STRATEGIC ALIGNMENT, FIRM SIZE AND SUSTAINABLE COMPETITIVE ADVANTAGE AMONG DEPOSIT TAKING SACCOs IN KENYA

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DECLARATION & RECOMMENDATION

Declaration

I declare that this thesis is my original work and has not been presented in any other university.

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Recommendation

This thesis has been submitted for examination with our approval as university supervisors.

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DEDICATION

I dedicate this work to my loving wife Wendy Mwenda and our son Bellamy Munene Mwenda. Thank you for standing with me.

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ABSTRACT

Sustainable competitive advantage has been a major topic of interest among managers of both commercial and non-commercial organizations globally. As the operating environment becomes competitive, managers faced with dwindling fortunes for their organizations are concerned not only with achieving competitive advantage but also sustaining the same for long term benefit. This is achieved mostly through alignment of firm's factors both external and internal as well as its strategy. The role of aligning firm's factors in an organizational context is committed to the liming between a firm internal factors and its competitive strategy. The savings & credit cooperative societies is growing sector in Kenya and has potential for more growth and on the other had the sector has been faced with challenges that threaten their competitiveness and sustainability. Several studies have been conducted addressing various issues in the SACCO sector but empirical evidence is scarce on the relationship among strategic alignment verses SCA, in the industry. The study purpose was to examine extent of relationship among SA verses SCA among DT-SACCOs in Kenya. It was anchored on four theories/models which include resource based view of the firm, value chain analysis, dynamic capability approach and contingency theory. The five specific guiding objectives to this study were to assess relationship among leadership, culture, process, resource alignments and sustainable competitive advantage among deposit taking SACCOs in Kenya. A correlational research design was used where data was collected only once from the respondents by use of questionnaires from chief executive officers of each of the 164 DT-SACCOs involved in this study. Correlation and multi linear regression analysis were respectively applied for establishing the direction, extent and strength of relationship between the variables plus extent of strategic alignment variables on sustainable competitive advantage while standard deviation as well as mean from the collected data was generated using descriptive statistics. Study reported positive relationship that was significant among leadership, culture, process plus resource alignments (Leadership alignment r= 0.262, p=.005; Culture alignment r= 0.594, p=.000; Process alignment r= 0.492, p=.000; and Resource alignment r=0.378, p=. 000.respectively) and sustainable competitive advantage of SACCOs in Kenya respectively. Firm size was found to have a moderating effect on this relationship. It is concluded that leadership alignment, culture alignment, resource alignment and process alignment had positive and significant effect on the sustainable competitive advantage among DT-SACCOs in Kenya. Based on these findings, it is recommended that DT-SACCOs in Kenya should strategically align themselves along the four strategic alignment dimensions (leadership, culture, process and resource) for purpose of gaining and sustaining their CA and remain relevant in meeting the needs of their stakeholders. Further, they should avoid over expanding since too much growth in size can lead to inefficiencies and wastage leading to competitive disadvantage as shown by the moderating effects where the model fit kept decreasing as the size increased.

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LIST OF ACRONYMS/ABBREVIATIONS

ANOVA: one-way analysis of variance

BOSA: Back-office savings activities

CA: Competitive advantage

CT: Contingency theory

DCA: Dynamic capability approach

DT: Deposit taking

FMMAD: Fit, management capability, marketing capability, firm appropriation of rent and non-competitive disadvantages

GAAP: Generally accepted accounting principles

KUSCO: Kenya Union of Savings & Credit Co-operatives

IFRS: International Financial Reporting Standards

RBT: Resource based theory

SACCO: Savings and credit cooperative societies

SASRA: Sacco Societies Regulatory Authority

SA: Strategic Alignment

SCA: Sustainable competitive advantage

VCA: Value chain analysis

WOCCU: World Council of Credit Unions

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CHAPTER ONE

INTRODUCTION

This chapter discusses dependent variable (sustainable competitive advantage) and independent variable (strategic alignment) of this study. The chapter also entails SACCO industry in Kenya and how they sustain their competitive advantage. In addition, it also explains the research problem, objectives, hypothesis, importance as well as limitations of the study strategic alignment, firm size and sustainable competitive among DT-SACCOs in Kenya.

1.1 Background to the Study

The concept sustainable competitive advantage has been a major topic of interest among managers of both commercial and non-commercial organizations globally. As the operating environment becomes competitive, managers faced with dwindling fortunes for their organizations are concerned not just with achieving competitive advantage but sustaining the same for long term benefit. Competitive advantage is what any organization performs superiorly compared to its rivals and enhances its edge in satisfying customer wants and needs as well as establishing mutual fulfilling stakeholder relationships (Ferrell & Hartline, 2012).

The word competitive advantage, includes firm capabilities which facilitate it to achieve superior results compared to its rivals (Bobillo et al., 2010). Product differentiation, centralization as well as cost leadership are the three avenues for acquisition of competitive advantage (Porter, 1980). Organizational entities must see how they acquire their markets, build and maintain better market positions for their survival. According to Eden and Ackermann (2010), when firms develop or establishes attributes such as access

to qualified workforce, access to natural resources, new technologies or capabilities that enable them to keep competitors at bay, that is seen as competitive advantage.

Mahdi and Almsafir (2014), defines SCA as the prolonged outcome of firm's ability to utilize unique methods of achieving their results compared to other firms in same industry and the incapacity of these firms to copy the outcome of these methods. Moreover, Herrera (2015) suggests that SCA is the capability of corporations in sensing and its swiftness in responding is a means of mitigating risks and catching opportunities thus fostering its CA.

According to Sołoducho-Pelc (2014), there are three basic dimensions of the sources of firm's CA namely core competences, tangible resources as well as distinct capabilities. Authors such as Pearson et al., (2015); Othman et al., (2015) and Ismail et al., (2014) suggests that resources such as assets with physical form like vehicles, buildings, chairs, computers are the tangible resources which has long-term fixed capacity of which are hard to convert to cash easily. Thus, resources that are tangible are not however good sources of CA since they can be easily be duplicated and are also easily substitutable, imitable as well as mobile. Comparatively, strategically important are intangible resources such as firm culture, information, knowledge, firm brands, service/product reputation as well as service perception since they can all be converted at any given time for CA.

Striteska and Jelinkova (2015) argues that the long term core condition for any succeeding firm achieving various performance levels is to attain and sustain its CA. various means have been tested to possibly make it in cost reduction and quality improvement. Hence, the issue of CA is always mention in strategic management studies. However, between different practitioners as well as various scholars, there have

always been doubts on source of CA, how it is measured and conceptualized (Sołoducho-Pelc, 2014). According to Pearson et al., (2015), relationships that are positive have been reported between firm performance and CA in many research studies. On the other hand, competitive advantage is superior performance relative to other competitors in the same industry or the industry average according to Hitt et al., (2014). Moreover, Hitt et al. (2016), says competitive advantage refers to the aspect of engaging in activities that competitors have no ability or capability to engage in or even owning what other firms have been desiring to own. Additionally, CA is organizational capabilities and bundle of resources that empower organizations to outshine their rivals in the industry (Dess et al., 2015).

Competitive advantage exists when a firm has a long-lasting business advantage compared to rival firms that is a significant edge over the competition. In the other words, the firms will do something competitors cannot do (Enz, 2010). According to Kay (1993), SCA has always been the dominating theme for years while studying successful firms. The concept of SCA originated in the year one thousand nine hundred and eighty-four when strategy types that could propel firms to acquire and retain their CA were suggested by Day. In 1985 is the actual time when the term SCA emerged during the discussion by porter of the various competitive strategy firms' poses which include differentiation and cost leadership.

According to Liu (2013), as far as the knowledge- based globally economy, SCA means organizational strategies and plans adopted by firms in order to succeed on grounds of satisfying customers, retaining customers, efficiency, quality, capturing of bigger market share and dominating the industry. Moreover, SCA is all about the ability and capability to acquire fast firm's strategy as well as its actualization via the results of progressive

learning as well as developmental actions for purposes of standing out or be the leading in terms of reckoning within the chosen business areas. This however indicates that human capital is a key ingredient in acquisition of SCA because proper utilization of employees determines sustainability that leads to greater market share, voluminous sales, efficiency, productivity, customer satisfaction and retention (Parniangtong, 2017).

World all over, managers in service rendering firms concern is all about sustaining their businesses. In a research study carried out in the service industry, Nigel (2016); Della-Corte and Aria (2016), found and reported if one has to succeed in doing business, managers of such a firm should be sensitive to the features of service in their industry and strategically aligning management principles. CA of firms offering services in Nigeria should be vital in stirring economic prosperity. Moreover, for sustainability of business, firms should progressively keep their focus in actualizing service and product strategies, building or acquiring modern technology, configuring their capabilities as well as their human resource assets (Srivastava et al., 2013). Hence, in matters of knowledge based econony, these are the critical factors in sustaining businesses.

To sustain business in this current century, it requires organizational accessibility to external and internal knowledge development and other critical resouceful assets (Macfarlane, 2014). This explains the reason which business organizations emphasising on getting superior resources in regards to employees, critical assets and depend on expertise knowledge in their daily operations outshine their rivals (Wen-Cheng et al., 2011). For the purpose of comprehensive understanding of the term SCA, it has to be scaled down to two terms i.e. sustainable and competitive advantage. CA refers to the superiority a firm has over its rivals in similar markets (Burns, 2012). Moreover, it also refers to a firm's market standing in regards to competing firms (Huggins & Izushi,

2011). Additionally, CA is illustrated to be the characteristics of a firm and its resources that enable the firm to achieve better and superior performance compared to its rivals (Hunegnawu, 2019).

According to Rijamampianina et al., (2003), CA are the organizational qualities, attributes and features that firms have compared to its rivals in regards to both intangible and tangible resources. Moreover, it can be any product, patent, service, innovation and any other attribute that makes the firm differ positively from other firms in similar markets. There is need for organizations to be innovative n maintain good relationships for purposes of achieving a firms CA (Huggins & Izushi, 2011).

Reed and Defillippi (1990) contends that CA is a key thematic area in which firms thrive to acquire several advantages that make them competitive. Having the word "advantage" in it, the concept enables firms possessing it an over rider in the industry, however it doesn't assure success. It is equivalent to doubling the chances of succeeding for firms. Chaharbaghi and Lynch (1999) argue that the concept of CA is static since it is not associated to any time component.

Burns (2008) reiterates that firms normally don't operate in static environments but in dynamic ones. The uncertainness and unsteadiness of the environment in which firms operate justify its dynamism. The component of time is contributed by the word sustainable in the concept of CA. including the word sustainable before CA is a proper illustration and explanation of a lasting an organizational superiority in the industry (Kandampully & Duddy, 1999). Though, the connection amid the words competitive advantage and sustainable rather appears to be multifaceted. Owing to the ecosphere extremely vibrant universal industry, SCA is rather an oxymoron. Nearly this misunderstanding happens whenever the term sustainable is being defined.

The word “sustainable” exactly may have extensive range of connotations based on the dimension the concept is being argued at. For instance, it can mean defendable, tolerable, bearable, traversable, penetrable, etc. In a realm and business wherever the solitary continuous is adjustment, sustainable remains used to enhance knowledge of something that is steady amongst all the adjustment.

Several thinkers in business associate SCA with the popular saying that it is a trip and not a terminus (Chaharbaghi & Lynch, 1999). SCA is beyond just a service or product. Due to the dynamisms of the business environment firms operate in, the prevailing services and products that the firm succeeded with in the previous times may not see it through in the future (Ferreira & Fernandes, 2017). The word endurable cogitates protection of such resources and attributes give under unspecified time durations in time to come for firms to sustain its competitive position in the market the firm is operating (Chaharbaghi & Lynch, 1999).

According to Burns (2008), the leadership offered by organizational leaders is a key feature of a firm’s SCA. This is because organizational leaders are the sole entities that have the privilege to influence or regulate organizations than any other entity. The importance of ease to imitate of CA for longer time in growing business and suggests that low-order CA like advantage in costs can be copied by rivals who are able to afford cheaper assets and therefore using superior brand perception as well as innovation in technological matters in different business procedures for the bases of competitiveness, due to greater extents of sustenance of such bases of CA due to their hardness of being copied by rivals is recommended (Rajagopal, 2019).

Changes in government regulations are seen as a chance for acquisition of CA by various private enterprises. Especially with charging of taxes on importing specific raw

materials for purposes of cautioning home based manufacturers, hence provision of advantages in cost to home based manufacturers in competing with multinational corporations that are foreign based (Ginter, 2013).

According to Sadler (2003), Firms possessing superior capabilities and resources compared to their rivals and is able to employ a strategy that optimizes on these resources effectively, then it will be very easy and possible for such a firm to acquire, develop and sustain its competitive advantage. Sustaining CA is pegged on key attributes of capability and resources, durability referring to the time span in which CA is sustained, Replicability meaning that the resources and capabilities can never be bought or replicated in the market and transferability meaning the hardiness of transferring the capability and resource the higher the extent of sustaining competitive advantage.

Clulow et al., (2003) contends that firms acquire CA when it is employing a strategy that is value based compared to its rival in the same duration of time in a similar market. According to Rijamampianina et al., (2003), in acquisition of CA, a firm strategy influences the various capabilities and resources on which it contains direct domination while these resources have the potential to trigger CA. Lau (2002), affirms that better performance results and dominance in production capabilities and resources reflects CA. according to Prasad (2015), majority of the authors have dedicated their time on two aspects of CA that is responsiveness and flexibility. Jean Denis (2018) defines responsiveness as the organizations' quick ability to respond to customer demands while Johnson et al., (2003) defines flexibility as the capability and intent of the firm to produce specific actual alternatives for reconfiguring and aligning of substantially better client value offers.

According to Grant (2010), CA is maintained when competing firms ignore copying capabilities and assets of their rivals or in situations where the cost of duplication is extremely high (Hill et al., 2014). The organization's strategy is seen as durable when rival firm's behavior of imitations comes to the end without disorientation the firm CA.

In Hill et al., (2014) argument, quest for SCA has always been the core and main goal in studying organizational competing strategy and production of better performance. Moreover, Thompson and Strickland (2017) view the word sustainable as including the preservation of firm's assets in longer durations of time that serve the future.

Davies (2019) argues that the theme of SCA can be well comprehended within the veins of imitability and durability. The aspect of durability influences the duration of sustaining CA in regards to the potential of rival firms being able to copy or duplicate via acquisition of accessibility to key assets and resources as well as key capabilities upon which CA is based. According to Thomas L. Wheelen and J. David Hunger (2011) resilience signifies the state at which organization's key resources, competences or core capabilities wear out or face the risk of obsolescence due to emerging trends like innovations and new technological aspects.

The more time it takes for rival firms to acquire or imitate, the better the opportunity for the superior organization to upgrade on the key competences or even develop brand new key competences for purposes of beating competition (Thompson & A. J. Strickland, 2017). Hence, the potential to drag duplications or imitations of its competing assets base is important in optimizing benefits from all CA. Though additional bases of sustained CA are available, key competences are the straight bases of SCA of which are agreed upon by majority of the scholars (Grant, 2010). Moreover, Lynch (2018) asserts that essential capabilities are unique bundle of technologies and skills that empower

organizations to produce a precise worth to its clientele while providing the bases of key services and products which are at the core of an organization's activities.

The qualities of SCA of organizations comprises adequate treasured assets for implementing strategies, upgrading efficiency as well as effectiveness and producing a sustained CA. Assets should look occasional since CA will maintain not for long durations and might lose worth when leaders segment assets with rival organizations. Even though firms' assets are worth and occasional, assets lose their worth and rareness when rival firms can effortlessly acquire the resources. Lastly, assets should continue to be exceptional, valuable, scarce and with non-substitutable optional resources (Gligor & Holcomb, 2014). When competing firms, acquire or obtain rare strategies of similar worth, an organization with not be in a position to maintain its CA irrespective of rare, valuable and non-inimitable resources.

According to Almarri and Gardiner (2014) the success of cooperatives centers on their potential to maintain CA as well as attain better organizational performance. Achievement of SCA is fostered when assets are employed to achieve better worth to clientele resulting to greater performance. Organizational results are very critical to cooperative societies since it has an important bearing on the economic well-being of their members. Leonidou et al., (2013) asserts that cooperative societies should retain their competitiveness while offering vigorous operations and utilizing strategies that are seen to be competitive as well as up-holding sensitivity to the environment. Organizations can attain better results by utilization of successful and effective strategies geared from a careful understanding, knowledge and awareness of the core CA organizations can produce (Barney, 1986).

Strategic Alignment

Henderson and Venkatraman (1999), introduced the issue of strategic alignment. According to the dual, they view it as the extent of fitness as well as the combination among organizational strategies, information technology infrastructure, information technology strategy, and business infrastructure. Good strategic configuration is the application of appropriate IT at right time and place in respect to assisting firms to achieve their desired results (Luftman & Brier, 1999).

According to Kaplan (2006), the concept of strategic configuration is closely related to strategic fitness that is as a result of internal network performance enablers that are configured and tandem with organizations' anticipated clientele and financial results. López (2020) argues that SA is information technology and business pulling together in order to arrive at similar objective or goal.

Moreover, SA I the ability of the connections among an organization's overall objectives as well as the objectives of each unit that support the accomplishment of those overall objectives. In management circles, strategic alignment is the process of aligning all external and internal stakeholders in order for them to remain focused and committed to achieving a shared firm vision. Additionally, it's the process of aligning a firm's decisions and actions such that they support the achievement of strategic goals of that firm. However, in strategic management and as far as this study is concerned, SA is the practice and the consequence of connecting a company's leadership, culture, process besides assets with its business environment as well as its strategy.

SA assures better results through utilization of people's efforts, inputs as well as processes to the achievement of determinable goals and hence reducing losses as well as poor directions of assets and efforts to unspecified and undesired focus.

In the current world organizational environment, SA should be seen mostly as including not only the employees as well as other assets within specific firms nonetheless across firms have matching objectives. According Kivijärvi (2018), SA is viewed as dynamic asset, adaptive capability acquired by mounting a common thought of SACCO objectives as well as employees' requirements. Therefore, Strategic alignment refers to the SACCO's position in regards to how its service development strategies and business are configured with its users, marketplace and customers resulting in economic prosperity.

Today SACCOs experience unprecedented degree of complexity, orchestrated by forces that are influential and molds organizational environment. To effectively implement strategies that are new, SACCOs should fast track acquisition of key senior level strategic configuration as well as ownership focusing on planned direction. That's the time that deposit taking SACCOs will achieve strategic agility. SACCOs achieving strategic configuration, top managers are responsible for assisting in implementing the new formulated strategies. They are well aware why the new strategies are required, the changes that will be required to implement them as well as the results and outcomes SACCOs will get from them.

The critical reason why top managers and business moguls formulate business strategies is due to SA for purposes of connecting information technology and business in their firms. Vom Brocke et al., (2014) say it enables organizations to familiarize with business environment that is influenced by vibrant information technological developments. According to Huggins and Izushi (2011), the best way to measure SA is by strategy and operation effectiveness, of which the two are important to better results however they work differently.

Strategic configuration connects critical SACCO attributes such as systems, culture, people, leadership, strategy as well as processes for the sole reason of attaining similar goals. Kivijärvi (2018) says that strategic configurations of key internal factors to the firm propose chances for identification of viable partnerships and collective integration of various processes, functions as well as products.

Moreover, SA admits the role of a SACCO's relation to the macro environment detailing suppliers, new markets, shareholders and customer groups. Internationally, SA is seen as a way of joining internal network of SACCO's that involves processes, products and people with the macro environment such as producer markets, global and national customers, industry in order to reinforce SACCO's results (Kathuria et al., 2007).

However, SACCOs evidently trigger their own examination through research studies that looks at SA in bigger well performing organizations. According to a research by Gerow et al., (2014), size of the firm affects the association among results and alignment. Similar view is supported by Raymond et al., (2012) that constraints brought about by inadequate resources influence factors of alignment and performance of small and medium enterprises.

According to Kappelman, et al., (2020), strategic alignment is of keen interest to many practitioners, a fact to which decades of industry surveys attest. Strategic configuration is the appropriateness amid an organization's external and internal factors as well as its strategy (Venkatraman & Camillus, 1984). SA is rooted in configuration theory (Miles & Snow, 2003).

Rondinelli et al., (2001) says that this appropriateness is necessary as to enhance competitiveness within an organization set up. Additionally, it can help corporations, in

developing and achieving capabilities as well as resources that lime with the competitive position of the firm.

The role of SA in the context of an E-business has been committed to the appropriateness of amid internal factors such as capabilities and competitive strategies of E-business (Raymond & Bergeron, 2008). For instance, deposits taking SACCOs are embracing e-business in order to tap the emerging markets and remain competitive. This is happening through on-line application of loans, loans disbursement on-line, online payment, online balance enquiries and online statements among many more.

Strategic configuration articulates appropriateness and is viewed as a critical enabler of creating value between customers and supplier in business to business marketing (Chaudhry et al., 2020). In view of Suikki et al., (2006), to attain such creation of value, it seriously needs assets commitment which is pegged on the bases of appropriateness between operations of business and firm goals.

According to Amarilli (2014), SA can be attained amid operational scope and strategic through alignment of resources and processes. Moreover, Van Hoek and Mitchell (2006) argue that SA is an ingredient for performance of supply chain that varies among hierarchies, businesses and functions which can be obtained by inter-firm integration of processes. Strategic Alignment can be seen in organizations through; leadership, process, resource and culture alignment (Tolonen et al., 2015). A well-built process should sustain flexibility in operations that can influence positively customer satisfaction and performance outcomes of an organization.

Regularization of Processes can honestly influence optimization of assets, hence influencing costs of operations. Great levels of regularization of processes in firm procedures act a regulating mechanism to effectively achieve results in respect to quality

of service schedules of time (Klaas-Wissing & Albers, 2010). Martinsen (2014) observes that there exist various instances of practicing standardization of processes in logistical firms, green supply chains as well as car manufacturers. Firms can acquire new awareness and knowledge by participating in processes of customer's business as well as jointly implementing activities can enhance learning based on cooperation (Raue & Wieland, 2015).

Inter-firm resource Alignment is widely viewed as a design that mirrors an asset based relationship among organizations and creates an appropriateness through one organization's needs and delivery of those assets by the other organization in order to jointly utilize business opportunities, hence such configuration of assets seizures aspect of creation of value of inter-organization integration (Martin & Park, 2019). Inter-organizations assets configurations pertain progressive designing, assessment as well as mobilizing of assets to attain an appropriateness with other assets so that every asset is optimized to foster combined value of all assets (Gadde, 2004).

Raue and Wieland (2015) asserts that though assets are pooled among equals, they need some extent of familiarization to the needs of each other. Organizations may provide new attributes in existing assets or consumers may utilize existing characteristics for a unique purpose in a new way. Configuring assets underscores the role of synchronization and regulation between asset user and provider. Organizations can foster their results and outcomes whenever they configure assets as the results of the cooperation.

Employee's behavior is greatly influenced by organizational culture which is seen as a value system that is composed of beliefs, norms and attitudes. Moreover, various scholars have posted that vision of organization, style of leadership, nature and business

type are the most common vital sources of organizational culture. Siakas and Siakas (2015), points out that firm culture clinches the norms and values that consistently remain all through in the organization thus developing a norm on how decisions are made in the firm.

According Sandberg and Åman (2010) firm cultural components include capability of learning, open mindedness, commitment support, vision that is shared by all as well as logistics. Organizational culture is viewed as the biggest stabling block while actualizing alignment among two firms (Sweeney & Park, 2010). Moreover, Vivek and Glenn Richey (2013) states that organizational cultural alignment is necessary for attainment of expected synergies among two firms.

Kearns and Lederer (2003) argues that as a result of dynamism of SA, a specific capability type has been advocated as a critical necessary ingredient of SA termed as dynamic capability. According to Teece et al., (1997), the ability of organizations to reconfigure and develop external as well as internal competences for purposes of addressing ever changing business environment is what is termed as dynamic capability. The critical role of dynamic capabilities in building value acquiring strategy is undisputable (Eisenhardt & Martin, 2017). Thus, the SA involving dynamic capability with strategies that are viewed as competitive is vital.

This study therefore will focus on strategic alignment aspects such as leadership alignment, culture alignment, organizational process alignment and resource alignment among deposit taking SACCOs in Kenya. Strategic alignment is a complex concept and there are various ways of looking at it and explaining it (Esau, 2016). The old school view strategic alignment as a valuable and scarce resource that has significant consequences for the firm performance (Kivijärvi, 2018). Recent studies attribute to

strategic alignment as a way to enhance firm effectiveness Biggs and Tang (2011), and others defend that firm effectiveness deriving from strategic alignment represents significant competitive advantage.

An overview of strategic alignment literature was made focusing on all those contributing a common sense in the strategic alignment concepts. It was categorized in three major perspectives (process, relational and strategic) and five types (horizontal, vertical, structural, cultural and environmental) of alignment theories.

According to Kivijärvi (2018), the three viewpoints that are strategic, relational and process identify unique configurations for converting firm main concerns activities, objectives and goals. These major concerns propose new ideas of SA as performative and upcoming and occasioning from several exchanges involving organization's internal and external factors together with internal connections that happen among firm processes, culture, structure and strategy (Kivijärvi, 2018).

Horizontal and vertical alignments make up those systems and processes that define the context of the firm while structural and cultural alignment defines the firm bounds of strategic alignment. As a further matter, environmental alignment works as a catalyst for the creation of alignment either in the process of removing barriers or spurring activity that facilitates the performance of strategic alignment in a firm (Kivijärvi, 2018).

The recent strategic alignment conceptualization brings more complex elements such as firm performance, strategy, structure, human resource, Information technology system firm culture, leader's values, policies linking it with firm effectiveness (Alagaraja, 2013).

According to Karpovsky and Galliers (2015), Strategic alignment contributes to competitive advantage and business success by enhancing firm efficiency and flexibility to take advantage of business opportunities. Nevertheless, it's vital to organizational

progress, attaining and sustaining SA remains as a task for several (Renaud et al., 2016). One possible reason is that strategic alignment does not depend on the development of sound business and IS strategies alone but on the sound execution of such strategies (Gerow et al., 2014).

However, strategy execution takes place within a given cultural context and depends on individuals from diverse cultural backgrounds. As a result, cultural factors might affect the degree of strategic alignment, possibly causing strategic misalignment (Dulipovici & Robey, 2013). Understanding how culture affects strategic alignment has become vital as organizations increasingly operate across national cultural boundaries. Understanding strategic alignment may be one of the major challenges to effective project management process.

Strategic Alignment is not a onetime task but it is achieved through progression, which demands dominant leadership, top management support, efficient communication, collaborative work environment, trust, proper prioritization, technological setup and comprehensive knowledge about the operations of the business (Luftman, 2000). In order to achieve desired outputs from the selected projects, firms should have the ability to build up competencies and then allocate those competences to the preferred projects.

The contingency-based Information Technology business value research has focused on studying how strategic alignment affects firm performance. The positive impact of strategic alignment is generally recognized, however, the relationship between business strategy, Information Technology and performance appears to be complex and findings have often been inconclusive. One area of interest is how structural factors, such as the governance and management arrangements, impact on strategic alignment (Uddin & Khan, 2018).

Wiengarten et al., (2013), states that some authors and experts have used contingency theory together with Resource Based View of the firm to facilitate proper and deeper understanding of the link among performance outcomes. In the recent previous years, researchers worldwide have progressively commenced considering the interactions among information technology and a myriad of complementing firm factors, the configuration between information technology and various corporate factors is viewed as a bases for positive interactions and capabilities that greatly progress firm performance.

Leadership alignment has several definitions since it is viewed as having different sets of assumptions or from within different paradigms. Leadership is the process of communication that involves motivating/inspiring, coaching, directing/guiding, and supporting/counseling others (Magee, 2020). Moreover, Yukl (2013) argues that leadership is the act of whipping others to comprehend and approve what needs to be acted upon and how that can be done as well as the steps of empowering different personalities including collective determinations to achieve shared objectives.

According to Grant (2019) Success as well as failures of any firm depends upon the leader. Long-term success of a firm depends upon its approach to leadership development. Many firms have failed not because of their failures in finance part but rather due to failure in leadership whereas on the contrary many of the firms have succeeded because of their leaders.

Pressure is increasing for firms to provide and improve leadership development programs for one to be become successful leader. There certain characteristics for one to become a successful leader which include but not limited to managing change without compromising on customer's service and quality, Setting and providing direction during

tempestuous times, providing resources and looking for new associations and agreements, stimulate an intellect of positivity among the supporters, harness diversity, and demonstrate that they are a leader of the leaders (Hickman, 2009). Being a self-achiever is a common characteristic of effective leaders (Bennis et al., 2001).

Hitt et al., (2016) views strategic leadership, as the leader's capability and ability to forecast, envisage and to sustain flexibility as well as empowering others in order to create strategic change as required. Strategic leadership is multipurpose and entails working via juniors and assists firms to deal with changes that are viewed to be swelling drastically in the current globalized ever changing organizational environment. Strategic leadership requires the capability and ability to link both the internal and external firm environment and undertake multidimensional processing of information.

It is necessity to view firm performance as related to the aggregate effects of leadership at all firm levels (O'Reilly & Reed, 2010). Organizational members within the same firm no longer merely operate in parallel but instead their activities must be well-aligned, well-coordinated, and executed with reference to each other (McClelland & Brodtkorb, 2014). This argument gains in value given that vertical barriers in firms are being eliminated, creating flat organizational structures (Czajkiewicz, 2008).

Safarzadeh et al., (2015), positively hypothesized strategic leadership to contain a positive effect on firm innovativeness and competitiveness and leaders that were strategic were continuously acknowledged for their great effort in acknowledging opportunities and making appropriate decisions that could have great effect on processes of innovation. Moreover, innovationness of the organization as well as strategic leadership are considered and viewed as fundamental in achievement and sustaining competitive position in the current times (Elenkov et al., 2005).

Culture is a shared common way of being, thinking and acting in a collective and coordinated people with reciprocal expectations in a given society (Paschal & Nizam, 2016). More so, organizational culture is viewed as a set of shared beliefs, norms and values influencing the way employees think feel and behave in the firm on a daily basis (Oguonu & Ezeibe, 2018). Moreover, firm culture is the shared configuring of the mind that separates the member of one as well as leadership styles, dominant values and beliefs, both conscious and unconscious, dress codes, job titles, among others in an organisation (Harrington, 2018). Additionally, culture is a firm's orientation towards its internal stakeholders, which forms the basic rules that guide employees' behaviors, developed and shared within a firm (Maseko, 2017).

The amazing part of firm culture as a concept is that it points us to phenomena that below the surface are powerful in their impact but invisible, and to a considerable degree, unconscious to people (Schein, 2016). Firm culture is made up of superficial aspects such as patterns of behavior and observable symbols and ceremonies, and more deep seated and underlying values, assumptions and beliefs (O'Donnell & Boyle, 2008).

Firm culture can be categorized according to mission, bureaucratic, entrepreneurial and adaptability (Odiakaose Odor, 2018). Bureaucratic culture is centered on the rituals performed by leaders in the firm that leads to sustainable competitive advantage while adaptive culture is flexible in approach to the change process in meeting the demands of the Macro environment (Harrington, 2018). Moreover, culture and performance are considered competitive advantage of a firm which is achieved through strong association and establishment of culture and that firm culture assists in internalizing joint relationship that facilitates management of effective firm processes (Ariyanto et al., 2019).

Successful achievement of sustainable competitive advantage among deposit taking SACCOs needs a well-adjusted corporate culture putting into consideration that uniformity as well as flexibility are together valued while both external and internal effects which facilitate uniformity or change in member behavior are well known to the firm (Pakdil & Leonard, 2015). SACCOs need to embrace personalized and custom made culture (Sisson & Elshennawy, 2015). However, there is often lack of sufficient grounding in regards to the manner in which individuals and corporations' functions in regards to culture. Culture of organizations is as complex and important as it is also a challenge to comprehend it and apply it in a clear and way that is thoughtful (Alvesson, 2012).

Low power distance-oriented corporate culture, low undecided avoidance-oriented society based cultures as well as collectivist culture is based on individual creativity and involvement at team level thus opposite cultures are based on both control and standardization (Pakdil & Leonard, 2015). Culture of Lean firms was conducted by a way of examining the soft practices with all lean firms sharing similar cultural features that include a future orientation, greater firm collectiveness, a lower level of assertiveness and a humane orientation (Bortolotti et al., 2015).

On the other hand, Kull et al., (2014) argues that investigations on provided corporate culture as well as practices that are seen as hard for predicting sustainable competitive advantage and firm efficiency that is lean and entails minimal assertiveness, avoidance of uncertainty, performance orientation that is low as well as minimal orientation of the future.

Appropriate alignment, strategy and leadership are proper sources of competitive advantage and start for transformation in any given SACCO (Buckley et al., 2017).

Support of managemnt affects implementation of lean manufacturing positivly and negatively, to be precise, absence of strategic leadership results to myriad of uncertainities such as prolonged processes in making decisions, in adequate access to key resources as well as breakdown in communication which may affect achievement of sustainable competitive advantage among SACCOs (Worley & Doolen, 2006).

Enhancing leadership pledge is viewed or seen as conditional based on how effective management is in formulating and operationalizing lean methods including practices and policies in human resource fields for purposes of achieving SACCO effectiveness (Angelis et al., 2011).

The type of culture employed by any SACCO is dependent on the degree to which members adapt to that culture whereas strong cultures exists where all stakeholders of the SACCO commit on the agreed pattern of behavior that has proven to be beneficial, both in content and context, to the whole SACCO (Maseko, 2017). Weak firm culture, refers to values and beliefs not strongly and widely shared within the firm (Thi Minh Thu, 2016).

Cultures where employees' goals are aligned to the firm's goals are often thought of as successful cultures (Terje Karlsen, 2011). However, in Firms that have got weak culture that is not strategically aligned, members only adhere to firm policies, procedures, rules and regulations not because they derive satisfaction from their jobs, but because of fear of the consequences of their inactions (Maseko, 2017).

Strong firm culture is like a two edged sword that can influence both employees and management and hence negative strong culture should be discouraged while positive strong culture should be encouraged at all times since it's a source of competitive advantage (Owoyemi & Ekwoaba, 2014). Strong aligned culture can encourage

organizational members to give out their best for the sake of firm goals, or it can discourage or demoralize them with a subsequent disadvantage to the firm's survival (Alkailani et al., 2012).

Firm cultures that are viewed as weak are associated with autocratic leaders while strong cultures are results of collaboration that arises when employees share certain beliefs and value systems within the firm (Harrington, 2018). Strong firm cultures are more successful than weak firm cultures in achieving firm goals and sustainable competitive advantage due to the hypothesized correlation between firm culture and employee motivation (Maseko, 2017). According to Meek and Wood (2015), if a firm is intending to hire talented people who cannot be recruited in cash, they must consider in investing in a great strong firm culture which includes meaningful work, employees' freedom and working environment.

Firms' have a common goal of creating a culture that is unique from other firms and to promote their teams to be creative in developing a distinctive culture (Stimpson & Farquharson, 2014). However, dominant culture in firms depends on the environment in which the company operates organization's objectives, the belief system of the employees, and the company's leadership style (Schein, 2016).

According to Siakas and Siakas, (2015) culture of organizations is viewed as a system that is value based that entails beliefs, values and attitudes that influences behaviour directly as well as employees' actions in a firm, style of management in the firm, type of core activities as well as vision are the key bases of organizational culture. It utilizes all consistent components in the organization resulting to norms on the way decisions are made. Moreover, Vivek and Glenn Richey, (2013) says that culture of firms is viewed as

the biggest obstacle while implementing alignment among firms. Thus, firm cultural appropriateness is key in order to achieve desired synergies among to firms.

Martin and Park (2019) says that, to capture and seize business opportunities, inter-firm resources should be aligned so that they can be viewed and felt as an organizational pattern that mirrors resource based connection among two organizations and builds a fit among one organization's resource requirements and availing of these assets by another organization, hence such configuration of resources builds creation of value aspect of inter-organization resource combination. Aligning firm asset underlines the role of control as well as coordination among assets users and assets providers. Organizations can optimize their performance the moment they configure their assets as the cooperation results (Raue & Wieland, 2015).

Configuring of formalization of operational procedures is viewed as appropriate in cooperation of logistics. However, with well-built procedures SACCOs can sustain flexibility in their operations that can positively influence their logistical performance as well as satisfaction of customers. Alignment of procedures equally affects assets optimization, hence influence costs of operations. Great level of alignment in SACCO procedures operates as a system of control to operate efficiently with regards to quality of service and time schedules. According to Amundsen and Martinsen (2014) there exist numerous examples of alignment of processes in practice for instance in manufacturing of cars, logistics as well as green supply chain.

Raue and Wieland, (2015) argues that Deposit taking SACCOs may acquire original expertise and knowledge as well as data through involvement in processes of their customer businesses as well as jointly implementing actions can enhance learning that is cooperation based. Moreover, Sandberg and Aman (2010) says that firm learning which

a component of configured procedures is enhances knowledge of organizational as a resource.

Firms having talent culture mindset normally prioritize advancement of existing staff in the firm so that they can enhance indirectly the performance of the firm (Latukha, 2016). To ensure SACCOs build talent mindset culture, top level management in the SACCO should act as role models to other levels below them by encouraging this type of culture. Firm culture should be considered and viewed to be a good basis of SCA. Culture enabling and driving the practice and process of talent management is a prerequisite of successful integration in the SACCO (Egerova et al., 2013).

SACCO culture should entail all aspects of talent management principles and all SACCOs must purpose for real transmission of talent management practices and principles in the SACCO and human resource practice as selection process and program for training. Appropriate transformation can be attained by incorporating all talent management principles in the existing current SACCO culture (Gajda, 2018).

Strategic alignment delivers important advantages to SACCOs embracing and practicing it. Strategic alignment assists and enables SACCOs to implement their strategies with proficiency, speed, as well as broad effect such that SACCOs are not passed by viable chances neither do they experience obstructions from the threats that keeps emerging. Moreover, with a strategically configured SACCO, the method being used to achieve results is possibly going to produce desired outcomes whenever they are required. This speed as well as agility is considered vital and noble. When a SACCO spends a number of years to champion its path in a better and modern direction, those in managerial positions will have to adjust or change their style in order to employ new and modern

market certainties coming up in their times as they think of actualizing their earlier made strategies.

SA helps SACCOs of all sizes to define what matters most to them as well as build a path for achieving SACCO's core purpose. SA needs proper planning, goodwill to make and have adjustments as well as re-assessing often and employees who feel responsible, accountable as well as involved for the firm to attain its desired results and objectives.

Missing out on SA, purposeful leaders of organizations will devote countless days and weeks engaging in activities that may be viewed as noble while they are not the appropriate initiatives to spend time on at that particular moment. To make the matters worse, when the organizational strategies are not clear among the workforce at the level of operation, their faith on organizational proposition on value, mission as well as vision will fail. This failure can cos their motivation and goodwill to give their best to the organization which doesn't only hamper the culture of the SACCO but also hampers its bottom line.

When SA is guaranteed in deposit taking SACCOs, scarce economic assets are not wasted as well as organizational efforts are channeled in the key and critical areas in the right way and time, workplace redundancies are reduced, conflicting priorities are eliminated, increased team-member communication and buy-in, clarification of SACCO's capabilities and competitive advantage, provision of clarity in the structure for employees purposes, empowering everyone to focus in contributing in the SACCO's future as well as supporting market maneuverability which is a must in a rapidly changing economy.

Firm size

Firm size a key primary factor for establishing organizational profitability as a result of the concept of economies of scale in regards to neo classical view of the organization (Niresh & Velnampy, 2014). Currently, firm size is very key to organizational performance because of economies of scale. This means that large firms have the ability to attain cost leadership compared to smaller firms. Organizational size is viewed by many companies as a viable resource while attaining sustainable competitive precisely through market share and profits.

Currently, organizational size is important and key to the success of the organization because of the economies of scale elements. Contemporary organizations are geared to increasing their firm sizes in order to attain a better competitive position compared to their rivals through reduction of costs of production as well as increment of their share of the market. Moreover, firm size refers to the quantity and arrays of production capabilities as well as the strength organizations have or the amount as well as the variety of service that firms can simultaneously provide to their customers (Arslan et al., 2014).

An organizational size provides an important as well as critical part in clarifying the nature of connection between the organization within and its industry. Firm Size is normally looked at as a major determinant of performance in any organization. It has always been the goal of any firm to increase in size in order to acquire an edge over its competitors in the same industry. An economy of scale theoretically affirms the positive relation between firm size and its performance (Arslan et al., 2014).

The size of firm may be measured in various ways such as capitalization of markets, employee numbers, asset base, customer deposits as well as branch network. The larger

the firm, the easier it is able to get outside capital, the bigger its capital, the larger it will be etc. Investors and shareholders are concerned and interested with firms that can offer high returns on investments so that they can inject their capital. Investor availing these funds creates an opportunity for firms to invest. Moreover, it is affirmed that if a firm is bigger, it will possess more power on its stakeholders, thus bigger organizations always outshine smaller organizations.

Organizational size may be manifested through capacity of production if it is a manufacturing firm or a range of services if it is in the service industry. Nevertheless, a firm is viewed as large or small when its total assets and total sales are taken into account (Niresh & Velnampy, 2014). Moreover, it was found that firm size correlated positively to profitability (Zakaria, 2018).

According to Commission of the European Communities, (2003) definition of firm size divides firms through various categories such as micro organizations, small organizations, medium organizations as well as large organizations of which all are viewed and termed as SMEs. The key bases for this definition were pegged on employee numbers, annual turnover or balance sheet. The category of sizes was grouped as follows; micro organizations: less than ten employees, less than two million € and balance sheet less than two million €; foe small organizations it was less than fifty employees, less than ten million € and a balance sheet of less than ten million €, while for medium organizations less than two hundred employees less than fifty million € in turnover with a balance sheet of less than forty-three million €. Thus a large organization then is a firm with more employees, balance sheet as well as turnover than a small medium enterprise.

Large organizations can produce products and services at reduced costs compared to smaller organizations. According to Eyigege (2018), the kind of the connection that there is among size of the organization and its profitability is an ingredient of business success, which can provide a lead on the possible profits enhancing factors (Souissi & Khlif, 2012). Moreover, big organizations usually have superior morale for sharing additional info. In addition, for bigger organizations, particularly those that are listed, have better access to direct funding in regards to their disclosure amounts, it enhances in minimization of the degree of ambiguity in regards to performance of the organization (Watson et al., 2002).

In large firms, investment in research and development, strong structure, and high quality of employees are key factors that affect firm's readiness towards innovation (Frambach & Schillewaert, 2002). Flexibility of structure witnessed in smaller firms, strong ties with customers and specialization are some of the factors that may end up affecting firm's ability to innovate (Yusof & Mohd Shafiei, 2011). Firm's age is considered as the number of years the firm has been in existence and in operation that is the duration in which the firm has been in operation since inception (Deakins & Bensemann, 2018).

Large firms are seen as those that can bring market power and economies of scale, leading to improved future performance of firms. Growth of financial markets has great influence on economic growth (Ramkumar et al., 2015). Stock indices, serve as a pointer the market movement as well as an indicator for performance measure of stocks under that index. Large size may permit organizations' accessibility to resource that are not accessible to smaller sized firms and therefor foster them to withstand setbacks, take

risks as well as initiate changes. Increased sizes of firms cater for more market power to firms to handle their stakeholders in organizational environment as well as technically.

Proportionate rate of growth of organizations tends to be on the decline with its age. Moreover, older organizations have a higher probability of surviving than much younger firms. Older organizations are seen to struggle with age related factors irrespective of applying strategic approaches conducive for organizational growth achievement (Anderson & Eshima, 2013). Organizational age as well as time after inception from how they get involved in the process of internationalization is linked with establishment of inter-firm networks.

Size in relation to contingency theory refer to the number of workers in an organization, number of years in operation and also include geographic spread in terms of the number of branches. Organizational size increases, structural differentiation also increases but at a decreasing rate and this has an implication on the sustainability of organizational competitive advantage (Baligh, 2006). According to Hernawati, (2020), size of the firm is described and viewed as a vital ingredient which affects organizational design as well as competitiveness. Organizational size on the basis of employee numbers is viewed as critical feature influencing firm structure, shape and design. Some authors argue that firm size affects organizational efficiency as well as effectiveness while others say it doesn't.

Small firms are paralyzed by too much specialization while in larger firms, there exist economies of scale which can be attained through sustaining functional teams as well as specialist departments. Bigger firms have multifaceted needs of making decisions while most responsibilities of decision making are mostly decentralized or devolved (Daft, 2015). Small firms can behave informally and the owner can directly control almost all

operations while larger firms tend to become more formalized, require multifaceted as well as unplanned control methods and contain more jobs, units as well as expert employees (Hernawati, 2020).

Greater size allows companies that are marketing oriented such as banks enhanced revenues as well as influence in the market (Jha & Malviya, 2015). For firms to compete globally, huge resource and economics of scale are required (Daft, 2015). Nevertheless, smaller and bigger organizations possess their unique features that influence efficiency and corporate culture. Bigger organizations are multifaceted, have standards as well as run mechanistically. Multifaceted provides thousands of operational specialties inside the firm to carry out complicated activities and make complicated goods and when proven, bigger firms can provide a force that calms markets and industries for several years. It offers permanency, enhances and sustainable competitive advantage. Organizational size offers a key and critical role when determining the type relationship organization has in both outside and inside its business environment (Arslan et al., 2014).

Certain firm features are associated with financial performance such as leverage and firm size (Akben-Selcuk, 2016). Firm size is viewed as one of the firm features that are constantly associated with organizational performance. Large firms are linked to having more capabilities in diversification, ability to optimize economies of scale as well as highly being formalized in regards to procedures. Large firms can seize a viable opportunity that happen their way due to huge presences of capital resources compared to small sized organizations. On the other hand, as a result of firm rigidity due to big organizational size as well as unnecessary bureaucracy, viable opportunities that require immediate and urgent attention can easily pass the firm and hence making them less

profit profitable in relative terms and therefore negatively influence on organizational performance.

In this study, the size of deposit taking SACCOs in Kenya was measured using total assets. Total assets refer to the value of assets in monetary form as well as deposits by customers as savings. According to the SACCO Supervision Annual Report (2018), twenty-one deposit taking SACCOs had over KES five billion asset base commanding fifty-nine point eight percent of the market share whereas fifty-nine deposit taking SACCOs had an asset base between KES 1-5 Billion and 94 DT-SACCOs are those whose asset base was below 1 Billion.

With this worth of assets, it was clear that DT-SACCOs in Kenya fell under three categories i.e. large sized SACCO, medium sized SACCO and small sized SACCO based on their asset base. For the purpose of this study, DT-SACCOs that had total assets above KES 5 Billion were taken as large while those having an asset base between KES 1-5 Billion as medium and those with below KES 1 Billion worth of assets as small. Total assets and deposits were used to measure the size of deposit taking SACCOs in this study because it is possible to quantify assets and deposits in monetary terms and value. This quantification enabled the researcher to rang the values from the highest to the lowest hence having the three categories of sizes ie large, medium and small size.

Cooperative movement in Kenya

Co-operative is a business organization jointly owned and democratically controlled by the members, who use its services and are willing to accept the responsibilities of membership (Macharia & Tirimba, 2018). The International Cooperative Alliance position on cooperatives uniqueness declares cooperatives as self-governing and

independent collaboration of individuals who have come together for purposes of attaining their social, economic as well as cultural desires and other ambitions via a mutually maintained and legitimately managed organization.

According to Shaw et al., (2005) Cooperatives unions are grounded on values such as democracy, self-help, fairness, parity as well as cohesion. Members of cooperative unions base their trust on ethical values such as openness, caring for others, and honesty as well as social responsiveness.

Moreover, cooperative unions are also referred to as independent organizations of individuals mutually united in order to achieve and attain their similar social, cultural and economic desires as well as intentions through a mutually owned organization that is controlled and managed democratically. These unions are normally propelled by core values that are acknowledged universally, principles and ethical standards which lay the foundation of their uniqueness away from other traditional organizations.

Cooperative societies are of different types and purposes, here in Kenya, they include; investment, insurance, marketing, housing, transport as well as SACCOs. According to UN-Habitat (2010), a SACCO is a kind of a cooperative union that has an objective of pooling savings from and for its members as well as providing these members with credit facilities. All SACCOs, their main objective is to enhance social welfare of their members as well as to endorse their economic interests. Moreover, SACCOs are organizations of voluntarily united individuals for purpose of meeting their similar social and economic and their aspiration through a jointly and democratically owned enterprise. The modern co-operative concept began in 1844 in Rochdale village, Manchester in England. It has since developed globally as a socio-economic movement with its own distinct identity, history and purpose (Allen, 2006).

Savings and credit cooperative societies enhance identity and social organization, community spirit, well as assist in job creation, economic growth and development as well as poverty alleviation. However, Savings and credit cooperative societies in Malaysia are faced by myriad of issues for instance improper governance, managerial inadequacies, lack of capital, poor financial performance, and non-compliance with cooperative societies Act of 1993 and its related legislations (Islam, 2020).

In Kenya today, SACCOs are in the forefront as far as the sources of social-economic development are concerned. After independence, there was an influx of organizations producing goods and services as well as consolidation of the existence ones. During this time, the government by then viewed cooperative unions as an avenue for socialization of Africans as well as reinforcing the common bond among citizens from various regions of Kenya. There were over one thousand cooperative unions in 1963 which so far has outgrown in numbers.

In Kenya, SACCOs were established by white settlers in 1908 at Kipkelion in Kenya and were registered under the companies' ordinance and were geared towards dispensing dairy and agricultural support for white settlers. Through the Kenyan government, regulatory reforms have been instituted to assist streamline and govern Savings and Credit Cooperative Societies operations for maximum returns on investment for members. However, Savings and Credit Cooperative Societies movement in this country have experienced myriad of challenges that require attention in order for SACCOs to enhance their soundness as well as their stability, effectiveness and efficiency, corporate governance, product diversity and competition as well as integration to formal financial system (Kenya Union of Savings & Credit Cooperatives, 2017).

In the rural areas in Kenya today, SACCOs are a key enabler and driver that is used by government as its economic strategy that is geared towards providing opportunities for generating income. In the Kenyan GDP, Savings and Credit Cooperative Societies contribute more than forty-five percent while it is also projected that in every two individuals in Kenya, one of them indirectly or directly supports his or her livelihood in SACCOs.

Over the past number of years in Kenya, SACCOs were agricultural based. Nevertheless, in previous years, the industry has witnessed great change in practices and activities as well as interests particularly savings together with credit. According to Almarri and Gardiner (2014), the success of Savings and Credit Cooperative Societies is pegged on their potential to maintain their competitiveness as well as attain better organizational performance. Achievement of SCA is promoted when assets are optimized to build value for consumers resulting to better and improved performance. To cooperative unions, performance is very integral since it has a great impact on the economy of its members.

Leonidou et al., (2013) asserts that Savings and credit Cooperative Societies should stay competitive, constantly offering vigorous operations as well as employing competitive strategies while they are effective self-help firms safeguarding sensitivity of the environment. Moreover, according to Wernerfelt (1984), SACCOs can produce better performance through utilization of successful and effective strategies based on keen understanding of their critical CA organizations can produce.

SACCOs in Kenya are segments of cooperative movement that is vibrant and responsible for thirty percent of the gross domestic product and thirty-three percent of national savings deposits (WCCU, 2015). They have been growing at an average of

fifteen percent annually and have survived the 2008-2011 economic crises better than investor-owned firms. The resilience and sustainable performance is attributed to the co-operative business model (Borzaga & Galera, 2016).

The Kenyan Savings and credit cooperative societies subsector is through its practices and legally categorized in two ways; that is; through deposits as well as savings the consolidate from members. These segments are deposit-taking and non-deposit taking. Both segments mobilize saving deposits from members, which are collateralized for purposes of advancing loans to members. Thus, both segments have components of member deposit(s) that are non-withdraw able, popularly known as back-office savings activities (BOSA). On the other hand, non-deposit taking SACCOs are them that consolidate savings popularly know us deposits from their active members. These savings are usually used as securities when members are borrowing credit. These savings remain fixed in the SACCO and members can't withdraw them till such a time when they decide to leave the SACCO. Non-DT-SACCO taking segment falls under the purview of the Department of Co-operatives Development.

Deposits taking SACCOs are them that operate like banks whereby they take deposits from members and also allow members to withdraw such savings. Deposit-taking SACCO is regulated by Sacco Societies Regulatory Authority (SASRA). The focus of this study was on deposit taking segment which had a total of 176 licensed SACCOs in Kenya by the year 2017 when this study began (Sacco Societies Regulatory Authority, 2018). With the continuous sustainability and growth of DT-SACCOs in Kenya, and the positive reception given to the sector by Kenyans of different age, status, professions and regions, the future of the co-operative movement is very bright and needs to be well embraced, nurtured and tapped. Comparatively, the banking industry in Kenya continues

to face a myriad of challenges that have led to either decline or stagnation of assets and profitability of many banks, except those in tier one, while the DT-SACCOs have experienced tremendous growth in assets, revenue, membership, market share and dividends to shareholders.

This growth has had an overall positive economic effect on national economy and the individual members of these DT-SACCOs in general (SASRA, 2018). Due to high levels of sustainable competitive advantage deposits taking SACCO have progressively grown their operations as well as their presence in most parts of the republic of Kenya with four hundred and sixty-four branches scattered all over the country witnessed in the year 2017. Moreover, locations of head quotas which is viewed as its self as a channel for delivery of financial services, deposit taking SACCOs mounts to six hundred and thirty-eight real channels of delivery across the nation. These SACCOs sustained a moderately strong liquidity position, having ratios of liquidity standing above fifty-four percent by 2017 December against a liquidity ratio of fifty percent similar period during the year 2016 (SASRA, 2018).

DT-SACCOs have maintained growth in their average capital adequacy rations as well as core capital. The core capital improved to a tune of sixty-four billion Kenya shillings in the year 2017 from fifty-four billion Kenya shillings in the year 2016 while average core capital compared to total resources as well as core capital to total savings improved to fourteen and half percent and twenty-one percent respectively in the year 2017from thirteen point nine percent and twenty percent respectively witnessed in the past year (SASRA, 2018).

1.2 Statement of the Problem.

SACCO sector has witnessed tremendous growth in the recent past where most SACCOs have rebranded, opened more branches and diversified their services, however the same sector has also reported cases of mismanagement, governance issues and collapse of some. Competitive advantage plays an important role in organizations such as Savings and credit cooperative societies by assisting them to survive in turbulent business environment, progress and maintain their current functions by enhancing sustainability in the industry (Kurucz et al., 2013).

Strategically aligned organizations are more likely to have sustained competitive advantage comprising high levels of new customer acquisition, expansion, attraction of high caliber workforce and high rate of new service innovations while those that are not would be fighting for survival with shrinking market share and high level of employee turnover to the extent of some engaging in malpractices and facing governance issues. Shibutse et al., (2019) says that SACCOs in the republic of Kenya have been adversely affected by inadequate managerial skills and knowledge.

Numerous researches have been carried out in SACCO sector in Kenya, for instance Njora and Ndegwa (2020) studied financial practices as a basis of SACCO's wealth growth, affirms that growth of Savings and Credit Cooperative Societies wealth depended on financial stewardship, capital structure and funds allocation strategy while Bwire and Omagwa (2019) studied the relationship between working capital management and financial performance and found that efficient working capital management led to SACCOs performing better in their finances. Further, dividend policy, loan portfolio and surpluses have been found to affect SACCOs' financial wellbeing and soundness (Mwangi & Ombui, 2018).

Studies close to the current study was on determination of the impact of leadership, corporate governance and regulations on credit risk management of Savings and Credit Cooperative Societies in three regions in Tanzania (Mwita, 2019); the findings of which may not be applicable in Kenyan due to environmental diversity. The scope of the study neither included other internal factors nor competitive advantage of SACCOs.

Another study on the influence of governance of the firm on financial wellbeing of SACCOs (Akwimbi, 2020), found a significant relationship between financial reporting and financial performance of savings and credit cooperatives. Further, in a study on the effect of competitive strategies on SCA of savings and credit cooperative societies in the republic of Kenya (Muchanji & Makokha, 2018) found a positive relationship between competitive strategies and SCA.

Moreover, it was reported also, Corporate Governance positively affects financial wellbeing of SACCOs in Embu County (Bwire & Omagwa, 2019). Previous studies on SACCOs are focused on factors that affect performance with focus on operational level such as financial reporting and financial performance (Akwimbi, 2020); and between competitive strategies and sustainable competitive advantage (Muchanji & Makokha, 2018). However, there is scarce empirical works on the extent of SA (leadership, culture, process, and resource) and its relationship with competitive advantage and how the relationship is affected by firm size. This study therefore assesses the extent of strategic alignment, its connection with SCA, and the moderating effect of firm size has on this relationship.

1.3 General objective of the study

The general objective of this research work was to assess the relationship among strategic alignment and SCA and the moderating influence of firm size on such relationship in DT-SACCOs in Kenya.

1.4 Objectives of the Study

This research work was guided by the following specific objectives;

i. To determine the relationship between leadership alignment and sustainable competitive advantage in DT-SACCOs in Kenya.
ii. To assess the relationship between culture alignment and SCA in DT-SACCOs in Kenya.
iii. To assess the relationship between process alignment and SCA in DT-SACCOs in Kenya
iv. To establish the relationship between resource alignment and SCA in deposit taking savings and credit cooperative societies in Kenya.
v. To determine the moderating influence of firm size on the relationship between strategic alignment and sustainable competitive advantage in DT-SACCOs in Kenya.

1.5 Research Hypothesis

Following hypothesis were tested in this study.

H_{01}: There is no relationship between leadership alignment and SCA in DT-SACCOs in Kenya.

H_{02} There is no relationship between culture alignment and SCA in DT-SACCOs in Kenya

H_{03} There is no relationship between process alignment and sustainability of competitive advantage in DT-SACCOs in Kenya.

H_{04} There is no relationship between resource alignment and sustainability of competitive advantage in DT-SACCOs in Kenya

H_{05} Firm size has no significant moderating effect on the relationship between strategic alignment and SCA

1.6 Justification of this study

The SACCO sector in the country has in the recent past witnessed a tremendous growth, where most SACCOs have rebranded, others have opened more branches, introduced more services, opened a common bond to non-members. The growth and success story SACCOs in Kenya has been immense, consequently, the same SACCO sector has also registered various cases of misappropriations, mismanagement as well as collapse of several SACCOs.

Due to the raising success and failure cases in this sector, it was prudent to carry out this study and assess the association of strategic alignment and SCA and moderating effect of firm size on this relationship among DT-SACCOs in Kenya.

1.7 Limitations of this research work

The following were the limitations of this study.

Uncooperative respondents-The researcher encountered unwilling respondents to take part in the study because they felt like the information they were to share was sensitive and could be used against them. They also felt like their organizations were under investigations and therefore hesitant to share the information. The researcher overcame this by ensuring the respondents of confidentiality and that this was a research study and not an investigation of the organization.

Harsh weather and terrain- The study involved DT-SACCOs located in the entire country. Accessing these SACCOs was a challenge especially where they were sparsely located due to hash weather of rains and scorching sunshine and the distance. To overcome this, the researcher emailed and posted the questionnaires directly to the respondents of some of the participating SACCOs after requesting so through telephone calls and email correspondences.

1.8 Delimitation of the study

This study involved three main variables that included the following; strategic alignment as the independent variable which covered four factors i.e. leadership alignment, culture alignment, process alignment as well as resource alignment. Sustainable competitive advantage was the dependent variable and was measured using five indicators while firm size was the moderating variable and was studied using total assets of DT-SACCOs i.e. above KES 5 Billion, between KES 1-5 Billion and below KES 1 billion worth of assets. The study involved 164 DT-SACCOs in Kenya and began in the year 2017.

A number of factors contributed to the completion of this study, firstly, the determination of the candidate and the full support accorded to him by the two supervisors and other members of the faculty made a great contribution to the success of this study, secondly, availability of the relevant literature and materials made it possible to complete this study in good time since access to these materials was not limited. Thirdly, the acceptance of the SACCOs to participate in this study made it possible and successful.

1.9 Importance of this study

Findings of this study are of great importance among the following stakeholders.

SACCO management- The management of savings and credit cooperative societies were able know how firm size influences the relationship between various aspects of strategic alignment and sustainability of competitive advantage. This enables them to know how to deal with firm size for purposes of fostering their competitive position and SCA.

Management of Banks- The management of Banks benefited from the findings of this study since they can use them to enhance their competitiveness by applying the aspects of strategic alignment that were found to have a strong relationship with sustainability of competitive advantage.

Regulators- The industry regulators (SASRA, KUSSCO) benefited from these findings since they were made aware of the strategic alignment aspects that savings and credit cooperative societies can use to sustain their competitive advantage and therefore make policies that can foster these aspects for purposes of improving and sustaining quality and value of services in financial sector in the country.

Other Researchers- The findings are of great assistance to other researchers both in the academic and corporate sector because of their usage as point of reference when reviewing literature.

1.10 Assumptions of the study

The researcher made the following assumptions-; firstly, that the 164 DT-SACCOs would remain licensed until data was collected from them, this assumption remained true till the data was collected. Secondly it was assumed that the methodology of the study would enable achievement of the objectives of the research, this assumption remained true to the extent that the objectives of the study were met.

1.11 Operational Definition of Terms

Leadership Alignment- This refers to the process of reconfiguring the leadership aspects of planning comprehensiveness, sustained focus on organizational goals, involvement of others by management, commitment to the organization by the management, inspiration to others by management, empowering other organizational members by the management and identification and removal of bottlenecks by management to facilitate employees achieve their goals.

Culture Alignment- Culture alignment refers to the act of streamlining the organizational values, norms, standards, common service language, employee satisfaction index, employee engagement, common vision sharing, effective communication on organizational portfolio and collective responsibility in order to attain organizational goals.

Process Alignment- It refers to the act of re-engineering the organizational activities in order to minimize the lead time and achieve organizational goals with ease through proven processes, Flexible process, Service benchmarking, Timely service delivery and Speed of adapting to new processes.

Resource Alignment- Refers to the process of utilization of organizational resources in the most efficient and effective way through Policy-based fiscal strategy, Budget reliability, Transparency of finances, Retention of talent, Timely information dissemination, Appropriate technology usage, Absences and lateness rate and Employee orientation program.

Sustainable Competitive Advantage- Refers to when an organization is employing and utilizing strategies that create and drive value in their organizations compared to their rivals in order to achieve benefits such as effective and efficient management of supply

chain, unique services, operating at minimal cost, creativity and innovation, firm responsiveness as well as economies of scale.

Strategic Alignment- This refers to the organizational fit that is achieved when an organization configures itself through leadership alignment, culture alignment, process alignment and resource alignment.

Firm Size- Firm size refers to the magnitude of the organization in terms of its total assets.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The chapter is composed of detailed theoretical and empirical review of literature of the study strategic alignment, firm size and sustainable competitive advantage in DT-SACCOs in Kenya.

2.2 Theoretical Review

This section comprises review of theories underpinning the study and that are specifically related to strategic alignment firm size and sustainable competitive advantage of the study strategic alignment, firm size and sustainable competitive advantage in DT-SACCOS in Kenya.

Resource Based Theory

Resource Based view (RBV) was initiated in mid-1980s (Wernerfelt, 1984). (Baden-Fuller & Stopford, 1999) and (Barney, 1986), since then, this theory has stood out as the key leading approach in assessing and analyzing SCA. Proponents of this theory purports that organizations ought to carry out a thorough internal analysis to realize the bases and foundations of CA rather than looking for it in the external environment that is competitive.

According to Killen et al., (2012), SCA demands lasting privileges that are difficult and costly to copy by rivals. Resource based view is anchored on the premises that capabilities and assets among organizations are never heterogeneous, and by using of this premise, variation success rate among institutions can be described.

Kraaijenbrink et al., (2009) affirms that for organizations to attain a period of SCA, it is key for it to develop, acquire as well as control assets, capabilities and resources that

cannot be substituted or imitated, rare as well as valuable. Killen et al. (2012), argues that following RBV premise, intangible assets and capabilities are most probably going to meet the prerequisite of rareness as well as inimitable.

Peteraf and Bergen (2003), suggests that the key premise of RBV is that of organizations competing on the ground of their capabilities, assets and resources and also most scholars basing their research on RBV decide to focus inside the organization as well as through the factor industry demands that organizations must meet in order to attain some drivers of SCA assuming all other external factors of environment remain constant. Moreover, Foss and Knudsen (2003) argue that inward looking method has proved useful and powerful while analyzing strategic matters amongst them prerequisites for diversifying and sustaining competitiveness.

Main focus of RBV is on the association among organizational assets as well as performance of the corporation suggesting firms must choose strategies that optimize usage of its capabilities and core assets to foster better rates on investments. Moreover, this theory lays emphasis on internal aspects that enhance organizational performance and growth. It underscores the role of organizational capabilities as well as assets. These two forms competencies that create and enhance competitiveness of the organization.

According to Hill et al., (2017) Organizational assets are normally grouped into intangible as well as tangible assets. The potential of the firm in optimizing its core resources have a lot of power in regards to the way the firm stands out compared to its rivals. Thus, CA is achieved if organization has a niche market, unique products as well as utilizes cost leadership.

Peteraf (1993) argues that Resource Based View concern itself with creation of value to enhance completion with other. On the same wavelength, for firms to thrive in a

competitive environment, they ought to holistically prepare themselves to build and sustain their CA which implies superior results in the long run in comparison with their rivals. Moreover, to foster and attain sustainable competitive advantage, assets ought to none substitutable, very rare, immobile as well as valuable (Barney, 1991). Nevertheless, there exist criticisms of resource based view as route of developing organizational strategies.

It is not quite enough for firms to purely emphasis on resource based view to attain sustainable competitive advantage. The activity based view as well as the five competitive forces that are specifically focused on external aspects which are sources of profitability may be utilized to balance the in insufficient. This theory aligns with five competitive forces hence it can assist organizations to enhance their SCA.

Kor and Mahoney (2000) urges that this theory emphasis that organizations comprise sets of fruitful assets while various organizations own a variety of these assets in their dynamic environment. In addition, organization present assets are viewed as those resources that are not anchored permanently in organizations such as brand names, skilled workforce, machinery, technological knowledge, effective processes as well as business contacts.

Prahalad (2000) argues that organizational resources have been acknowledged as the fundamental aspect or critical competence of the organization with such resources as intangible as well as tangible resources. Grant (2018) adds that the core competence may only enhance SCA if the fundamental resources are can’t be substituted or imitated, rare as well as valuable. However, separating modalities elaborate SCA at the organizational level.

According to Lippman and Rumelt, (1982), both the aspect of separating mechanisms as well as uncertain imitability implies to a situation that restrict the ex post equalization of organizational performances. Separating modalities rise from casual uncertainties that result from firms not being able to comprehend causes of differences in efficiency thus limiting competition through imitation or entry. Separating modalities entailing ownership of different, rare as well as difficult to copy assets occur and comprise different resources, cost of searching and switching, specialty resources and much more.

Resource Based View is a widely applicable theory in management, marketing and entrepreneurship literature that recognizes the critical nature of a firm's internal capabilities and resources and that their effective deployment results in superior productivity and sustainable competitive advantage (Jogaratnam, 2017); (Kellermanns et al., 2014); (Nyberg et al., 2012).

Thus, a firm intending to yield greater performance and competitive advantage must make their resources rare and hard to copy as well as ensure effective and efficient utilization of these resources (Rotmans & Hollen, 2019). Resource Based View demonstrates that internal factors of an organization cause more variance in organizational performance than the variance explained by industry related factors and thus reflect an inside-out approach to strategy (Voola & O'Cass, 2010). Strategic orientation is the organizational capabilities and resources and, their effective deployment may result in improved firm performance and sustainable competitive advantage (Lonial & Carter, 2013).

In the view of Ruiz-Moreno, (2012), RBV pinpoints the way sustainability of organizations as well as their performances is pegged on the differentiated, rareness and the non-imitability of their resources. Nevertheless, it fails to holistically elaborate

differences in performance among organizations possessing resources with similar levels of rareness, uniqueness isolation and non-imitability. For instance, in a given industry, numerous organizations might have acquired key competences in developmental research while others in marketing. For these competences, they are distinct to every organization and thus can also be difficult to copy, rare and difficult to change among organizations. In such an event, RBV fails in predicting the firm that can possess superior results. Nevertheless, some capabilities may be utilized more in a specific market environment. Thus, if it's known that in a given market, that uniqueness through the way of marketing is greater compared to differentiation in product, it can be predicted that organization with competences and capabilities in the way they market will most likely outshine their rivals who have their competence and capabilities vested in developmental research. Additionally, Mehra (2020), states that resource focused categorizing of financial institutions elaborated organizational performance differences well compared to product industry based categorizing.

Nevertheless, industry based categorizing offer a critical elaboration of performance deviations among two out of the three performance indicators that were employed throughout his research study. Hence, there is an expectation that both may elaborate performance deviations in a good way. Actually, a proper fit between organizational resources and capabilities profile plus its product industry interventions should enable it to optimize its results (Wernerfelt, 1984).

Thus, Vorhies and Morgan (2003) states that for purposes of obtaining the best fit, it is the reason why it is a suggestion is given that a fit between the organization's availability of resources and the need of its product-industry interventions in regards to aspects such as business level strategies. In view of Liou et al. (2016), since inception of

RBV as well as its incorporation in strategic management, it has received more consideration among authors as a base for elaborating the situations through which organizations can achieve SCA. Those researching on strategy have continuously stressed the need for considering both the constrains as well as the opportunities experienced by organizations due to their resources base and market features during investigations of corporation's decision in regards to its growth.

Wernerfelt (1984) retaliates that organizations ought to be viewed and investigated based on level of their resources rather than on product view at the level of the market. Barney (1991) says that firms the ability to drive and achieve SCA through non substitutable, rare, valuable as well as inimitable resources.

According to Ambrosini and Thomas (2016), organizational resources are seen as packages of both intangible as well as tangible assets for instance organizational skills of management, procedures, routines, knowledge and information in their control that are semi permanently anchored in the organization. In order to differentiate resources as raw materials and capabilities inside the organization to empower it to choose, utilize, as well as arrange them, the aspect of dynamic capability was introduced to imply organizational procedures that utilize resources to mix, align, attain and dispatch other resources to fit and drive industry change.

Thus, according to Rotmans and Hollen (2019), dynamic capability refers to corporate as well as strategic practices through which organizations attain modern resource alignments as industries arise, divide, collide, thrive and decline. Resource Based View undertakes that organizations thrive to maximize profits where they are controlled and directed by managers who are rationally bound serving in unique industry that are to greater degree predictable and approaching equalization (Leiblein, 2003). Moreover,

Tseng (2016) states that Resource Based View dares the industry interpretation of economist through consideration of resource as well as competitive position as specific factors to an organization instead of general to entire industry.

On the possibility of applying resource based view, it relates only to bigger organizations that have greater industry influence. Nevertheless, this contest, although reasonable to the degree that small organizations fall short of enough assets for sustainable competitive advantage is disqualified on the basis that of intangible assets have the potential to drive sustainable competitive advantage even in smaller organizations (Connor, 2002). Nevertheless, Kraaijenbrink et al., (2009) argues that resource based view only works for organizations purporting to attain sustainable competitive advantage and not the ones comfortable with the current position they are commanding.

Those criticizing RBV have argue that sustainable competitive advantage is never attained because together the resources and skills as well as the manner in which the firm utilizes them should always change resulting to development of progressively differing semi-permanent advantages (Rezaee & Jafari, 2016). According to Helfat et al., (2009), in a changing business environment, organizations may not attain sustainable competitive advantage through static resources. Changing environments require changing capability, therefore, this do not disqualify sustainability of resource based view.

Additionally, Makadok (2001) says that owning of assets is not enough and it is through utilization of these assets that sustainable competitive advantage can be derived and attained. However, Kraaijenbrink et al., (2009) says that in order to build sustainable competitive advantage, organizations require package of managerial capability as well as

assets to acknowledge and optimize the potential openings at their disposal. In Barney's view (1991), assets are only valuable if they can facilitate an organization to consider and utilize strategies enhancing operational effectiveness and efficiency. CA is always associated to key competence of the firm. They are the critical capability required by firms to achieve CA grounded on their tacit knowledge.

There exist pair of factors that have great power on the potential of firms achieving SCA. These factors include firm culture as well as structure and alignment (Yolles, 2009). However, Johnson et al., (2006) says that examining organizational strategic capacity for CA is important due to the following two aspects; one it dictates if a firm's competencies and assets match the environment and two it declares new openings to expanse and optimize a firm's rare and unique potential or through creation of modern industry directions or both.

When analyzing link between structure-strategy-performance relationships match among strategy, structure of the market as well structure of the organization as an avenue of optimizing global performance is very vital. The structure of the organization is determined by its global strategy thus organizational strategy determines structure of the firm hence the proclamation that strategy is followed by structure (Chandler, 2003). Organizations build their CA through arranging their global resources in a manner that fit the organization's strategic reply to market dynamics. Campbell and Furrer (1995) argues that organization's strategic reply to market structure, instead of straightly defining its global structure and strategy, more straightly defines the kinds of resource organization utilize to build worldwide CA.

Zollo and Winter (2002) says that capability is a thoughtful venture in firm systems and structure to have endless enhancements in the organizational procedures and processes.

They comprise clear effort to endlessly capture and learn lessons from others as well as earlier experience.

When analyzing the structure of the firm as a driver of results, it is important to conceptualize it though as a process of decision making in organizations with construction blocks as persons in relations and communication comprising the procedure of formulating and actualizing decisions (Csaszar, 2013).

Additional recognized understanding of firm's as devices of processing information comprising of rationally bound personalities with structure of the firm performing a key function in determining the manner information is shared and is accumulated in the firm permitting them to achieve objectives that may be would not be attained by its members was developed (Simon, 2013).

Barney (1991) argues that RBV theory underscores the concept that firms should be viewed as packages of assets and capability to drive value and hence achieve CA. moreover, resource based theory was however revised by Grant (1991) to entail strategies that are competitive in nature.

In view of Grant (1991), resource based theory connects capability and competitive strategy to building and delivery of value. Grant argues that capabilities require renewal and maintenance through strategy and not just being viewed as bases for developing competitive strategy. Thus, resource based theory is critical to understand the mutual association among both constructs hence assessing their mutual alignment.

Going by the view of theory of configuration (Barney, 1991)., resource based theory states that value can emanate from SA if it offers a complicated choice of and alignment of capabilities which are assorted among organizations and are imperfectly imitable.

Hence corporations can drive value when there exists a fit between the capabilities they own as the construction blocks of resource based theory with their competitive strategy.

The RBV is endlessly critiqued for holistically being untestable. The approach complications are regular matters in the literature for resource based view. The biggest handle is associated with how to measure assets because some are intangible. This disconnect between resource-based view and the measure of intangible assets raises key queries associated to legitimacy of the empirical examination claimed to back the utilization of strategy for resource-based view which limits research in future and its effectiveness.

Latest resource base view test literature reported that intangible assets assessments as well as validation of constructs often are ratified as uni-level, empirical, mechanical and uni-disciplinary procedures instead of it as a theoretical, conceptual, multi-level or multidisciplinary procedure. In order to effectively optimize a critical asset from others, those carrying out research ought to mark all enablers that play a part in this important asset and institute the inter-associations between them (Barney, 1991). Almarri and Gardiner (2014) argue that to generalize is not the only least relevance of outside validity basis but can also only be examined after legitimate operations for concepts are built along different perspectives, markets, samples and much more.

In the current and modern dynamic global market, organizations ought to attain SCA for them to beat competition for longer time period. Sustainable competitive advantage occurs if resource-based view being a strategy path is not being utilized by rivals as well as other firms and they don't have the potential to copy it.

According to Bharadwaj et al., (2014), Achievement of sustainable competitive advantage is anticipated to result to greater results indicated by old methods such as

profitability, customer satisfaction as well as market share. Moreover, Barney (1991) argues that for purposes of generating SCA, assets should be very rare, non-substitutable, and valuable as well as should be imperfectly mobile. Valuable assets enable organizations to utilize effective and efficient enhancing strategies.

Those assets characterized by rareness as well as inimitableness make it completely difficult for rivals to copy such strategic resource and enable the organization to attain sustainable competitive advantage. It is essential for resource to be heterogeneous and be distributed between organizations for purposes of making it so difficult for rivals to access or copy.

Assets will be hindered from being copied when they comprise of unique location, complexity socially, dependency path as well as casual ambiguities. Consequently, organizations must ensure no equivalent assets that may be utilized to implement same strategies thus the products wouldn't be same to other competing firms and hence attain sustainable competitive advantage. Key assets are strategic in underscoring sustainable competitive advantage (Barney, 1991).

Culture of the organization, for instance, innovationness culture, is among the organization resources that play key part in maintaining CA. Moreover, culture is integral in aligning competitive aspect and strategy for purposes of achieving its potential. Further, it is suggested that organizations should modernize their capability on the ground of building advancements of path reliable learning for it to outshine the rivals (Teece, 2018). Moreover, corporations should also come up with the appropriate prices that rivals are not in a position to acquire potential rents and get greater results.

In view of Wernerfelt (1984), The RBT stresses that firm's assets are important aspects that have power on results and competitive position. In regards to resource based view,

corporations have control of some assets under numerous groups that can greatly add towards enhancing results. Earlier studies confirm firms own assets that offer the ability for CA that consequently result in greater performance.

Existing literature proves the aspect of resource-based view is important tool for examining the association among organizational assets and organizational success. This association has so far been examined in numerous industries however not in cooperative societies. The bases of organizational progress, returns on investment as well as SCA are usually mirrored through organizational resources (Meutia & Ismail, 2012). Wernerfelt (1984) states that they stressed that organization usually have various classes of assets plus the utilization of this strategic approach offer the likelihood of unique path way to growth. Corporations can use their assets in policy and strategy that enhances effectiveness and efficiency of the organization. The raising demand for organizational assets for its survival and command a better competitive position in the market has motivated managerial cadre to optimally use these assets in a manner that can enhance achievement of organizational objectives.

According to Wernerfelt (1984), immobile key assets possessed and under control of firms are bases of CA. Rivalry has progressively intensified and thus, corporations realized the demand for better routes of gaining and maintaining competitiveness for purposes of surviving. In this regard, it is paramount together in practice and theoretically to assess the association between assets and performance of cooperatives.

It is sarcastically that there is no existence of plenty of work that can test aspects of resource based view empirically in the view of cooperative unions. Moreover, past research focusing on resource based view have so much emphasized on assessing the association among organizational results and capability or intangible assets. Limited

investigations that reported tangible assets having realistic implication in resource based view (Masood et al., 2017).

Resource based view investigations will acquire realistic advantages when the variety of assets is extended to capture both intangible and tangible assets. Thus, there exist numerous chances where tangible or physical assets offer SCA to organizations. This might cause the scholars to endorse resource based view empirical investigations to comprise tangible assets. Thus, the goal is to assess the association among organizational results and tangible assets (Foss, 1997).

Many scholars argue that Resource Based View is the superior strategy path in the success of organization strategy, thus getting its absolute advantages. Resource based view concept establishes features which can build CA for the organization for instance valuable, rareness as well as superiority competitiveness. Nevertheless, there exist an alternative that was suggested to replace Barney's view (Andersén, 2011). FMMAD standards that comprise if Fit, Management ability. Marketing potential, firm alignment of rent as well as non-competitive disadvantages must be actualized and pooled to positively utilize assets thus attain greater results in the organization hence leading in becoming repetitious.

Some arguments and perspectives are not able to realize all components of the association between the organization key assets and performance (Barney, 1991). As though, the industry supremacy consisting of technological behavior, recognition of brands as well as cost leadership is assumed to be in a position to power markets to institute a greater position that is competitive. For example, in the retail sector, Walmart had a breakthrough in their retail connection and the provision of minimal cost was

anchored on cost-leadership as well as configured sustainable competitive advantage through fruitful strategies (Johnson et al., 2011).

Moreover, resource based view enables corporations to establish the minimum assets to build empowering them to match customer taste and preferences with the corporation's key and valuable assets. Resource based view perspective improves the grouping as well as utilization of key assets in order to make organizations unique in their industry (Ambrosini & Thomas, 2016).

Additionally, resource based view allows organizations to operate in an efficient and effective manner with less costs compared to rival firms. This view is an important deviation away from the option of market based perspective analysis. Grounded on the mixture perspective of resource based view, a number of authors claim that organizations must concentrate on the manner in which to configure procedures and assets in order to build dynamic capabilities in regards to assets owned (Rotmans & Hollen, 2019).

The disadvantages or critique of resource based view as the most appropriate key procedure may be reread. Resource based view assessment portends that product industry is steady and overlooks the actual value of the assets (Priem & Butler, 2001). As stated, resource based view is well thought as repetitive. Grounded on five competitive forces, resource based view fails to deal with the query of clarifying the procedure through which value was built and that interventions must be more focused compared to assets.

Resource based view is criticized because of not offering concrete interpretations for functional organizations (Hoopes & Madsen, 2008). Resource based view perspective seems constrained with thin allegations as the key role of managerial cadre is thought to

be a procedure instead of functional sections of the corporate assets (Ambrosini & Thomas, 2016). Corporations seem to obtain assets that require and spend more time through hesitation for rivals to replicate or copy amid compound exchanges among assets.

Nevertheless, dynamic capability acts as an addition of resource based view assessment to integrate a superior comprehension of the manner in which advantages are obtained and sustained for a long period of time. Moreover, resource based view vagueness as well as duration improves the advancement that adds the worth of assets and ability to sustain CA. The issues

Pertaining the reasons in which organizations outsmart and sustain their competitiveness rises. Corporations may obtain and maintain their SCA and outweigh their rivals by use of resource based view assessment that builds their assets within the firm.

Assets are safeguarded through rights of property, trademarks and patents however others are safeguarded through encrypted factors that make imitation difficult. Hence, organizations are deemed to be in a position to establish the assets to reconfigure by use of certain criteria such as VRIO for purpose of maintaining SCA (Barney, 1986).

Organizations are purported to attain SCA over rivals by utilization of strategy that optimizes on internal positive aspects in responding to opportunities in the environment (Barney, 1991). Concurrently, internal negative aspects may be escaped while threats are neutralized. Moreover, all-inclusive grip of the positive and negative internal factors of the organization are emphasized (Andrews, 1971). Fundamentally resource based view assessment connects to the addition to organizational level creation of value by examination of competence and attaining needed criteria of global completion. Resource based view enables organizations to establish present potential to the degree in which

assets are dynamic capabilities to build more worth and trigger higher results. The higher creation of value empowers organizations to fit more rent through retailing of its services and products effectively.

Nonetheless, there exist flaws with resource based view perspective in developing and achieving CA. It undermines the role of industry forces as well as over exaggerates the possibility of markets to fruitfully optimize assets to attain sustainable competitive advantage. Resource based view confirms that key assets should offer economic worth to achieve CA. for instance, as the motor industry experience change in the reign of stormy business environment, the improvement in design characteristics, consumer division as well as niche marketing such as consumers with needs of hybrid cars progress more.

Organizations should understand the manner in which assets turn to be valuable the moment managerial cadre understands the perspective of their consumer worth. Resource based view fails to provide the meaning of customer worth that can be worked upon in the organization (Zubac et al., 2010). Resource Based View underscores the importance of consumer needs in formulating strategies.

Nevertheless, it is purported that in improvement of creation of value, overemphasizing consumer worth limits organizations from eying consumer segments. In view of Kozlenkova et al., (2013) this theory, therefore advocates for the view of when assets are valuable, they can pose as bases for CA for corporations. On similar grounds, corporations are in a position to carry an evaluation of the potential assets that offer extra advantage to the organization and enhance success in upcoming industries.

DT-SACCOs in Kenya can rely on their tangible and intangible resources to acquire and build as well as sustain their competitive advantage. Resource based theory is relevant to

this study since it addresses issues of organizational resource that are a source of competitive advantage.

Savings and credit cooperative societies have resources that may include; infrastructure, reputation, experienced work force, strategic locations, flexible processes, adequate capital among others. These resources if well utilized can enable them achieve and sustain their competitive advantage in their respective markets. Resources are vital to any organization for it to deliver its obligation to the target market and meet the expectations of their customers and other stakeholders.

Value Chain Analysis Model

The perspective of Value chain analysis was introduced by Porter (1985) to elaborate all the range of activities organizations under take when producing goods and services from conception through the various stages until it reaches the final user in their respective industries. Products are assumed to gain value as they move from one player to another along the value chain (Devaux et al., 2016). This approach of Value chain approach is fast emerging as a tool for business development irrespective of the sector (Gereffi, 2019). The main focus of interventions is on creating an inclusive value chain system in the industry among organizations.

Inclusive business models or value chain are those that do not leave out or exclude small- holders (Harper et al., 2015). This view is also considered inclusive value chain, as a market based arrangement that provides avenues for creating wealth for the poor through value creation by production and delivering quality products and services to the final users/customers.

Value addition means both value creation and value capture. Since every strategically significant activity to be carried out requires investment in resources, it follows that each

link in the chain is expected to create value (Bhargava et al., 2018). A value chain player's ability to compete and excel depends on its standing along the industry chain, and how much value it is able to generate and capture. Value chain analysis mainly emphasis on looking at the dynamics of complex linkages within a value network, thus both value creation and value capture occur in a value system that consist of distributors, suppliers, collaborators and partners, thus extending the firm's access to resources and opportunities (Zott et al., 2011).

Walters and Rainbird (2007) says that the best and most effective way to examine interaction and associations among different industry players is through Industry level value chain analysis. It assists in identification of the resource needed for competing effectively in the market and the manner in which players in the value chain may optimize their personal gains as well as the ones coming from the value chain. Entire organizations in a given industry are part of value creating network. However, some firms have greater and much influence than others in shaping the network while others have minor roles to play and tend to be shaped by the network instead of firms (Liel von, 2016).

Value chain alignment and characteristics determine chances of success of small firms in an industry where production agents are the leading firms. Alternative view on how value creation is achieved between and among organizations within supply chain relationships was presented by Baig and Akhter (2011) succeeding aspects of value alignment that was initiated by Fearne et al., (2012). According to them, incorporating environmental and social impacts within value chain framework ensures that the chain attains sustainable competitive advantage.

According to Bolwig et al., (2010) VCA offers a systematical as well as rational logic to elaborate and appraise the importance and association of persons and corporations. Moreover, Rushton, (2009) says that this comprises proper comprehension of chain of materials and additional value in interventions among various sections of tha value chain. Further, Irvine, (2015) argues that VCA comprises of human beings as the key emphasis determining how they understand their role, behavior as well as motivation in regards to social, economic, cultural as well as other such drivers.

In view of Rushton (2009) to understand the importance of peoples' behavior as well as motivation among the value path may happen through consideration of factors such as culture, economic, social beliefs and individual desires. Moreover, value chain is considered as interdependent and collaborative, including the firm's internal business and external environmental policies. Mangan et al., (2020) argue that this view prolongs the concept of stream chain emphasizing on enhancing raw materials and unfinished products from the providers and recognizing capital streams coming from the upper side. VCA is all about procedures that firms establish costs associated with activities of firm from procuring raw materials to production and marketing. It aims to determine where the advantages or disadvantages of existing low cost throughout the value chain. According Taylor (2005), Value chain analysis is also applicable in aspects of waste reduction as well as efficiency of flow of materials that comprises extra characteristics such as power of inter organization associations. Moreover, Fearne et al., (2012) points out that Value Chain Analysis is in a position to determine wider and closer perspectives in business situations that there exists increasing importance of adding environmental as well as social effects in the conventional strategies of the business.

Successful and effective value chain management should meet factors such as, organization process, technical investment, collaboration and cooperation, leadership, organizational culture, employees, and attitudes. Porter describes two major categories of business activities: primary activities and support activities.

Lynch (2006) states that the aspect of value addition in a way of value path may be optimized to build a corporate's SCA in the industry of 21st century. Entire corporations comprise of interventions that connect mutually to build the worth of the organization and both these interventions create the firm's value path. Such interventions are procuring interventions, creating the goods, delivery as well as promotion of firm's goods and interventions.

Value path logic has always been applied as an influential assessment tool for key planning in organizations over three decades. The goal of value path logic is to optimize creation of value and at the same time lowering cost. Porter described as the price that customer is prepared to pay for an offering. Profit is the difference between this value and total cost to the enterprise providing that offering (Martin, 2019). Porter brings out value path as internal routines that enable firms to structure, manufacture, markets, distribute, as well as maintains its goods. No longer are Costs viewed as expenses that are tabulated in the balance sheet, but it is dealt with as value which builds on the firm net worth as portrayed in the balance sheet.

Mudambi and Puck (2016) coins out that in the recent times, scholars have argued that value path is never viewed as a package of convectional interventions as organizations have undertaken a routine of fine tuning the interventions. This procedure of coming up with lean units has consequences since firms on one side has enhanced their knowledge concerning their structures or even programming interventions through better methods

and stipulating associations between them and on different front organizations have been enabled to rethink on their main activities from those that are not, maintaining the actual and real interventions within the firm as well as allowing extra resources, efforts and more time for the interventions they perform better (Linares-Navarro et al., 2014).

Jacobides and winter (2005) points out that specialization in the activities undertaken by the firm may give them the chance to build greater capability that offer them CA. In addition, Castañer et al., 2013) says that Organizations therefore should plan the manner in which they may arrange their interventions, maintain them within, enter the market or employ a mixture of methods like building alliance together with like-minded organizations where to trace these activities (Los et al., 2014), and how to manage them globally (Hansen et al., 2009).

According to Buckley (2014), organizations must put into consideration options can vary as well as change with time based on dynamics, therefore should evaluate them throughout. The possibility of worldwide value path prevailing is more in markets with minimal barriers to entry in manufacturing for instance garment industries because there exist extra choices of sourcing suppliers worldwide as well as externalizing (Mahutga, 2011). Eriksson et al. (2014), suggests that if corporations undertake configuration and align worldwide strategies, they require to embrace universal perspective as well as capability which include locational flexibility or culture know-how are key success driving factors during global value path configuration.

Moreover, Levy (2005) points out that those organizations possessing superior technology and firm capability for synchronizing a widely located package of economic interventions can easily achieve worldwide configuration. Consequently, Tihanyi et al., (2014), suggests that leading firms have to consider changes happening in other

organizations in the worldwide value path as well as their development, since these changes may manipulate capability of other similar organizations hence influence the synchronization of interventions and industries in the value path.

According to Buckley and Strange (2015), many have debated that when leading corporations are in a position to take advantage of influence over their providers, they can match value produced, because they can add flexibleness as well as utilize outside competence in regards to lower costs or superior quality. Diversity of suppliers allow organizations to enhance modern skills and technology, promote their assimilative influence and widen perspective with all this helping organizations track modern discoveries as well as progress. Moreover, in this area, one critical theme is associated with fitness of the worth produced through innovation within a worldwide value path (Chiu, 2014).

Moreover, firm's value path as well as the manner in which it carries out separate interventions mirrors its strategy, history, its methodology of strategy implementation as well as the prevailing economies of the interventions themselves. From underlying perspectives, value path logic is a model for interpreting the procedure of organizational functions into key close interventions by which utility is created on goods and services. According to Horngren et al., (2012), VCA has a myriad of activities that include; design, distribution, marketing, production, after sales services as well as research and development. These interventions are facilitated by a package of supplementary interventions of human resource, information technology, finance and accounting.

Analysis of the key costs is grounded on the ability to understand and analyze the cost structures in the value path interventions. Need for firms establishing data base systems,

to promote such assessment and give management viable info to apply in decision making on business interventions, strategy and advancing them to attain and SCA.

Hutaibat (2011) outlines that Competitive advantage is achieved when organizations attain assets, potential and technology to manage changes on goods that meet consumer taste and preferences or has the potential to respond urgently to changes in a competitive environment. Competitiveness comprises two aspects; differentiation and cost competitiveness. Cost competitiveness allows organization to offer goods to consumers at reduced priced compared to rivals. When the organization inclines to successfully compete, it must then meet the consumer's desires.

Organizations may attain CA through adaptation of strategies such as cost leadership which entails reduction of sum total of the value path interventions or by utilizing the service or product differentiation strategy. Firms need to determine the activities in the value chain, determine their expenses and drivers of these expenses, revenues, workforce, assets and resources utilized in every intervention, it must also motivate leaders to minimize interventions that don't promote value to enhance their results and make the right decision (Jian-Long & Zhong-Ke, 2010).

Key cost enablers in the long term symbolize a basis for CA to the organization, plus the assist in eliminating costly activities or those activities carried out by rivals in unique ways (Jain, 2015). Competitiveness that is founded on minimizing expenses may be achieved by minimizing expenses in the value path interventions, minimizing costs of inputs, since it symbolizes a big portion of unit expense of production, when there is stiff rivalry in the market, organization may procure these inputs from the vendor directly, that assures progressive supply to the organization with inputs in time plus with viable

cost, minimizing cost of labor, minimizing the cost of doing research, minimizing administrative as well as cost of selling.

To attain competitive advantage and sustain it, DT-SACCOs in Kenya should carefully look at their value chain. They should keenly look at all the activities they engage in when serving their customers in order to create superior value and optimize their performance. Savings and credit cooperative societies have a number of processes and activities such as procurement, human resources management, marketing and sales, distribution, services, information technology and firm infrastructure. Through these activities, savings and credit cooperatives can enhance their value creation by minimizing wastage as they under take them. For instance, they can lower cost of production by using their bargaining power as customers to negotiate for lower prices of their inputs. This model of value chain is important to this study since it outlines how DT-SACCOs can create value and attain competitive advantage in their respective markets.

Dynamic Capability Theory

In 1994, Gary and Teece initiated the Dynamic Capability Theory. The key reason for the emergence and advancement of dynamic capability framework is due to inadequacy of orthodox views (Massingham, 2019). Teece (2014) says that due to dynamic capability entrepreneurial aspect, attention was drawn to it as well as the importance of entrepreneurial leaders in the approach. Recently, the association among innovation and dynamic capability was highlighted as well as the association among ambidexterity and dynamic capability was discussed (Jurksiene & Pundziene, 2016).

According to Marzo (2014) DCA view of the organization is the scrawny form of resourced based view that varies now and then. Authors apply dynamic capability

approach to elaborate how surviving owners of the organization attain quasi rents by efficient and effective optimization of corporate assets to fit dynamic environments (Najib et al., 2019). In view of Breznik and Lahovnik (2014), the prevailing notion of DCA is that managerial cadre in organization detects modern opportunities, realign assets and capability in line with acknowledged opportunities and changes in environment may result in sustaining competitiveness. To align to DCA, managerial cadre builds value through general raw materials in specific as well as chain dependent way.

In a previous recent meta-analysis, a revelation that the empirical evidence for the association among competiveness and dynamic capability is inconsistent (Pezeshkan et al., 2016). Dynamic capabilities refer to set of firm competences that enable it to create value and leverage competitive advantage through strategic management processes (Leal-Rodríguez & Roldán, 2013). Firms are in a position to create and promote consumer value through identification as well as efficiently enhancing enough mixture of dynamic capability. Moreover, Singh et al., (2013 argue that dynamic capability give organizations required flexibleness which enable firms to conform to uncertainty as well as dynamic situations and to build procedure, management innovation and goods.

Dynamic capabilities are regarded as a key link between organizational performance and its resources where this link is a representation of the mediating factor of dynamic capabilities (Lin & Wu, 2014). In addition, the link between resources, capabilities and performance is complex and therefore capabilities are used as link in the association of organizational resources and performance (Lu et al., 2009). According to dynamic capabilities approach, it is regarded that capabilities are integrative ingredients for organizations to build, integrate and reconfigure external and internal competencies for

addressing rapid dynamic environment so that the firm can outperform in comparison to its competitors (Lagat & Frankwick, 2017).

Dynamic capabilities of organizations are considered as converters for that transform resource into increased performance due to its valuable resource features (Lin & Wu, 2014). Moreover, a dynamic capability effectively utilizes competitive combinations of organizational resources to foster organizational performance (Jiang & Kortmann, 2014) and they are fundamental to organizational performance (Wang et al., 2014). This theory plays a vital role in a firm by underscoring the build-up of capability entrenched in organizations and that are directly linked to organization's financial results (Han & Li, 2015). In regards to results, organizations operating in very turbulent must come up with modern goods and services to achieve and sustain their CA (Wang, 2016).

Moreover, this theory focuses mostly on effective as well as efficient technological relocation and info among and between the several functional elements of the organization. It's assumed as well as alleged that assets combining ability can assist organizations link individual firm elements through simplifying impending contractual obligations. In addition, Teece (2014) says that combination creates channels for leaning, sharing of knowledge as well as transfer of expertise and technology inside the organization. Kotha et al., (2011), argues that when organizations enter into fresh technological segments, it may easily avert free assets towards mixing fresh technological knowhow with prevailing technological know-how depositories to promote creative results.

According to Karim to Capron (2016), in order to maintain and withstand beneficial development, organizations must remix as well as realign resources plus firm configurations if there is a change in technology and markets. Resources, knowledge

might lower in value with time which may result to failure to have gained advantages from earlier exposure. Alignment ability doesn't just enable organizations to sustain progressive appropriateness but more so give the likelihood for organizations to run away from inappropriate channel dependencies where necessary. Reconfiguring capabilities includes all activities organizations undertake when redeploying, adding, selling out assets or functional unit.

In view of Feiler and Teece (2014), dynamic capability is composed and governed groups that enhance and assist in guiding resolutions on direction of the organization that prepare, plan and configure all parties endangering firm preparedness for change and also change organizations in order to seize opportunities and build value by labors to control risks. Ordinary capabilities need to be linked with Dynamic capabilities by focusing on intangible assets to create long term survival and growth, preserving competitive advantage in fast-shifting and knowledge-based economies (Teece, 2014).

When organizations are responding to change, by employing operational capabilities, they depend on dynamic capabilities which require substantial managerial intervention (Kodama, 2018)**.** Managerial capabilities appear to influence dynamic capabilities in in regards to affecting decisions, asset allocation resolutions, firm channel-tracing strategies and leaders may possess positive or negative influence on dynamic capabilities (Eriksson, 2014). However, Feiler and Teece (2014) argues that how Dynamic capabilities are identified, created and enhanced depends on managerial processes.

Dynamic capability should be created as a primary key move such as alliances or acquisitions by which new capabilities are created by the firm (Johnson et al., 2006). No matter how organizations begin to cluster with the aim of cost, they may end up with a

learning cooperation and this creates a knowledge platform to build new capabilities and resource configurations (Eriksson, 2014).

In successful building and sustaining dynamic capabilities for competitive advantage, organizations should focus on the effective learning strategies and therefore empower and equip stakeholders to collect, share and internalize the knowledge in both individual (organizational level) and collective (industry level) manner. Reason being, knowledge is the basic premise on which dynamic capabilities are built when looked at the synthesis of dynamic capabilities research (Eriksson, 2014). Corporate governance has a vital role in deploying assets and responsibilities within and across organizations, therefore influencing strategic choices as well as value creation and distribution within individual organizations, alliances, and even across (Aguilera et al., 2016).

Firm capabilities have been widely acknowledged and studied by many scholars to foster competitive advantage and guarantee long-term profitability of the organization (Wanjohi et al., 2019). Firms can only attain competitiveness only when their capability and assets rare scarce, valuable, treasured and cannot be substituted. Precisely, dynamic capabilities are viewed as the most significant firm capability assisting in the attainment of sustainable competitive advantage over competitors (Naguib et al., 2017).

Sensing capability of organizations is manifested through a firm's ability to observe changes in technological environment, discover new market opportunities and discern changes in consumer demand (Wilden & Gudergan, 2014). Sensing capability is one of the vital organizational skills for corporates to uphold and sustain their competitive position in an ever-dynamic business environment. Most firms focus on short and medium term solutions targeted at creating innovations in their services and products that only result in minor competitive advantage or loss, however, attaining sustainable

growth demands appropriate integration of product and service innovation with good innovation in the area of the business model, process and services. Firm' transformation as an ingredient of dynamic capabilities, enables creation of new firm conditions favorable for building a completely new perspective of the revenue general model, in respect of innovative price models and policies.

Moreover, this transforms the relationship and entails adaptation and use of new and higher level of knowledge and learning as an element of dynamic capabilities and hence accumulation of influence of sensing current business situations, with the application of advanced knowledge and firm transformation create new possibilities for the development of policies and price models and also sales and marketing capabilities of the firm. It is evident clear that long-term market success requires proper firm capabilities, precisely those of a commercial nature that entail marketing and sales (Shiver & Perla, 2016).

Moreover, sustainable competitive advantage is an expected result for those firms with the best marketing and sales capabilities (Adel Saleh M & Aimin, 2015). Capability levels consist of micro foundations (Teece, 2007). There are lower-level dynamic capabilities such as process for developing new products or forming external partnerships. Capability levels consist of routines that are used less often than routines of ordinary capabilities. These micro-foundations enable firms to reconfigure, integrate, subtract or add resources including ordinary capabilities (Eisenhardt & Martin, 2017).

Higher level dynamic capabilities are assessments and activities that channel other capability and assets so that to maintain and uphold external fitness. They are the three clusters of entrepreneurial activities which happen simultaneously within the firm ie seizing, sensing and transforming. They entail firm processes as well as unique

managerial decisions (Teece, 2016). Seizing capability establish how quick the system can respond to threats and opportunities immediately they have been identified and deemed viable.

Activities involved in seizing include investing to optimize new technologies and configuring and implementing business models for various service and products. Business model for a line of business entails the design of customer interactions, internal incentives to be used, activities undertaken, more (Teece, 2018). It is a vital vertical portion of an organization's activities and has similar systemic need as the whole organization for all its elements to remain in alignment. Dynamic capable managers and leaders should promulgate a unified strategic vision and foster collaboration across internal units.

According to Helfat et al., (2009), dynamic capability manifests technical appropriateness only when they result to desired results as well as configured match only when they achieve organization's success in the market. They can be broken down into detecting chances, grabbing them through conveniently investing as well as transform the organizational assets and abilities consequently (Harris & Helfat, 2018).

In view of Eisenhardt and Martin (2017), the perspective of dynamic capability has raised as an effort to unravel the difficult challenge of SCA in the current changing business environment. However, Teece (2009) argues that the fundamental notion is that organizations that have the ability to detect as well as grab new chances and more so realign their assets and abilities in accordance with recognized chances and changes in environment may build and maintain competitive position. The basis of research in dynamic capability is that organizations should employ and reintroduce their intangible as well as tangible assets and capability in order to attain and maintain competitive

position. Processes in management of knowledge ate based on advancement and use of dynamic capability.

Wang and Ahmed (2007) states that dynamic capability is an organization's interactive positioning persistently to combine, realign, reintroduce and reproduce its assets and abilities and above all, elevate as well as rebuild its key proficiencies in a bid to respond to the dynamic environment to achieve and maintain CA. Dynamic capability is superior intervention that may help organizations to channel their normal interventions towards higher demand uses and to manage, or orchestrate, the firm's resources to address and shape rapidly dynamic business environments (Teece, 2014).

The problem of conceptualizing and explaining change over time is implicit in several aspects of the dynamic capabilities framework, from why competitive environments change in ways that are characterized by rapid innovation and uncertainty to why some firms develop the ability over time to more effectively reconfigure resources and capabilities to address such change to the problem of identifying the micro-foundations by which managers and organizations sense the opportunities inherent in change, seize and transform resources to intentionally capitalize on it (Teece, 2007).

Studies of the dynamic capabilities approach did not have a unified theoretical model (Helfat & Peteraf, 2014). These authors advocate in favor of dynamic capabilities approach, affirming that this is an area of research that is continually evolving and has come to use a variety of theoretical bases. Numerous studies were conducted on the dynamic capability approach which address a great variety of topics, ranging from the understanding of the strategic process and content to micro-level analysis, as in the case of the decision-making process, as well as investigations on the macro-level, in the case of issues related to environmental change (Helfat & Peteraf, 2014).

According to Teece et al. (2016) DCA was formulated to elaborate reasons to which some organizations possess competitive position in circumstances of speedy as well as volatile change. Specifically, dynamic capability aims at challenges leaders and managerial cadre experience while governing and managing firms in seasons of bottomless, essential change witnessed through uncertainties. In a highly constantly changing and competitive setting, organizations ought to be in a position where they can foresee deviations and put themselves in a position to revise their strategy for purposes of gaining and maintaining competitive position. Eriksson, (2014) points out that the capacity to carry out all that by organizations scientifically is termed as dynamic capabilities. Its core focus is to elaborate prolonged competitive position of organizations.

According to Eisenhardt and Martin (2017) particular procedures constitute dynamic capability. Such procedures include; production of new goods, building alliance in the market, coming up with key resolutions, which enable firms to thrive in swiftly dynamic settings. Leaders realign numerous competences to alter them to modern strategies. This approach indicates similarities across various corporations and always is applied as instances of best carried out methods.

In view of Eisenhardt and Martin (2017), the value of dynamic capability is grounded on the arrangement of assets and the abilities than in the capability themselves. Their influence varies differently based on the level of industry dynamism. Moreover, some abilities are very active in extremely turbulent and competitive industry while some of others may be more active in upcoming industries. Advancement of this approach is directed by ability of managers to establish and realign them in appropriate way to fit the dynamic industry circumstances as well as the skills and processes of learning that

matches with it. Wang and Ahmed (2007) continues to say that dynamic capability is not a procedure by itself but it is part of the procedures. Procedures in themselves are clear and may be deployed within or outside the organization. Capability is the organization's potential to utilize those assets by integrating clear and understood components such as experience and skills. Thus capability is built within time as intricate procedures.

According to Makkonen et al., 2014), dynamic capability assists to integrate and change resources that are static, knowledge as well as skills into goods and services that are innovative. Making use of dynamic capability, firms accustom to dynamic setting quickly and more effectively hence creating latest inventions, attaining and maintain competitive position. Easterby-Smith et al. (2009) argues that dynamic capability enables organizations to grab new chances as well as transform organizational assets into intangible and tangible assets. This mirrors the firms' potential to produce, prolong and adjust the prevailing resource background. Dynamic capability optimizes this potential by reintroduction of prevailing procedures and enhance inventions to accustom to the speedy dynamic setting (Makkonen et al., 2014).

This approach proposes that the traditional elements of business success in previous models maintaining controlling costs, incentive alignment, owning tangible assets, maintaining quality, optimizing inventories are necessary but not sufficient for sustained superior performance in dynamic environments (Kaur, 2019). Moreover, Teece et al. (1997) argues that the actual sources of a sustainable competitive advantage are active competences that create, combine and realign both internal as well as external attributes to solve speedy dynamic environment.

Dynamic capabilities lie at the core of firm success or failure. Even when a corporation owns rare, valuable imitable and non-substitutable assets but fail to deploy active competence, the firm's greater benefits may be short lived if and when the environment changes (Yunna & Yisheng, 2014). Nieves and Haller (2014) says that various scholars have attempted to outline various but close procedures or stages of dynamic capability. Dynamic capabilities are grouped in three dimensions such as timely decision-making capacity, strategic predicting potential, as well as change management ability (Li & Liu, 2014). There exist various scopes of managing knowledge ability. They include internal know-how development as well as external know-how integration (Villar et al., 2014).

Moreover, dynamic capabilities are classified into integrating, creating, reconfiguring, developing, replicating, assimilating, imitating and synthesizing (Denford, 2013). Nevertheless, Pavlou and El Sawy (2011) research is the most comprehensive study that suits and justifies need for research where they came up with dynamic capability approach consisting of four fundamental stages which include learning, combining, coordinating as well as detecting.

Nieves and Haller (2014) argues that these scopes consist of myriad of abilities and their interface in a sequential manner in realigning prevailing organization's know-how resource to solve organization's changes in the environment. In addition, rethinking of dynamic capability approach, was basically grounded on firm' as well as leadership procedure roles such as combining or coordinating, realigning and learning (Teece et al.,1997) and the approach of detecting environment to grab opportunity (Teece, 2007). Thus, these bundle of abilities best fit the requirement of

know-how resource realignment for purposes of addressing a stormy changing environment in order to produce and attain greater results.

Meanwhile, realignment depends on the organization's combination of new know-how assets, a communal framework and common interface patterns are needed hence mixing such personal new attained know-how to the organization common knowledge (Pavlou & El Sawy, 2011). Hence Nieves and Haller, (2014) says that combination ability pertains with the potential of organizations to integrate know-how of various persons into the organization's modern functional abilities.

According to Pavlou and El Sawy (2011), as modern functional abilities realignment demand efficient coordination of assets, responsibilities and synchronizing interventions, thus the organizing ability allocate resources, responsibilities and interventions to install the realigned functional abilities. Thus Nieves and Haller, (2014), argues that organizing abilities pertains themselves with the potential of the organization to organize and install their responsibilities, assets and interventions in the modern functional abilities. However, organizing ability's basic procedure involve allocating assets to a job, selecting the right individual to the right task, establishing complementing as well as synergy between jobs and assets as well as organizing common interventions.

In view of Marr et al., (2004), they argue that in today's dynamic and turbulent business environment, characterized by electronic commerce rivalry, globalization, rapid inventions in technology together with speedy change in political and economic settings, organizations ought to formulate as well as establish unique strategy that can trigger abilities, competencies and maintain competitive position. Organizations' potential to efficiently use its know-how assets to build peculiar

dynamic capability which may speedily respond to environment dynamism is becoming a need that is urgent because of the incapacity of the present conservative approach of strategic management that deals with numerous queries concerning management of the firm (Tseng, 2016).

Innovation capability in organizations enhances incorporation of leaning and knowledge associated with new process, services and products. Innovation is mostly determined by the way the process is carried out, i.e. it relies on routines, resources and companies' management capability. Hence, strong dynamic capabilities have an orchestration dimension that allows firms to quickly test, idealize and implement new innovations (Teece & Leih, 2016).

According to Teece (2014) Firm procedures are normally at core of dynamic capability, nevertheless, dynamic capability can also thrive in the senior management as well as firm's leadership. Moreover, it integrates elements of entrepreneurial such as establishment and seizing of opportunities. Moreover, Blackburn et al. (2013) states specifically that is critical to suggested research since in the rural businesses the proprietor managers are most probably going to be entrepreneurs, hence Faherty and Stephens (2016) adds that their approach is probably going to have inconsistent effect on organizational performance in comparison to a manager who is an entrepreneur in a big firm.

Easterby-Smith et al. (2009) states that dynamic capability may be in various approaches and comprise unique activities for instance development of the product, development of process or marketing. However, Bingham, et al., (2015) argues that majority of the available work focuses on specific dynamic capability in segregation and thus Barrales-Molina et al. (2012) says that major contributions are theoretic

and explore the aspect, state and importance of dynamic capability approach, their logic for their development and groups as well as their results.

Fainshmidt et al., (2016) argues that the more the field advances, theoretic jobs are congregating around two key views of dynamic capability approach i.e. dynamic capability add to firm output and the worth of dynamic capability is greatly noticeable in settings featured by swift changes in technology. Moreover, Bingham, et al., (2015) states that some scholars and authors observed that dynamic capability enhances important economic changes not just in most volatile settings and in modern ventures but also in less dynamic settings as well as in big fledged organizations. In addition, Rindova and Kotha (2001) notes that top management team as well as their opinions on firm advancement play a pivotal activity in building dynamic capability.

There is significance in aligning collective as well as individual situation to determine its effect on level of firm outcomes (Tolbert & Zucker, 2019). Such sentiments are evidenced on behavioral definitions of dynamic capabilities (Wang et al., 2014). According to Teece (2007) innovation dynamic capability are understood as an organization's potential to produce new goods and industries by a way of configuring key orientation in innovation behavior and procedures. They mirror key macro-level procedures such as seizing, detecting and realigning.

According to Green et al., (2018), firm's strategies for innovation entail human capital strategies which are deemed to enhance superior order abilities. Thus, key in-between among management intentions as manifested in the strategies for innovation as well as the expression of dynamic capability is climate that is innovative enough to get the employee's feelings, thoughts as well as perception.

Innovative climate refers to the extent through which firm's strategies for innovation has sunk in employees' minds as well as employee's experiences in enhancing innovation work behavior (Binti Mohamad & Mohd Saad, 2010). Moreover, there has been increasing accolade in that the awareness of managerial cadre in dynamic capability approach inclines towards epic (Alambert & Bonanni, 2019).

Implications of micro-foundation argument on dynamic capability is well understood as key superior order capability that are anchored through critical procedures, interventions and behaviors that can be sequentially programmed and presented in firms to cultivate and maintain aspired workforce innovation behavior. In real sense, dynamic capability is firm results in themselves. Perceiving dynamic capability as superior order firm capability which are the effects of specific complex procedures and interventions rather than getting involved in interventions themselves provides a clear comprehension of the state of dynamic capability and the manner in which they can be built.

According to Bowman and Pavlov (2014), the framework of micro-foundations addresses pertinent question lying in the core of persons as well as firms, with a specific attention on the associations and interfaces.

In view of Mossholder et al., (2011) micro-foundation of dynamic capability is firm's strategies for innovation as well as climate for innovation that are utilized through workforce activities. This perspective consolidates views as well as employee's motivation to the core phase of assessment. Governing the connection from establishing of firm's activities and the influence of such activities is the driver of actual innovation and change.

Vital info can be shared concerning the integrated influence of specific methods and activities on cognitive, society exposure and emotions of workforce and eventually the manner in which their disposition as well as behavior in regards to innovation may be powered. This enhances building a strong innovative dynamics featured by innovations as well as sound behavior for instance co-working, knowledge transfers as well as obligating.

Bowman and Pavlov, (2014) says that this approach provides key reasons of time to come research which consist of optimizing several levels of assessments to comprehend the average as well as relation of macro as well as micro level. Investigating origin and genesis of competencies (Tolbert & Zucker, 2019) and precisely, direct incorporation of the importance of workforce in this framework.

According to Chadwick et al., (2012), numerous assessments however may contemplate attributes possibly to perpetuate or bridge the difference among enacted as well as intended methods. However, it may be crucially significant to recognize that aspects such as dynamic capability as well as innovation are unavoidably complicated and assume various definitions such that appropriate and border prerequisites demand to be thought about and especially be demarcated.

In view of Schilke (2013) there exists more criticisms of dynamic capability view due to its perplexing explanations of the power of dynamic capability. In addition, Danneels (2016), argues that what worsens the theoretic misunderstandings is though dynamic capability research mostly emphasis on theoretic advancement as well as lagging of empirical investigations. More criticism of this approach also relates to meaning of the word as well as its core module of assessment. In regards to

meaning of the term, substantial misunderstandings exist concerning the state as well as need for dynamic capability (Arndt, 2019).

Moreover, even if the aspect of dynamic capability is attracting, it is also elusive and ambiguous one that has showed great resistance to measuring parameters. However, the original definition of dynamic capabilities is very wide and conclusive such that still opens to numerous and at times to confusing explanations. According to Zollo and Winter (2002) the contradiction in various meanings is because for some, dynamic capability is a procedure at ploy that are repetitive, mirroring often as well as foreseen behavior designs, and for some, they are key superior order change competencies that are domiciled in the ability to overturn procedures and designs.

Some scholars are of the view there exist disparities qualitatively among procedures and dynamic capability in view that the previous seek to reduce agency demands while the second is anchored on similar perspective of social agency as an avenue of changing prevailing procedures as well as distracting stability and order (Katkalo et al., 2010).

Another critical critique of dynamic capability logic pertains its core module of assessment. Abell et al., (2008) says that majority of previous research focused on effect of dynamic capability through taking macro organizational level emphasis. Consequently, missing is the gratitude of micro foundations that offer an elaboration of the genesis and advancement of dynamic capability. Such micro-foundations are termed as the prevailing personal level and group interventions that design and determine organization, strategy and specifically dynamic capability (Rotmans & Hollen, 2019).

Bowman and Pavlov (2014) contends that initial work pertaining innovation in dynamic capability was controlled by perspectives that addressed supra-individual backgrounds when intending to be accountable for organizational results. Consequently, elaboration

of dynamic capability demands investigations that considers both the inward as well as downwards.

The framework of micro-foundations establishes the disadvantages of a limited macro superior order emphasis hence appeals that personalities and their interface are key for comprehending organizations as well as societal approaches (Tolbert & Zucker, 2019). To enhance strong dynamic capabilities among DT-SACCOs, managers of such entities must strive to remain entrepreneurial for attainment and sustenance of competitive advantage (Teece, 2016).

This therefore this means that managers of these DT-SACCOs must develop and test conjectures about emerging trends in technological and marketplace fronts, devise and refine new business models, make necessary research and development and related investments, and creatively assemble and orchestrate the required assets inside and outside the Savings and credit cooperative societies in order for it to acquire the requisite dynamic capabilities for its sustainability.

Strong and adequate leadership as well as reassurance by managers is integral, precisely when firms are intending to implement difficult organizational changes during turbulent times. Savings and credit cooperative societies Leadership is needed to propagate a vision, achieve unity of purpose, provide direction, oversight and produce consistency of action.

Dynamic capability approach is important to this study by away of addressing various firm capabilities that are necessary for the survival of any given organization in a particular industry. When firms acquire or develops dynamic capabilities through its organizational members, they are in good state to attain as well as maintain its CA. Organizations such as deposit taking savings and credit cooperative societies operate in

dynamic environment characterized by ever changing government policies and procedures, changing taste and preferences of customers, competitive rivalry, threat of substitutes, unfavorable natural environment as well as ever changing pieces of legislation.

It is through dynamic capabilities that modern managers of firms are able to stir and champion their organizations through such storms and remain relevant and competitive and they create and deliver value to their clients. It is essential and critical for Savings and credit cooperative society's mangers to develop dynamic capabilities such as sensing, seizing, flexibility, innovation, and marketing retaining in order to acquire as well as maintain their CA and remain competitive in the industry.

Contingency Theory

According to Nohria and Khurana (2010) scholars based in Ohio state university in the 1950s carried out investigations in the field of leadership behavior of which the results of the study gave raise to contingency theory. The findings indicated that leadership behavior that is effective revolves in all aspects of developing better link as well as social connections and establishment of chain of command that enhances completion of tasks as well as attainment of goals.

In view of Woods (2009) Contingency theory, also called strategic fit or strategic alignment, was advanced from societal operationalist theories of firm structure for instance approaches of structure. This model is a perspective to the investigation of behavior of firms by which elaborations are made on the manner key aspects such as culture, technology as well as the macro setting power the pattern and organizational functions. The notion prevailing this concept is that no particular type of firm structure is universally compatible to all firms. Instead, effectiveness of firms relies upon

appropriateness of technological type, volatility of the environment, organizational size, organizational structure characteristics as well as info systems.

This theory suggests that efficient and effective leaders and managers carry out appropriate leadership practices and procedures based on different circumstances and environment while committing to management approaches that are appropriate and acceptable by all organizational members.

Moreover, contingency theory states that the environment and challenge of every firm is unique and therefore no particular leadership or approach of management can fit in all situations. Leadership style adopted by firm managers will have positive influence for the firm and its members if the style meets the requirement of the situation and employees' expectations. This theory emphasizes on matching best leaders with specific situations and categorizes leader styles into relationship motivated and task motivated (Northouse, 2018).

Understanding of firm leadership begins by looking at it in terms of the leader and his followers as well as the circumstance in which leadership occurs (Northouse, 2018). Any leader using emotional intelligence can appropriately manage his emotions efficiently build trust and communicate which is critical in developing relationships (Ordun & Beyhan Acar, 2014).

The ideal firm style is dependent upon numerous both external as well as internal limitations and that there exist no best or universal way to govern them (Tsironis et al., 2017). Corporations should efficiently configure their strategy along rivalry environment for them to effectively perform in the industry they are operating and they there must be a goodness of fit between organizational strategies and environment.

According to Cui et al. (2014), the role of this model roots from the potential to foresee result based match among contingents. Specifically, it suggests that firms which attain the best match among internal demands as well as demands from the environment may attain best adjustment in their industry. Performance of firms is as a result of match among two or more contingents. Hence, the primary cornerstone of this theory is that those in decision making level purpose to configure their organizational objectives along with the prerequisites in their macro setting to attain strategic match and congruence. The benefit of this model is embracing varieties of strategic associations that think of both external as well as internal assets and strategy in differing degrees.

Even though it was acknowledged for a number of years that proponents of this theory have emphasized on association among SA and performance of firms, the view argues that insufficient match influences the entire firm performance (Yuliansyah, 2015). Mismatch is an inconsistency mark among firm level contingents needed by the contingency vs the real level of the firm contingent and it is viewed as a mismatch of the firm and its own setting, technology, strategy as well as style of management (Donaldson, 2001).

According to Joseph et al. (2018), SA is the appropriateness along organizational strategy, its external and internal contingents that must be fixed in their perspective for purposes of enhancing organizational performance. Moreover, numerous match aspects have raised each suggesting various associations among the factors of desire, thus, theory description. Due to the result of this, scholars in the field of strategic management have clarified various conceptualizations of options meaning of fit thus formulated principles for choosing the methods that are better in investigating various types of investigative queries (Lindow, 2012). These conceptualizations of match may be

operationalized centered on numerous groupings such as congruency, contingent, and holistically (Umanath, 2003). Focus was laid on the contingent relationships among firm related aspects such as product diversity, organizational size, decentralization degree as well as use of budget info.

Contingency theory is used in management of firms in order to address three issues such as the match between firm governance and structures, the influence of this match on firm performance and lastly on assessment of various factors and how they influence design of firms. Contingency theory is vital in building leadership profiles for organizations whereby some styles of leadership can be matched with situations that have been found to be successful. Moreover, organizations can know what kind of a person would fit in each position in case there was a vacancy. This theory also assists in reducing what is expected from leaders and instead focuses on searching, matching and determining the right professional to the right situation and jobs.

The aim of contingency theory is to comprehend the dynamics of the many factors that affect a firm's stance on continuum with advocacy at one side and giving in on the other. The position a firm takes towards a given public at any given time is dynamic and constantly moving along a continuum. In line with these dynamics, this theory explains and specifies the underlying factors involved internally and externally in the organization that strengthen that organization's stance along the continuum to offer a structure for better understanding of the dynamics of accommodation as well as the efficacy and ethical implications of accommodation.

There was a growing need for conceptualization and measurement of threat in crisis situations and therefore threat assessment was introduced into contingency theory framework. Internal or external threats, as identified in the original contingency factor

matrix, describe the state that a nation, organization, or individual endures in a crisis (Coombs & Holladay, 2012).

When managers of organizations and other firms make decisions, they must always take into account all aspects of the current situation and act on those aspects that are vital to the situation at hand (Mayfield et al., 2020). Additionally, this model is seen as a method to investigating firm's conduct through which clarifications are provided on the manner in which conditional variables for instance cultural, external environment as well as technology affect functions and design of organizations (Otley, 2016).

The optimal way of leading and governing a firm according to contingency theory is based upon the internal and external situation at hand and the underlying premise is that organizational performance is as a result of a match or fit among salient factors and firm effectiveness results from fitting characteristics of the firm to contingencies that reflect the situation of the firm (Donaldson, 2001). Moreover, central to this theory is the notion of contingent fit between relationships between management accounting systems, organizational configurations and strategic priorities. This approach emphasizes neither the kind of strategy, or firm alignment may openly power performance (Jermias & Gani, 2004). Relatively, contingency theory proposes the major key element of outcomes is the conditional match among the favorite strategies and their conditional aspects.

DT-SACCOs are seeking to constantly improve their performance by increasing fit and alignment with their defined set of contingency variables and hence the changing external environment. This process of fit is viewed as a dynamic and continuous process especially in fast moving business environments (Daft, 2015). According to De Clercq et al., (2013) this model is particularly appropriate when there is no predetermined all-encompassing theoretical agenda with an emphasis on contextually grounded approaches

based on contingency fit rather than a single best way to manage an organization (Donaldson, 2001).

Contingency approach to leadership remains very popular today, but it is not without criticism (Cole, 2018). He states that two of the paramount criticisms of contingency theory is that the theory does not account for the position of the leader or how styles change. While this theory help account for the importance of the situation, it does not explain the processes behind how leadership styles vary according to factors such as the firm or the position of the leader within the structure. Perhaps most importantly, it does not explain how leaders can change their behavior or style depending upon the situation or features of the group.

According to contingency theory, a leader's effectiveness is contingent on how well the leader's style matches a specific setting or situation (Baker, 2013). If a leader is successful in the roles he/she played, then it is considered a perfect match. Success in this theory is not determined by tasks accomplished, but by measuring the success of a leader's relationships and their effectiveness in accomplishing success for the firm.

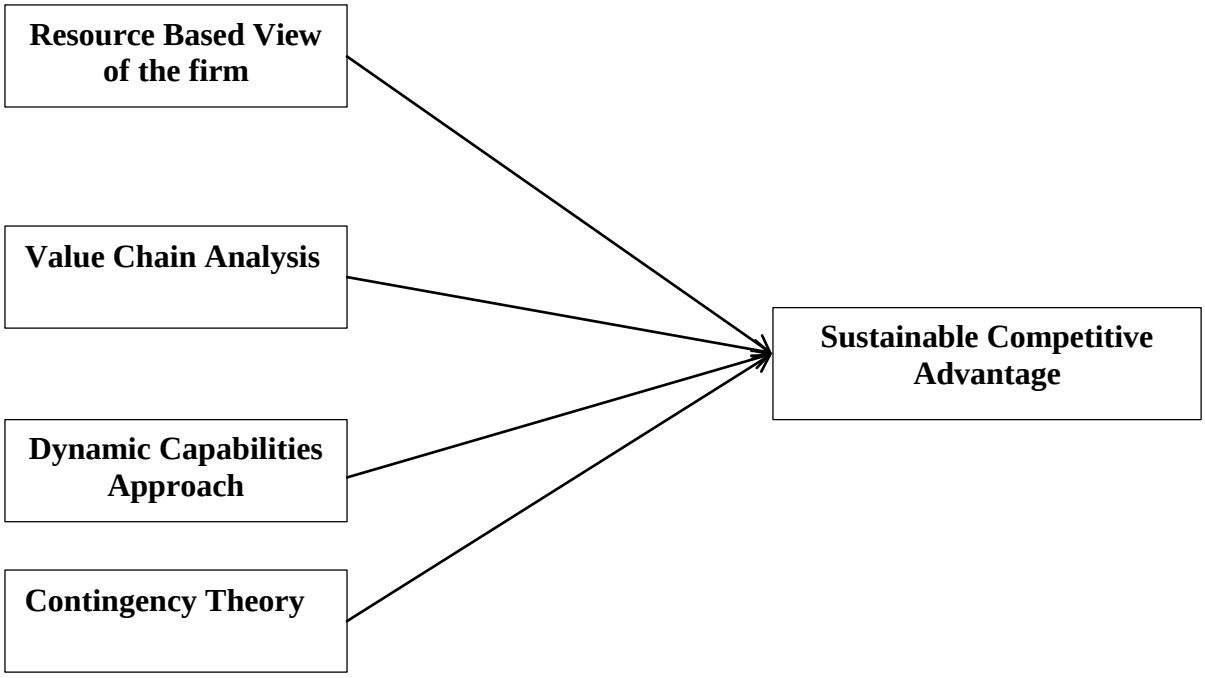
The relevance of this theory in this research is due to the fact that it shifted focus of the leader from being task-oriented to relationship-oriented (Hinkin & Schriesheim, 2008). There exist various leadership styles that can be selected and adjusted in order to fit different groups, individuals, circumstances and firms (Alloubani & Akhu-Zaheya, 2018). Therefore, Leaders and managers of deposit taking savings and credit cooperatives should strive to be effective and efficient in managing the firm resources while making accurate and flexible decisions in order to create value to their firms. It is through such that the DT-SACCOs can attain and sustain competitive advantage and remain competitive in the industry. Leaders and managers occupy a key position in any

organization and all the organizational resources and structure are at their disposal to utilize and manipulate them to their advantage.

Leaders and managers can either build or break the organizations they manage by the virtue of their actions, reactions and even through the quality of decisions they make. Managers in organizations should embrace factors that can influence the organizations positively. Factors such as culture of the firm as well as its technological know-how when cultivated and utilized well in different situations can influence DT-SACCOs to attain and maintain their CA.

Figure 2.1:

Theoretical framework



2.3 Empirical Review

In this section, the researcher reviews the past studies on leadership alignment, culture alignment, process alignment and resource alignment. These variables represent independent variable of the study strategic alignment, firm size and sustainable competitive advantage among DT-SACCOs in Kenya.

Leadership Alignment

An elaborated version of Environment, Strategy, Core Competencies, and Organization strategic alignment model, by adding leadership (including the board of directors) as the actor guiding alignment, and sustainable advantage as an outcome was conducted (Heracleous & