Organisational Culture As a Strategy Implementation Practices and Performance of Deposit Taking Savings and Credit Cooperatives in Uasin Gishu County, Kenya

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Abstract: Strategic implementation is a critical phase in the strategic management process, where organizations put their formulated strategies into action. The effectiveness of strategic implementation can have a profound impact on organizational performance. The purpose of the study was to determine the influence of strategy implementation on performance of the deposit taking saving and credit cooperatives in Uasin Gishu County, Kenya. The study was guided by the following specific objectives: to examine the influence of organizational structure on performance of the deposit taking saving and credit cooperatives in Uasin Gishu county, to establish the influence of organizational culture on performance of the deposit taking saving and credit cooperatives in Uasin Gishu county, to evaluate the influence of resource allocation on performance of the deposit taking saving and credit cooperatives in Uasin Gishu county and to identify the influence of strategic communication on performance of the deposit taking saving and credit cooperatives in Uasin Gishu county. The study adopted the following theories, stakeholder, resource based theory and institutional theory. The study used a descriptive research design with a target population of 98 in the deposit taking saving and credit cooperatives in Uasin Gishu County. Since the target population was small, the study worked with entire population which was census. Data collection instrument was structured questionnaire. Both primary and secondary data were collected .The researcher self-dropped and picked the duly filled questionnaires. Piloting was done to test the validity and reliability of data collection instrument. Data was organised, coded, edited to bring a meaning. Both descriptive and inferential statistics was done. Multiple Regression was done to test the significant levels of one variable over the other. Analysis of variance was also done. The findings were of significant to the researchers, academicians, stakeholders and to the entire economy as a whole.

Keywords: organisational culture, Implementation, Performance of SACCOS.

1. INTRODUCTION

In today's rapidly changing environment, organizational performance can only be enhanced by aligning actions with strategic goals, optimizing resources, fostering effective leadership and communication, engaging employees, and adapting to changes in the business environment (Munala et al 2023). Organizations that effectively implement their strategies are better positioned to achieve sustainable success. The business of the twenty first century irrespective of its size is going to be part of the global business community affecting and being affected by social change, events and pressures from around

the world (Munala et al 2023). This is so because the business environment is changing, dynamic, turbulent, discontinuous and highly competitive. In this period, the relationship between business and society has changed radically. Key drivers of this change have been globalization of trade, increased size and influence of corporate organizations, the repositioning of government and the rise in the strategic importance of stakeholder's relationships, knowledge, and brand reputation (Olanipekun, 2014).

Firms that have implemented their strategies consistently have not failed. Failure to implement the strategies in any organisation remains a big problems that many firms continue facing. Effective strategy implementation is considered critical towards the achievement of institutional objectives by facilitating better organizational performance for longterm sustainability (Munala et al 2023).

Globally, organisational performance is a multifaceted concept that can include financial performance indicators like profits, market based indicators like market shares, returns of the shareholders and the added economic value (Sengendo, 2016). In the context of the Savings and Credit Cooperative Societies (SACCOs), performance can be reflected in overall membership & total deposits, branch network, new products introduced to the market and the outreach performance of the SACCOs strategies. Thus, performance in the context of the SACCOs is an important concept that underpins the very reason for existence of these institutions. With their origin in Germany in 1849, the SACCO movement grew to other parts from Europe extending to North America and the rest of the world. It is this performance of the SACCOs in the world that led to the establishment of the World Council of Credit Unions (WOCCU) in the year1970. Conceptually, WOCCU has a key a role of fostering performance of the SACCOs in the world (WOCCU, 2018). A European business review revealed that, many European firms have been faced with increasing uncertainty and complexity over few years and the chief strategic officer has had little known about its role in contributing to curbing the challenges (Markus, 2013). Allio (2015) observed that survey results of the White Paper of Strategy Implementation of Chinese

