	Organization capability					

	in our SACCO is achieved through efficient utilization of core competency					
23	Our SACCO differentiate from competitors through core competency					
24	Organization capabilities in our SACCO are the specific tangible and intangible assets					
25	Our SACCO has the potential capability to achieve competitive advantage					
26	In our SACCO organization capabilities are depicted as critical strategy success factors					
27	Our SACCO expects to be perceived as capable of doing things in an outstanding manner					
28	Organization capabilities in our SACCO include collective skills and complex routines					
29	Organization capability in our SACCO addresses product development					
30	For our SACCO to remain competitive, organization capabilities must be sustained					
31	Our SACCO strategic success results from personnel capability					
32	Our SACCO uses personnel skill to transform strategies					

	into action					
33	Our SACCO enable employees to perform tasks in teamwork					
34	Our SACCO accomplish its plans through personnel capabilities					
35	Personnel capabilities can be built in different fields and levels of our SACCO					
36	To increase the competitive force in our SACCO; personnel with their strategic effort ought to be creative					
37	Our SACCO improves and develops personnel knowledge and skills over time					
38	Our SACCOs strategy implementation is contributed by personnel capability					
39	Personnel expertise enhances strategy implementation in our SACCO					
40	Personnel are highly professional in our SACCO					

III. INNOVATION

	Products and services	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strong Disagree
41	A business innovation provides clean sheet view of the future in our SACCO					
42	Innovation is					

	considered an important engine of competitive success in our SACCO					
	Products and Services					
43	Innovation entails the differentiation of products and services to counter competition in our SACCO					
44	Introducing new products help our SACCO protect their profit margins					
45	Product innovation in the SACCO industry include improvements in how a service is provided					
46	The underlying rationale of innovation is to create new product life circle in our SACCO					
47	Our SACCO aligns strategies with consumer and industrial market periodic changes					
48	New products in our SACCO differ in characteristics from products and services previously offered					
49	Our SACCO seeks to reap high profits associated with new improved product and services					
50	Product and service					

	innovation are crucial in our SACCO strategy implementation success					
51	The importance of technology and innovation must be emphasized by managers in our SACCO					
52	Our SACCO recognizes the great role of technology and innovation					
53	The use of mobile money transfer is more preferred than credit cards in our SACCO					
54	Innovation involve improvement in technological components and software in our SACCO					
55	When top management in our SACCO are not interested in technological innovation so to lower managers					
56	Our SACCO management are obliged to provide a system that ensure effective use of technology					
57	Technological innovation is crucial to strategy implementation success in our SACCO					
58	Lack of technological innovation make					

	existing products obsolete					
59	SACCOs propelled by technology and innovation to achieve global status					
60	Technology and innovation boost the performance of our SACCO					

IV. ORGANIZATION ENVIRONMENT

i.		5 Strong Agree	4 Agree	3 Neutral	2 Disagree	1 Strong Disagree
61	External environment determines the intensity of competition profitability and attractiveness within the SACCO industry					
62	Forces in the external environment affect strategy implementation in our SACCO					
63	The modern SACCO business environment is highly dynamic and reveals drivers of change in our SACCO					
64	SACCOs have to adopt to the change in external environment to survive in business					

65	Our SACCO aligns its strategies with current state of external environment					
66	SACCOs ought to comply with government regulations to remain in business					
67	Our SACCO is constantly faced with the challenge of managing complex change programs					
68	External forces contribute to Competition in the SACCO industry					
69	Technological advances in industry is very important for strategy implementation					
70	External environments always influence products and service provision in a firm					

	Internal Environment	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
71	Internal organization structures shape the strategies of our SACCO					
72	Planning of organization					

	strategies are done of top management in our SACCO					
73	Our SACCO engages all employees in strategy implementation					
74	Financial resources are essential for strategy implementation in our SACCO					
75	The organizational structure is a vital tool that enhances strategy implementation in our SACCO					
76	The board of directors are concern with strategic planning in our SACCO					
77	The Qualification of an employee is essential in implementing strategies in our SACCO					
78	Our SACCO has to put in place					

	organization systems to succeed in implementing strategy					
79	Improved allocation of resources will help exploit strategy implementation					
80	Our SACCO always relates well with the external environment					

V. STRATEGY IMPLEMENTATION

i.	Strategy Implementation	5 Strongly Agree	4 Agree	3 Neutral	2 Disagree	1 Strongly Disagree
81	Strategy implementation is an important strategic process in our SACCO					
82	Our SACCO puts initiatives concerning supportive operation, complex and daunting tasks to implement strategy					
83	The manager's ability in our SACCO gets tested when strategies are implemented in the right direction					
84	Our SACCO establishes policies, and allocate resources, as part of strategy implementation					
85	Organizational performance in our SACCO is an aspect					

	of strategy implementation					
86	Our SACCO has a challenge in transforming strategies into action					
87	Strategy implementation involves the action of functional, business and corporate level of management in our SACCO					
88	Strategy implementation lies at the core of strategy, and deserves as much attention in our SACCO					
89	Managers and employees in our SACCO ought to possess interpersonal skills which are required in strategy implementation					
90	Strategies may not be attained owing to inadequate strategy planning in our SACCO					

VI. How do you rate your SACCO on strategy implementation?

Key:

Use a Scale of (1-5) where 1 = **Top** 5 = **Bottom**

i.	Strategic Leadership	1	2	3	4	5
1	Leader in SACCO Sub sector					
2	Future Focus Leadership					
i.	Organization Capability	1	2	3	4	5
1.	Personnel capability to implementing strategy					
2.	Organization growth steadiness					
i.	Innovation	1	2	3	4	5
1.	Success in new product and					

	service launch					
2.	High adaptability of product and service decline					
	Organization Environment	1	2	3	4	5
1.	Industry competitive leadership					
2.	SACCO's opened common bond (serving clients beyond the initial founding group or category)					

C. This Section to be filled by Top Level Managers (CEO or Finance Manager)

ONLY

These are questions seeking the open opinion of senior management on strategic leadership, organization capability, innovation, and organization environment.

1. Strategy implementation requires great commitment from executives and senior management (leadership). What are your comments on this?

2. Some SACCOs in Kenya have had growth through organization capability that is believed to transform such SACCOs into banks. What is your comment on this?

3. Innovation is required for a SACCO to implement strategy effectively. Some SACCOs have lacked behind on this aspect. Why is this happening?

4. SACCO organization environment in Kenya indicate many SACCOs have branded and collaborated with other partners like banks. Why is this happening?

5. There has been lack of effectiveness in strategy implementation in SACCOs in Kenya. What could be the reasons behind this?

Appendix III: List of Deposit Taking SACCOs in Kenya 2015

23rd January, 2015

THE KENYA GAZETTE

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GAZETTE NOTICE NO. 447

THE SACCO SOCIETIES ACT

(Cap. 490B)

SACCO SOCIETIES LICENSED TO UNDERTAKE DEPOSIT-TAKING SACCO BUSINESS IN KENYA FOR THE FINANCIAL YEAR ENDING DECEMBER, 2015

PURSUANT to section 28 of the Sacco Societies Act (Act) as read with regulation 8 of the Sacco Societies (Deposit-Taking Sacco Business) Regulations, 2010, the Sacco Societies Regulatory Authority (Authority), publishes for the notification of the general public:

- (a) the list of Sacco Societies which have been duly licensed to carry out deposit-taking Sacco business in Kenya in accordance with section 26 (1) of the Act for the financial year ending on 31st December, 2015 as appears in Schedule I, and
- (b) the list of Sacco Societies granted restricted deposit-taking licenses in accordance with section 26(3) of the Act for a period of six (6) months, ending on 30th June, 2015 as appears in Schedule II herein.

SCHEDULE I—LICENSED SACCO SOCIETIES FOR PERIOD ENDING DECEMBER, 2015

Name of Society	Postal Address
Afya Sacco Society Limited	P.O. Box 11607-00400, Nairobi
Agro-Chem Sacco Society Limited	P.O. Box 94-40107, Muhoroni
All Churches Sacco Society Limited	P.O. Box 2036-01000, Thika
Ainabkoi Sacco Society Limited	P.O. Box 120-30101, Ainabkoi
Airports Sacco Society Limited	P.O. Box 19001-00501, Nairobi
Ardhi Sacco Society Limited	P.O. Box 28782-00200, Nairobi
Asili Sacco Society Limited	P.O. Box 49064-00100, Nairobi
Banana Hill Matatu Sacco Society Limited	P.O. Box 333-00219, Karuri
Bandari Sacco Society Limited	P.O. Box 95011-80104, Mombasa
Baraka Sacco Society Limited	P.O. Box 1548-10101, Karatina
Baraton University Sacco Society Limited	P.O. Box 2500-30100, Eldoret
Biashara Sacco Society Limited	P.O. Box 1895-10100, Nyeri
Bingwa Sacco Society Limited	P.O. Box 434-10300, Kerugoya
Boresha Sacco Society Limited	P.O. Box 80-20103, Eldama Ravine
Capital Sacco Society Limited	P.O. Box 1479-60200, Meru
Centenary Sacco Society Limited	P.O. Box 1207-60200, Meru
Chai Sacco Society Limited	P.O. Box 278-00200, Nairobi
Chuna Sacco Society Limited	P.O. Box 30197-00100, Nairobi
Comoco Sacco Society Limited	P.O. Box 30135-00100, Nairobi
Cosmopolitan Sacco Society Limited	P.O. Box 1931-20100, Nakuru
County Sacco Society Limited	P.O. Box 21-60103, Runyenjes
Daima Sacco Society Limited	P.O. Box 2032-60100, Embu
Dhabiti Sacco Society Limited	P.O. Box 353-60600, Maua
Dimkes Sacco Society Limited	P.O. Box 886-00900, Kiambu
Dumisha Sacco Society Limited	P.O. Box 84-20600, Mararal
Eco-Pillar Sacco Society Limited	P.O. Box 48-30600, Kapenguria
Egerton Sacco Society Limited	P.O. Box 178-20115, Egerton
Elgon Teachers Sacco Society Limited	P.O. Box 27-50203, Kapsokwony
Elimu Sacco Society Limited	P.O. Box 10073-00100, Nairobi
Enea Sacco Society Limited	P.O. Box 1836-10101, Karatina
Faridi Sacco Society Limited	P.O. Box 448-50400, Busia
Fariji Sacco Society Limited	P.O. Box 589-00216, Githunguri
Fortune Sacco Society Limited	P.O. Box 559-10300, Kerugoya
Fundilima Sacco Society Limited	P.O. Box 62000-00200, Nairobi
Gastameco Sacco Society Limited	P.O. Box 189-60101, Manyatta
Githunguri Dairy & Community Sacco Society Limited	P.O. Box 896-00216, Githunguri
Good Faith Sacco Society Limited	P.O. Box 224-00222, Uplands
Goodway Sacco Society Limited	P.O. Box 626-10300, Kerugoya
Gusii Mwalimu Sacco Society Limited	P.O. Box 1335-40200, Kisii
Green Hill Sacco Society Limited	P.O. Box 59-2020, Fortenan
Harambee Sacco Society Limited	P.O. Box 47815-00100, Nairobi
Hazina Sacco Society Limited	P.O. Box 59877-00200, Nairobi
Ilikisonko Sacco Society Limited	P.O. Box 91-00209, Loitokitok
Imarika Sacco Society Limited	P.O. Box 712-80108, Kilifi
Imarisha Sacco Society Limited	P.O. Box 682-20200, Kericho
Imenti Sacco Society Limited	P.O. Box 3192-60200, Meru
Jacaranda Sacco Society Limited	P.O. Box 4-00232, Nkubu
Jamii Sacco Society Limited	P.O. Box 57929-00200, Nairobi
Jitegemeo Sacco Society Limited	P.O. Box 86937-80100, Mombasa
Jumuika Sacco Society Limited	P.O. Box 14-40112, Awasi
Kaimosi Sacco Society Limited	P.O. Box 153-50305, Sirwa
Kakamega Teachers Sacco Society Limited	P.O. Box 1150-50100, Kakamega
Kathera Rural Sacco Society Limited	P.O. Box 251-60202, Nkubu
Keiyo Sacco Society Limited	P.O. Box 512-30700, Iten
Kenpipe Sacco Society Limited	P.O. Box 314-00507, Nairobi
Kenversity Sacco Society Limited	P.O. Box 10263-00100, Nairobi
Kenya Achievers Sacco Society Limited	P.O. Box 3080-40200, Kisii
Kenya Bankers Sacco Society Limited	P.O. Box 73236-00200, Nairobi

<i>Name of Society</i>	<i>Postal Address</i>
Kenya Cannery Sacco Society Limited	P.O. Box 1124-01000, Thika
Kenya Highlands Sacco Society Limited	P.O. Box 2085-002000, Kericho
Kenya Midland Sacco Society Limited	P.O. Box 287-20400, Bomet
Kenya Police Staff Sacco Society Limited	P.O. Box 51042-00200, Nairobi
Kiambaa Dairy Rural Sacco Society Limited	P.O. Box 669-00219, Karuri
Kimbilio Daima Sacco Society Limited	P.O. Box 81-20225, Kimulot
Kingdom Sacco Society Limited	P.O. Box 8017-00300, Nairobi
Kipsigis Edis Sacco Society Limited	P.O. Box 228-20400, Bomet
Kite Sacco Society Limited	P.O. Box 2073-40100, Kisumu
Kitui Teachers Sacco Society Limited	P.O. Box 254-90200, Kitui
Kmfri Sacco Society Limited	P.O. Box 80862, Mombasa
Kolenge Tea Sacco Society Limited	P.O. Box 291-30301, Nandi Hills
Konoin Sacco Society Limited	P.O. Box 83-20403, Mogogosiak
Koru Sacco Society Limited	P.O. Box Private Bag-40100, Koru
Kwale Sacco Society Limited	P.O. Box 123-80403, Kwale
Kwetu Sacco Society Limited	P.O. Box 818-90100, Machakos
K-Unity Sacco Society Limited	P.O. Box 268-00900, Kiambu
Lamu Teachers Sacco Society Limited	P.O. Box 110-80500, Lamu
Lainisha Sacco Society Limited	P.O. Box 272-10303, Wan'uru
Lengo Sacco Society Limited	P.O. Box 371-80200, Malindi
Mafanikio Sacco Society Limited	P.O. Box 86515-80100, Mombasa
Magadi Sacco Society Limited	P.O. Box 13-00205, Magadi
Magereza Sacco Society Limited	P.O. Box 53131-00200, Nairobi
Maisha Bora Sacco Society Limited	P.O. Box 30062-00100, Nairobi
Marsabit Teachers Sacco Society Limited	P.O. Box 90-60500, Marsabit
Mentor Sacco Society Limited	P.O. Box 789-10200, Murang'a
Metropolitan National Sacco Society Limited	P.O. Box 871-00900, Kiambu
Mmh Sacco Society Limited	P.O. Box 469-60600, Maua
Mombasa Port Sacco Society Limited	P.O. Box 95372-80104, Mombasa
Mudete Tea Growers Sacco Society Limited	P.O. Box 221-50104, Kakamega
Muhjgia Sacco Society Limited	P.O. Box 83-10300, Kerugoya
Murata Sacco Society Limited	P.O. Box 816-10200, Murang'a
Mwalimu National Sacco Society Limited	P.O. Box 62641-00200, Nairobi
Mwietheri Sacco Society Limited	P.O. Box 2445-060100, Embu
Mwingi Mwalimu Sacco Society Limited	P.O. Box 489-90400, Mwingi
Muki Sacco Society Limited	P.O. Box 398-20318, North Kinangop
Mwito Sacco Society Limited	P.O. Box 56763-00200, Nairobi
2NK Sacco Society Limited	P.O. Box 12196-10100 Nyer
Nacico Sacco Society Limited	P.O. Box 34525-00100, Nairobi
Nafaka Sacco Society Limited	P.O. Box 30586-00100, Nairobi
Naku Sacco Society Limited	P.O. Box 16-00507, Nairobi
Nandi Farmers Sacco Society Limited	P.O. Box 333-30301, Nandi Hills
Nanyuki Equator Sacco Society Limited	P.O. Box 1098-Cx10400, Nanyuki
Narok Teachers Sacco Society Limited	P.O. Box 158-20500, Narok
Nassefu Sacco Society Limited	P.O. Box 43338-00100, Narobi
Nation Sacco Society Limited	P.O. Box 22022-00400, Nairobi
Nawiri Sacco Society Limited	P.O. Box 400-16100, Embu
Ndege Chai Sacco Society Limited	P.O. Box 857-20200, Kericho
Nest Sacco Society Limited	P.O. Box 14551-00800, Nairobi
Ndosha Sacco Society Limited	P.O. Box 532-60401, Chogoria, Maara
Ng'arisha Sacco Society Limited	P.O. Box 1199-50200, Bungoma
Nitunze Sacco Society Limited	P.O. Box 295-50102, Mumias
Nrs Sacco Society Limited	P.O. Box 575-00902, Kikuyu
Nufaika Sacco Society Limited	P.O. Box 735-10300, Kerugoya
Nyahururu Umoja Sacco Society Limited	P.O. Box 2183-20300, Nyahururu
Nyala Vision Sacco Society Limited	P.O. Box 27-20306, Ndaragwa
Nyambene Arimi Sacco Society Limited	P.O. Box 493-60600, Maua
Nyeri Teachers Sacco Society Limited	P.O. Box 1939-10100, Nyeri
Orient Sacco Society Limited	P.O. Box 1842-01000, Thika
Patnas Sacco Society Limited	P.O. Box 601-20210, Litein
Puan Sacco Society Limited	P.O. Box 404-20500, Narok
Qwetu Sacco Society Limited	P.O. Box 1186-80304, Wundanyi
Rachuonyo Teachers Sacco Society Limited	P.O. Box 147-40332, Kosele
Safaricom Sacco Society Limited	P.O. Box 66827-00800, Nairobi
Sheria Sacco Society Limited	P.O. Box 34390-00100, Nairobi
Shirika Sacco Society Limited	P.O. Box 43429-00100, Nairobi
Simba Chai Sacco Society Limited	P.O. Box 977-20200, Kericho
Siraji Sacco Society Limited	P.O. Box Private Bag, Timau
Skyline Sacco Society Limited	P.O. Box 660-20103, Eldama Ravine
Smart Champions Sacco Society Limited	P.O. Box 64-60205, Githingo
Smart Life Sacco Society Limited	P.O. Box 118-30705, Kapsowar
Solution Sacco Society Limited	P.O. Box 1694-60200, Meru
Sotico Sacco Society Limited	P.O. Box 959-20406, Sotik
Southern Star Sacco Society Limited	P.O. Box 514-60400, Chuka

<i>Name of Society</i>	<i>Postal Address</i>
Stake Kenya Sacco Society Limited	P.O. Box 208-40413, Kehancha
Stegro Sacco Society Limited	P.O. Box 251-20400, Bomet
Stima Sacco Society Limited	P.O. Box 75629-00100, Nairobi
Sukari Sacco Society Limited	P.O. Box 841-50102, Mumias
Suba Teachers Sacco Society Limited	P.O. Box 237-40305, Mbita
Supa Sacco Society Limited	P.O. Box 271-20600, Maralal
Tai Sacco Society Limited	P.O. Box 718-00216, Githunguri
Taifa Sacco Society Limited	P.O. Box 1649-10100, Nyeri
Taraji Sacco Society Limited	P.O. Box 605-40600, Siaya
Telepost Sacco Society Limited	P.O. Box 49557-00100, Nairobi
Tembo Sacco Society Limited	P.O. Box 91-00618, Ruaraka
Tenhos Sacco Society Limited	P.O. Box 391-20400, Bomet
Thamani Sacco Society Limited	P.O. Box 467-60400, Chuka
Transcounties Sacco Society Limited	P.O. Box 2965-30200, Kitale
Trans Nation Sacco Society Limited	P.O. Box 15-60400, Chuka
Times U Sacco Society Limited	P.O. Box 310-60202, Nkubu
Tower Sacco Society Limited	P.O. Box 259-20303, Ol'Kalou
Transcom Sacco Society Limited	P.O. Box 19579-00202, Nairobi
Trans-Elite County Sacco Society Limited	P.O. Box 847-030300, Kapsabet
Trans-National Times Sacco Society Limited	P.O. Box 2274-30200, Kitale
Ufanisi Sacco Society Limited	P.O. Box 2973-00200, Nairobi
Uchongaji Sacco Society Limited	P.O. Box 925-80102, Mombasa
Ufundi Sacco Society Limited	P.O. Box 11705-00400, Nairobi
Ukristo Na Ufanisi Wa Angalicana Sacco Society Limited	P.O. Box 872-00605, Nairobi
Ukulima Sacco Society Limited	P.O. Box 44071-00100, Nairobi
Unaitas Sacco Society Limited	P.O. Box 1145-10200, Murang'a
Uni-County Sacco Society Limited	P.O. Box 10132-20100, Nakuru
United Nations Sacco Society Limited	P.O. Box 30552-00100, Nairobi
Unison Sacco Society Limited	P.O. Box 414-10400, Nanyuki
Universal Traders Sacco Society Limited	P.O. Box 2119-90100, Machakos
Vihiga County Farmers Sacco Society Limited	P.O. Box 309-50317, Chavakali
Vision Point Sacco Society Limited	P.O. Box 42-40502, Nyansiongo
Vision Africa Sacco Society Limited	P.O. Box 18263-20100, Nakuru
Wakenya Pamoja Sacco Society Limited	P.O. Box 829-40200, Kisii
Wakulima Commercial Sacco Society Limited	P.O. Box 232-10103, Mukurweni
Wanaanga Sacco Society Limited	P.O. Box 34680-00501, Nairobi
Wananchi Sacco Society Limited	P.O. Box 910-10106, Othaya
Wanandege Sacco Society Limited	P.O. Box 19074-00501, Nairobi
Wareng Sacco Society Limited	P.O. Box 3466-30100, Eldoret
Washa Sacco Society Limited	P.O. Box 83256-80100, Mombasa
Waumini Sacco Society Limited	P.O. Box 66121-00800, Nairobi
Wevarity Sacco Society Limited	P.O. Box 873-50100, Kakamega
Winas Sacco Society Limited	P.O. Box 696-60100, Embu
Yetu Sacco Society Limited	P.O. Box 511-60202, Nkubu

SCHEDULE II: RESTRICTED LICENSES FOR THE PERIOD ENDING 30TH JUNE, 2015

<i>Name of Society</i>	<i>Postal Address</i>
Miliki Sacco Society Limited	P.O. Box 43582-00100, Nairobi
Nyamira Sacco Society Limited	P.O. Box 633-40500, Nyamira
Moi University Sacco Society Limited	P.O. Box 23-30107, Moi University
Maono Daima Sacco Society Limited	P.O. Box 41-20424, Amalo
Nandi Hekima Sacco Society Limited	P.O. Box 211-30300, Kapsabet

Dated the 20th January, 2015

MR/6742301

CARILUS ADEMBA,
Chief Executive Officer.

Appendix IV: Statutory Documents



**JOMO KENYATTA UNIVERSITY
OF
AGRICULTURE AND TECHNOLOGY
DIRECTOR, BOARD OF POSTGRADUATE STUDIES**

P.O. BOX 62000
NAIROBI – 00200
KENYA
Email: director@bps.jkuat.ac.ke

TEL: 254-067-52711/52181-4
FAX: 254-067-52164/52030

REF: JKU/2/11/HD433-C007-0200/2014

3RD NOVEMBER, 2016

CHEPKWEI AMBROSE KIPRUTO
C/O Nakuru CBD Campus
JKUAT

Dear, Mr. Kipruto,

RE: APPROVAL OF Ph.D. RESEARCH PROPOSAL AND OF SUPERVISORS

Kindly note that your Ph.D. research proposal entitled: “DETERMINANTS OF EFFECTIVE STRATEGY IMPLEMENTATION AMONG SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN KENYA” has been approved. The following are your approved supervisors:-

1. Dr. Daniel .M. Wanyoike
2. Dr. Joel .K. Koima


PROF. MATHEW KINYANJUI
DIRECTOR, BOARD OF POSTGRADUATE STUDIES

Copy to: Dean, SEPM

/cm



JKUAT is ISO 9001:2008 certified
Setting Trends in Higher Education, Research and Innovation

**THIS IS TO CERTIFY THAT:
MR. AMBROSE KIPRUTO CHEPKWEI
of JOMO KENYATTA UNIVERSITY OF
AGRICULTURE AND TECHNOLOGY,
0-20103 Eldama Ravine, has been
permitted to conduct research in
All Counties**

**on the topic: DETERMINANTS OF
EFFECTIVE STRATEGY IMPLEMENTATION
AMONG SAVINGS AND CREDIT
SOCIETIES IN KENYA**

**for the period ending:
26th August, 2017**

**Applicant's
Signature**

**Permit No : NACOSTI/P/16/93103/13156
Date Of Issue : 15th December, 2016
Fee Received : Ksh 2000**



**Director General
National Commission for Science,
Technology & Innovation**

CONDITIONS

1. You must report to the County Commissioner and the County Education Officer of the area before embarking on your research. Failure to do that may lead to the cancellation of your permit.
2. Government Officer will not be interviewed without prior appointment.
3. No questionnaire will be used unless it has been approved.
4. Excavation, filming and collection of biological specimens are subject to further permission from the relevant Government Ministries.
5. You are required to submit at least two(2) hard copies and one (1) soft copy of your final report.
6. The Government of Kenya reserves the right to modify the conditions of this permit including its cancellation without notice



REPUBLIC OF KENYA



**National Commission for Science,
Technology and Innovation**

**RESEARCH CLEARANCE
PERMIT**

Serial No. A 12353

CONDITIONS: see back page



**NATIONAL COMMISSION FOR SCIENCE,
TECHNOLOGY AND INNOVATION**

Telephone: +254-20-2213471,
2241349, 3310571, 2219420
Fax: +254-20-318245, 318249
Email: dg@nacosti.go.ke
Website: www.nacosti.go.ke
when replying please quote

9th Floor, Utalii House
Uhuru Highway
P.O. Box 30623-00100
NAIROBI-KENYA

Ref: No. **NACOSTI/P/16/93103/13156**

Date:

15th December, 2016

Ambrose Kipruto Chepkwei
Jomo Kenyatta University of Agriculture
And Technology
P.O. Box 62000-00200
NAIROBI.

RE: RESEARCH AUTHORIZATION

Following your application for authority to carry out research on *“Determinants of effective strategy implementation among Savings and Credit Societies in Kenya”* I am pleased to inform you that you have been authorized to undertake research in **all Counties** for the period ending **26th August, 2017.**

You are advised to report to **the Managers of selected Savings and Credit Societies, the County Commissioners and the County Directors of Education, all Counties** before embarking on the research project.

On completion of the research, you are expected to submit **two hard copies and one soft copy in pdf** of the research report/thesis to our office.


BONIFACE WANYAMA
FOR: DIRECTOR-GENERAL/CEO

Copy to:

The Managers
Selected Savings and Credit Societies.

The County Commissioners
All Counties.

National Commission for Science, Technology and Innovation is ISO 9001:2008 Certified

Appendix IV: List of SACCOs for Pilot Test

1. Boresha SACCO Society Ltd – Baringo County
2. Skyline SACCO Society Ltd – Baringo County
3. Smartlife SACCO Society Ltd – Keiyo- Marakwet County
4. Trans-National Times SACCO – Transzoia County
5. Egerton University SACCO – Nakuru County
6. Eco-Pillar SACCO Society Ltd- West Pokot County

Appendix VII: List of SACCOs Involved in Data Collection

- | | Name of SACCO |
|-----|-----------------------------|
| 1. | Afya SACCO |
| 2. | Airports SACCO |
| 3. | Arthi SACCO |
| 4. | Asili SACCO |
| 5. | Chuna SACCO |
| 6. | Comoco SACCO |
| 7. | Elimu SACCO |
| 8. | Harambee SACCO |
| 9. | Imarisha SACCO |
| 10. | Jamii SACCO |
| 11. | Kenya Bankers SACCO |
| 12. | Kenya Highlands SACCO |
| 13. | Kenya Midland SACCO |
| 14. | Kenya Police SACCO |
| 15. | Kipsigis Edis SACCO |
| 16. | Konoin SACCO |
| 17. | Koru SACCO |
| 18. | K-Unity SACCO |
| 19. | Maisha Bora SACCO |
| 20. | Metropolitan National SACCO |
| 21. | Miliki SACCO |
| 22. | Moi University SACCO |
| 23. | Mwalimu National SACCO |
| 24. | Mwananchi SACCO |
| 25. | Nandi Hekima SACCO |
| 26. | Nassefu SACCO |
| 27. | Ndege Chai SACCO |
| 28. | Nyati SACCO |
| 29. | Patnas SACCO |
| 30. | Safaricom SACCO |

31. Sharia SACCO
32. Simba Chai SACCO
33. Stegro SACCO
34. Stima SACCO
35. Teleposta SACCO
36. Tenhos SACCO
37. The Noble SACCO
38. Trans Elite County SACCO
39. Ukulima SACCO
40. Unicounty SACCO
41. Unifanisi SACCO
42. Unitas SACCO
43. Vision Africa SACCO
44. Wanaanga SACCO
45. Wanandege SACCO
46. Waumini SACCO