strategy implementation is a crucial and important process in strategic management. In order to be successful organizations need to effectively implement their strategies to enhance their performance (Carter & Pucko, 2010). In Africa, the performance of the SACCOs first started in Ghana in 1959 before growing to nations in the west of Africa like Nigeria and the east African countries like Uganda, Tanzania as well as Kenya. The performance of SACCOs in the countries not colonized by Britain in Africa was witnessed in 1960s where 1970s saw exponential performance. It is this widespread performance of SACCOs in Africa that resulted into the creation of the African Confederation of Co-Operative Savings and Credit Associations (ACCOSCA) in the year1968. The essence of ACCOSCA is to spur the performance of SACCOs in Africa as a continent (ACCOSCA, 2018). Strategy implementation delineates the activities through which organizations define its domain(s) of action, and determine how it will navigate or compete within its chosen domain(s) (Murgor, 2014). For most organizations, the dynamic process of adjusting to environmental change and uncertainty of maintaining an effective alignment with the environment while managing internal interdependencies is enormously complex, encompassing myriad decisions and behaviors at several organization levels. Strategy implementation is an organizational adaptation activity through which continued organizational performance can be guaranteed (Hill & Hoskisson, 2010).

Organisations come up with very good strategies to make improvement in the interest of the organisations but never see the light in implementation. In a study conducted by one of the non-governmental organisations the research analysed that although strategy formulation is a hard task for management team, making the strategy work proved to be even more difficult. This is because strategy implementation is seen as more of a craft rather than a science and its research history was described as fragmented. They found out that the superior strategies did not produce the best performance when not successfully implemented. This was due to policy regulations, managerial competencies and resource allocation which were summed up as the most critical factors that affect the effective strategy implementation (Omondi, P., Ombui, K., and Mungatu, J., 2013).

Numerous studies on corporate strategy have reported a correlation between strategy implementation practices and performance in many commercial and non-profit organizations (Baini & Mwasiaji, 2018; Walter & Vincent. 2018). Poorly formulated strategy and improper implementation practices have been identified as the primary causes of dismal performances in many organizations (Riany, Were and Kihara, 2018). In Kenya, some corporations continue to perform below stakeholder expectations, thus over rely on the exchequer for budget support, resulting in loss of viability and inability to effectively deliver on their core mandate. Atkinson stated that more than half of the strategies that have been devised by organisations are never implemented. She further claims that this is due to increase in competition and globalisation. She

emphasises that this makes it more important to have effective strategy implementation (Atkinson, 2006). Allio in his findings agrees that strategies fail at the implementation phase and further emphasises that using a straight forward approach, format and process, managers can bridge the gap between rhetoric and reality (Allio, 2005). Robin Speculand claims that nine out of ten strategies fail at the implementation phase. He further explains that this is because after leaders are left to implement the strategy, they have to figure out how to let the people know of the changes, what and why we need this change. He states that "implementation is not a single decision or action but a cluster of structured and sustained activities over a period of time" (Speculand, 2009).

Literature has shown that successful implementation of strategies can help the firm to realize outstanding performance and thus performance (Nkuru, 2015; Muendo & Ogutu, 2020). According to Donna and Wanjira (2018), performance and thus performance of the firm require successful implementation of the formulated strategies. Similarly, Wangeci (2017) shared that performance of the firm requires implementation of the strategies that have been established after strategic planning.

Odhiambo (2016) indicates that strategy implementation entails identification of measurable and mutually determining annual objectives which convert long-term objectives into specific and short-term goals. It also includes the development of specific functional strategies which translate grand strategies at business level into current action plans for sub units of the company. Thus execution must be controlled and evaluated if the strategy is to be successfully implemented and adjusted to changing conditions. However, during implementation, various challenges are encountered and need to be addressed if the strategy is to be realized. According to Kihara, Bwisa and Kihoro (2016) the strategy implementation process determines whether an organization excels, survives or dies depending on the manner in which it is undertaken by the stakeholders. Strategy implementation process involves placing objectives, strategies, and policies into action through the development of programs, budgets, and procedures. Strategy formulation precedes implementation making implementation a key part of strategic management.

Implementation of strategies requires the firm to critically examine the structure, resources and culture so as to realize superior performance that may promote performance (Mailu, Ntale &Ngui, 2018). An organizational structure would provide the duties and responsibilities of the staff while reinforcing the existing channels of communication during strategy implementation (Mailu et al., 2018). An organizations 'structure is made up of formally established systems and structures like departments, procedures and policies that an organization has put in place (Siapei, 2015). Existence of a positive culture in an organization enables employees to accept change that comes with strategy implementation (Muendo, 2016). Establishing a culture that support and encourage strategic thinking is an important role of the top management in a firm. Top leadership and management of the firm have significant impact on organizational change that would energize the existing culture so the vision of the firm is aligned with the mission (Fernandes, 2018). For successful formulation and implementation, an effective culture unifies employees in an organization while creating set of common rules and norms that should be adhered to by staff in the firm. An effective culture during strategy implementation promotes adaptability, consistency, involvement and shared mission (Akinyi, 2015). Different strategic strategies require different organizational resources and competencies, as well as different environments, to contribute to the growth and protection of the firm's profitability (Anwar & Ghafoor, 2017).

The environments in which SACCOs operate have become increasingly uncertain posing a lot of challenges. It is evident that many firms have experienced delayed SACCOs' performance due to lack of adequate understanding of the process of strategy implementation. It is important during strategy formulation and implementation that everyone in the firm understands what the SACCOs aims to achieve and how it will get there (Taneja, Sewell & Odom, 2015). For many SACCOs in Kenya, one of the main challenges has been Performance (Ndung'u& Mutinda, 2022). In the past few years, SACCOs in Kenya have been facing more competition from other financial institutions such as banks with threats such as formation of new mergers from existing local and international financial firms. In addition, there has been introduction of new government regulations especially on product prices which are not in favour of the much needed performance of SACCOs in the country (Mugo, Waithaka & Muathe, 2017).

The minimum SACCO performance target as per most Counties in Kenya is at 10%, however, the current performance rates of most SACCOs average at about 5%, which is lower than the prescribed minimum (Boen, 2015). This signifies slow performance of the SACCOs in Kenya. Performance in dormant membership of the SACCOs in Kenya

was at40.1% in 2018, the performance rate of gross loans compared to deposits and performance in NPLs was at 6.14%, 6.30% and 6.15% in the periods 2017, 2018 and 2019 respectively(SASRA, 2020). These indicate of possible and imminent crisis that would lead to unsustainability of many SACCOs in Kenya. The consequences of the collapse of these SACCOs would be dire on the following grounds:first, about 63% of Kenyans derive their livelihood either directly or indirectly from these SACCOs(Wakaro, 2020). Secondly, these SACCOs control about Kshs. 500 billion in form of savings and assets in the economy with the contribution of assets top GDP standing at 5.44%, 5.55% and 5.72% for 2017, 2018 and 2019 respectively (SASRA, 2020).Lastly, of the overall savings mobilized and loans advanced by SACCOs in Africa, SACCOs in Kenya contribute 62% and 65% of the savings and total loans respectively and thus a powerful movement in Africa (Wakaro, 2020). According to Nkuru (2015), SACCOs in Kenya should implement sound strategies in order to realize performance. The existing literature document that strategy implementation is a complicated phase that is characterized by high failure rate which may slow the performance of the firm.

Muendo and Ogutu (2020) argue that although about 80% of the firms have well formulated strategies, only 14% have been successful in implementing the strategies. The findings of Nwachukwu et al. (2019) who conducted a study on the performance of telecommunication firms in Nigeria were that key focus should be directed towards the drivers of strategy implementation in these companies to ensure the performance of the firms. Donna and Wanjira (2018) as well as Wangeci (2017) focused on implementation of firm strategies and its impact performance in their studies therefore in both the studies the concept of performance of the firm was not explored. The aforementioned studies point out the fact that strategy implementation is necessary for performance, but fail to extend this relationship towards performance of the firm. The link between implementation of strategies and performance especially in the SACCO sub-sector has been unexplored. Other studies were conducted in different contexts like pharmaceutical manufacturing firms and not specifically the SACCOs. There are some studies that were done in other countries like Nigeria and not Kenya while other studies covered dependent variables like performance and not firm performance. Implementation entails putting strategies into actions, and it is achieved through appropriate financial budgeting, and planning among others (Wheelen & Hunger, 2008; Chankseliani, Qoraboyev & Gimranova, 2021). Most organization usually fail to achieve their targets because there is often improper implementation or no implementation at all (Bigler, 2011). According to Kiplagat (2014), approximately 80% of the global organization's reports to have great strategies. However, research report shows that only about 33% implement their strategic plans accurately. Other investigations like Wangeci (2017) adopted a case study design where Nairobi Water and Sewerage Company was studied thus presenting a methodological gap. Therefore, the study sought to determine the effect of organizational culture on performance of the deposit taking saving and credit cooperatives in Uasin Gishu county.

2. ORGANISATIONAL CULTURE

Culture differs from one organisation to the other. In a recent article in Harvard Business Review, the writers said that, organizational culture is the collective effect of the common beliefs, behaviours, and values of the people within a company. (Groysberg, Lee, Price & Cheng, 2018). When we talk about organizational culture, we are talking about the employee experience, the internal view. Organizational structure and culture are other important enablers of successful strategy implementation (Muendo, 2016). Numerous studies in the literature contend that strategy implementation influences organizational performance (Barca, 2017; Mailu et al., 2018; Okwemba & Njuguna, 2021; Omondi et al., 2017; Philemon & Kessy, 2016). Organizational culture, the employee experience, is a steady setting for every organization's daily operations. It does not matter if the organizations develop a high-quality product or plan a killer kick-off meeting, if there is an underlying attitude of unpleasantness, resentment, or boredom, the long-term outlook for the organisation will not be good. Organization culture is the filter through which everything else happens. Meanwhile creating a positive employee experience is a universal goal, but there is more than one-way to get there. And the lines between functions and duties are often blurred. (Brown, Melian, Solow, Chheng & Parker, 2015).

According to (Ankrah, & Langford, 2005), the construction industry is dynamic and fragmented, and stakeholders are constantly confronted with new organizations in a changing environment. Understanding their organizational culture will enable firms to better manage their business and prevent misunderstandings and conflict often due to cultural differences. This could further enhance performance, quality and customer satisfaction ensuring their long-term success. Effectiveness of an organization depends largely on its organizational culture (Weihrich et al, 2014). Flexibility in organization culture enables firm to respond faster to changes in an increasingly turbulent environment, facilitates internal restructuring and

modification of employee behavior (Denison, 2019). A successful enterprise needs to adapt its organization culture to the prevailing environment and such firms exhibits close communication, teamwork and risk taker (Brown. 2005). Companies vary in how to effectively and efficiently manage and control the construction process, owing to the various inputs. The behaviour of organizations involved in the process is perceived to be caused by different organizational cultures, developed from differing control systems and structures (Harkink & Tijhuis, 2016).

According to (Wagner & Spencer 2006), organizational culture is "the personality of the company". This personality includes what is valued, the dominant leadership style, language and symbols, procedures and routines, and the definitions of success that characterizean organization. (Cameron & Quinn, 2017) defined Organizational culture as Shared beliefs and a way of thinking that enable people to distinguish different aspects in a situation. This is also described as the subconscious values and assumptions, people's expectations and their collective memories in an organization(Schein,1992; Cameron & Quinn, 2011). The significance of any strategy and its prospective contributions include increasing productivity, reducing costs, growing profits, and improving service or product quality (DeWit & Meyer, 2004). Implementing strategy would thus be perceived as being about allocating resources and changing organizational structure. The implementation process involves the collective wisdom, knowledge, and even subconscious minds of the collaborators. This powerful phenomenon is becoming a requirement to effectively compete in today's global marketplace. A number of approaches that greatly enhance the effectiveness of strategy implementation can be employed. Indeed, good strategic management is a function of people actively considering strategy as they make day-to-day decisions in an ever-changing world (Johnson, Scholes and Whittington 2008).

Before implementing any strategy, the first step would be to analyse the environment so understand organization interaction with the environment in order to improve organizational efficiency and effectiveness. Next step is developing strategies that will help in fulfilling organizational goals. In a competitive strategy where organizations are concerned, is to achieve superior quality of services. Michael Porter proposed three different 'generic' strategies by which an organization could achieve competitive advantage: overall cost leadership, differentiation and focus strategies. Competitive strategies are based on some combination of quality, service, and cost and time (Johnson, Scholes and Whittington, 2008). Atkinson defines organizational culture to be the underlying assumptions about how work is performed; the acceptable and un-acceptable and behavior or actions encouraged or discouraged in an organization. Every organization is influenced by the existing culture which varies from organization to organization. Researchers like Ogbor (2013), Schein (2014) and Alvesson (2013) concluded that the productivity of an organization is greatly affected by its culture. When you walk in different companies, one will experience a certain atmosphere, feeling, style personality, a charm, a feel that is unique to it, this as a result influences the way the employees relate to their clients.

Divan (2012), Flexible, strong and unified cultures will approach strategy implementation and affect implementation in a positive manner by aligning goals. Goals can come into alignment when the organizational culture works to focus on productivity and getting the organization's primary mission accomplished. This will create a domino effect in the organization that ensures that all work performed by each individual in the company and work group focuses on performance and on the strategic importance of the company. This allows culture to align with strategy implementation at the most basic level. For this level of unification to work, goal setting must align with and be supported by systems, policies, procedures and processes within the organization, thereby helping to achieve strategy implementation and continuing the cultural integrity of the organization.

According to Hofstede and Jan (2013), Organizational culture includes the shared beliefs, norms and values within an organization. It sets the foundation for strategy. For a strategy within an organization to develop and be implemented successfully, it must fully align with the organizational culture. Thus, initiatives and goals must be established within an organization to support and establish an organizational culture that embraces the organization's strategy over time. Organizations that remain flexible are more likely to embrace change and create an environment that remains open to production and communication (Hofstede and Jan (2013). This provides a model that welcomes cultural diversity and helps clarify strategy implementation. Culture within an organization can serve many purposes, including unifying members within an organization and help create a set of common norms or rules within an organization that employees follow.

A flexible culture, one that will systematically support strategy implementation, is one that fosters a culture of partnership, unity, teamwork and cooperation among employees. This type of corporate culture will enhance commitment among employees and focus on productivity within the organization rather than resistance to rules and regulations or external

factors that prohibit success (Bolman and Terrance, 2008). Bashayreh (2018) did a study on the influence of organizational culture on organizational performance. Therefore, the purpose of this research was to develop and test a theoretical framework that combines organizational culture in relationship to work related attitudes, work behavior as intervening variables and organizational performance as a dependent variable. The Structural Equation Modelling results showed that both work-related attitudes and work behavior can be seen as related to organizational performance. Meanwhile the structural equation model apparently eliminates the relationship between organizational culture and performance.

A study carried out by Kamaamia (2016) focused on the effect of organizational culture on organizational performance in Kenya School of Monetary Studies. The study adopted a descriptive survey research design. The population of the study was composed of 110 employees of KSMS, out of which a stratified sampling was used to draw out a sample respondents. The findings on the on the effect of organizational culture on performance revealed the existence of statistically significant relationship between organizational culture and performance, r (0.658); p < 0.01). Therefore, the study concludes that all constituent components of organizational culture including goal oriented measures, work oriented measures, employee oriented measures, open culture system, and professional work culture enhance organizational performance.

The study of Ahmed and Shafiq (2014) focused on the impact of organizational culture on organizational performance in the telecom sector. The study was conducted in different Bahawalpur based franchises of telecom companies. Quantitative approach was adopted in which a questionnaire is used to collect the data. The findings indicated that all the dimension of the culture influence the different perspective of organizational performance.

Poku, Owusu Ansah and Zakari (2013) carried out an empirical study on organizational culture and organizational performance in Banking Industry in Ghana. The data was obtained from nine banks in Ghana constituting about 60% of the Banking Industry's Market Share, with different origins such as Public-Domestic, Private-Domestic, Pan African and Multinational Banks. The analysis was based on 296 respondents from various departments with varied positions. The study revealed that though there was significant differences among the banks in terms of the Organizational Culture Traits, there was no significant differences among them with regards to Performance.

Maina (2016) looked at the Influence of Organizational Culture on Performance of Commercial Banks in Kenya. The target population consisted of employees of 42 commercial banks in Nairobi County. The study sample was selected through stratified random sampling techniques. A questionnaire was used to collect data. Data was analyzed using descriptive and inferential statistics. The study conclude that commercial banks had organization culture that determined how things were done, employees were like-minded and held similar beliefs and values, commercial banks were guided by values of consistency, adaptability and effective communication system, employees had a sense of identity which increased their commitment to work and commercial banks had clearly spelt out work ethics. Iljins, Skvarciany and Gaile-Sarkane (2015) examined the effect of organizational culture on organizational climate during the process of change. The primary data were collected through questionnaires from 81 employees working in IT companies from Bucharest. The results from the statistical analysis of primary data showed that the dimensions of organizational culture have a positive impact on performance management practices. Moreover, all the four traits of organizational culture (adaptability, mission, consistency, involvement) had a significant and positive influence on performance management practices. With successful strategy implementation means that the organisations will be able to achieve its objectives in a timely and in competitiveness since it is concerned with the overall productivity in an organization in terms of stock turnover, customers, profitability and market share. The concept of organizational performance is core to businesses because the major objective of businesses is to make profits. Iravo et. al., (2013) state that one of the important questions in business has been why some organizations succeed and why others fail and this has influenced a study on the drivers of organizational performance.

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identified three approaches to performance in an organization which are the goal approach, which states that an organization pursues definite identifiable goals. This approach describes performance in terms of the attainment of these goals. The second approach is the systems resource approach which defines performance as a relationship between an organization and its environment. This concept defines performance according to an organization's ability to secure the limited and valued resources in the environment. The third approach is the process perspective which defines performance in terms of the behaviour of the human resource of an organization (Waiganjo et. al., 2012). Kiragu (2005) highlights performance in terms of four perspectives which are the financial, customer, internal processes and innovativeness. The financial perspective identifies the key financial drivers of enhancing performance which are profit margin, asset turnover, leverage, cash flow, and working capital (Odhuno and Wadongo, 2010).

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3. METHOD

This study adopted a descriptive research design. The target population for the study was comprised of 72 SACCOs managers in Uasin gishu County, Kenya. Given the study's small sample size, the study utilized all of the population's census data. Data collection instrument was questionnaires. Piloting was done to test the validity and reliability of the data collection instrument. Once data is collected, it was crosschecked and verified for errors, completeness, and consistency. It was then be coded, entered and analysed descriptively using IBM Statistical Package for Social Sciences (SPSS 23). Pearson correlation analysis was used to test the relationship between variables in the study hypotheses. ANOVA multiple linear regression analysis were adopted computed to determine the statistical relationship between the independent variable and the dependent.

4. DISCUSSION

The study's objective was to establish the effect of organization culture on performance of SACCOS in deposits in Uasin Gishu County. The descriptive statistics results of organization culture on performance of SACCOS in deposits in Uasin Gishu County are shown in table 4.1. According to the results, 63.6% of the respondents either agreed or strongly agreed that organizational culture includes the shared beliefs, norms and values within an organization. This statement had a relatively high mean score of 3.6186 indicating that the majority of the respondents agreed with it. Additionally, 88.1% of the respondents either agreed or strongly agreed that for a strategy within an organization to develop and be implemented successfully, it must fully align with the organizational culture. This indicated that there was a high level of affirmation by the respondents which was reinforced by the high mean score of 4.2034.

The results also showed that 83.1% of the respondents either agreed or strongly agreed that Initiatives and goals must be established within an organization to support and establish an organizational culture that embraces the organization's strategy over time. This statement had a mean score of 4.4237 indicating a very high affirmation by the respondents and agreeing with it. Further, only 41.5% of the respondents either agreed or strongly agreed while 30.5% were neutral towards the assertion that Culture within an organization can serve many purposes, including unifying members within an

organization and help create a set of common norms or rules within an organization that employees follow. This high level of uncertainty was also reflected in the mean of 3.3644.

According to the results, 70.3% of the respondents either agreed or strongly agreed that a flexible culture, one that will systematically support strategy implementation, is one that fosters a culture of partnership, unity, teamwork and cooperation among employees. This statement had a mean score of 3.9322 indicating a high level of agreement. Lastly, 72.9% of the respondents either agreed or strongly agreed that better organisational culture enhances organisational performance. This was an indicator of the affirmation by most of the respondents which was supported by the high mean score of 3.8305. A review of the standard deviations of the statements showed that all the standard deviations ranged between 0.72476 and 1.12216 indicating a low variation between each response and the mean responses.

Statements on Organization Culture	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
Organizational culture includes the shared beliefs, norms and values within an organization.	0.0%	19.5%	16.9%	45.8%	17.8%	3.6186	0.99503
For a strategy within an organization to develop and be implemented successfully, it must fully align with the organizational culture.	0.0%	6.0%	5.9%	50.0%	38.1%	4.2034	0.80127
Initiatives and goals must be established within an organization to support and establish an organizational culture that embraces the organization's strategy over time.	0.0%	0.0%	16.9%	23.8%	59.3%	4.4237	.76691
Culture within an organization can serve many purposes, including unifying members within an organization and help create a set of common norms or rules within an organization that employees follow.	0.0%	28.0%	30.5%	18.6%	22.9%	3.3644	1.12216
A flexible culture, one that will systematically support strategy implementation, is one that fosters a culture of partnership, unity, teamwork and cooperation among employees	0.0%	0.0%	29.7%	47.4%	22.9%	3.9322	0.72476
Better organisational culture enhances organisational performance	0.0%	10.2%	16.9%	52.5%	20.4%	3.8305	0.87026

Table 4.1: Descriptive Statistics of Organization Culture

4.1 Effect of Performance of SACCOS in Deposits in Uasin Gishu County

The study's fifth objective is to assess the effect of performance of SACCOS in deposits in Uasin Gishu County. The results of the descriptive statistics of effect of performance of SACCOS in deposits in Uasin Gishu County are presented in table 4.2. According to the results, 86.4% of the respondents either agreed or strongly agreed that With successful strategy implementation, the organisations is able to achieve its objectives in a timely and in competitiveness since it is concerned with the overall productivity in an organization in terms of stock turnover, customers, profitability and market share. This statement had a mean of 4.3390 indicating a very high level of affirmation by the respondents. Additionally, 70.3% of the respondents strongly agreed that Productivity, employee' morale and effectiveness is crucial in strategy implementation. This is an indicator that most of the respondents agreed with this statement, a fact that was reinforced by the high mean score of 4.1102.

Further, 77.2% of the respondents either agreed or strongly agreed Performance management and improvement is at the heart of strategic management because a lot of strategic thinking is geared towards defining and measuring performance. This statement had a mean score of 4.0085 indicating that the majority of respondents affirmed it. The results also showed that 87.3% of the respondents either agreed or strongly agreed that for an organization to be successful it has to record high returns and identify performance drivers from the top to the bottom of the organization. This indicating a strong affirmation of the statement and was supported by the high mean score 4.3390. 55.1% of the respondents either agreed or strongly agreed, while 22.9% were neutral towards the statement that Strategy implementation enhances organizational performance. This statement had a mean of 3.6017 indicating a moderate level of agreement. The standard deviations of all the statements ranged between 0.58792 and 1.36639 indicating that there was minimal variation between each response and the average response.

Statements on performance of SACCOS	Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree	Mean	Std. Deviation
With successful strategy implementation, the organisations is able to achieve its objectives in a timely and in competitiveness since it is concerned with the overall productivity in an organization in terms of stock turnover,	12.60/	0.0%	0.0%	11.9%	74.5%	4.3390	1.36639
customers, profitability and market share. Productivity, employee' morale and effectiveness is crucial in strategy implementation.	13.6% 0.0%	29.7%	0.0%	0.0%	74.3%	4.1102	1.37613
Performance management and improvement is at the heart of strategic management because a lot of strategic thinking is geared towards defining and measuring performance.	0.0%	5.9%	16.9%	47.5%	29.7%	4.0085	.84222
For an organization to be successful it has to record high returns and identify performance drivers from the top to the bottom of the organization.	0.0%	0.0%	12.7%	40.7%	46.6%	4.3390	.69455
Strategy implementation enhances organizational performance	11.0%	11.0%	22.9%	16.9%	38.2%	3.6017	1.37834

Table 4.2: Descriptive Statistics of Performance of SACCOS in deposits in Uasin Gishu County

4.2 Inferential Statistics

4.2.1 Pearson Correlation Coefficient Analysis

The Pearson correlation coefficients of this study are illustrated in Table 4.3. According to the results, the independent variable, organisational culture had positive correlations r = 0.791, respectively with the dependent variable, performance of SACCOS in deposits in Uasin Gishu County. Thus, a change in organisational culture by one unit will lead to a corresponding change of 0.791 in performance of SACCOS in deposits in Uasin Gishu County.

Further, an assessment of the p-values showed that all the independent variables had p-values that were below 0.05 indicating that there a statistically significant relationship between all of them and the dependent variable. This affirmed that in instances where there are confidence intervals of 95%, p-values are supposed to be below 0.05 so that the observed differences between groups are not likely to be down to chance and, as such, statistically significant.

		Organizational culture	Performance of SACCOS
	Pearson Correlation	1	
Organizational	Sig. (2-tailed)		
culture	Ν	62	
	Pearson Correlation	.791*	1
Performance of	Sig. (2-tailed)	.039	
SACCOS	N	62	62

Table 4	3.	Pearson	Correlation	Coefficients
I abic 4.	J.	I Carson	Correlation	Coefficients

4.2.2 Multiple Regression Analysis

Regression is a statistical technique that deals with the determination of linkages between one or more independent variables and a dependent variable by fitting a line of best fit through a series of observations (Mooi & Startstedt, 2014). The summary of the study's multiple regression model is presented in table 4.4. These results show that the R Square value for all the variables was 0.714 indicating that the model explained 71.4% of any changes in the dependent variable, performance of SACCOS in deposits in Uasin Gishu County whenever there is a one percent change in the independent variable. This means that the model managed to reach the 0.7 threshold for significance of the R Square value as recommended by Hamilton, Ghert and Simpson (2015). This demonstrates a fairly strong goodness-of-fit of the regression model.

Table 4.4: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.848ª	.714	.682	.32978
	í a		. ~ .	

a. Predictors: (Constant), Organisational Culture,

4.2.3 Analysis of Variance

A NIOVA a

Sawyer (2009) affirmed that the Analysis of Variance (ANOVA) is a statistical procedure that attempts to find out existing differences between experimental group means in situations where there are one or more independent variables and a dependent variable. The results of the ANOVA of the study are presented in table 4.5. The results indicate that the ANOVA F-test score, calculated value F_{cal} at 5% level of significance is equivalent to 29.825, which is greater than the F critical value (F_{crit}) of 2.45 indicating that there is a significant relationship between all the independent variables and the dependent variable of performance of SACCOS in deposits in Uasin Gishu County. The p-value of 0.000 is less than 0.05 indicating that there is a statistically significant relationship between each of the independent variable and performance of SACCOS in deposits in Uasin Gishu County of Kao and Green (2008). This demonstrates the goodness of fit of the model.

Table 4. 5: Analysis of Variance

ANUVA					
Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	11.794	1	2.621	29.825	.000 ^b
Residual	26.275	61	.123		
1 Total	37.057	62			

a. Dependent Variable: Performance of SACCOS in deposits in Uasin Gishu County

B. Predictors: (Constant), Organisational Culture,

4.2.4 Beta Coefficient Analysis

Beta Coefficients as unknown constants that are projected from the data which are connected to particular independent variables (Peterson & Brown, 2005). These coefficients enable the measurement of the size of change in an independent variable and the manner in which this affects the dependent variable when the rest of the independent variable are held constant. The results of the Beta Coefficients of the study variables are shown in Table 4.6. The values of the constants and coefficients enabled the generation of the following multiple regression model:

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

 $= 4.311 + 0.148X_2$

Where, Y refers to the dependent variable (performance of SACCOS), X1 refers to the organisational culture.

According to the equation, taking all the independent variables to be zero, performance of SACCOS will be a constant equivalent to 4.311. A review of the findings also shows that a unit increase in organisational culture will lead to a 0.148 increase in performance of SACCOS when all other independent variables are held constant. Lastly, the p-values for all the variables are all below 0.05, which indicates that they are all statistically significant.

Table 4.6. Beta Coefficients

Unstanda	rdized Coefficients	Standardized Coefficients	_	
В	Std. Error	Beta	t	Sig.
4.311	.582		7.231	.000
.148	.064	.194	2.132	.000
	B 4.311	4.311 .582	B Std. Error Beta 4.311 .582	B Std. Error Beta t 4.311 .582 7.231

a. Dependent Variable: performance of SACCOS

5. CONCLUSION AND RECOMMENDATION

The study's objective is to establish the effect of organization culture on performance of SACCOS in deposits in Uasin Gishu County. The findings indicated that organizational culture includes the shared beliefs, norms and values within an organization and that for a strategy within an organization to develop and be implemented successfully, it must fully align with the organizational culture. The findings also implied that initiatives and goals must be established within an organization to support and establish an organizational culture that embraces the organization's strategy over time and that culture within an organization can serve many purposes, including unifying members within an organization and help create a set of common norms or rules within an organization that employees follow. Again, the findings implied that a flexible culture, one that will systematically support strategy implementation, is one that fosters a culture of partnership, unity, teamwork and cooperation among employees and that better organisational culture enhances organisational performance. Based on the findings, the study concluded that a unit increase in organisational culture will lead to a 0.148 increase in performance of SACCOS when all other independent variables are held constant. The study recommended that the management of the SACCOs should have shared beliefs, norms and values within an organization and that for a strategy within an organization to develop and be implemented successfully; it must fully align with the organizational culture. The management of SACCOs should have established initiatives and goals within an organization to support and have an organizational culture that embraces the organization's strategy over time within an organization that can serve many purposes, including unifying members within an organization and help create a set of common norms or rules within an organization that employees follow.

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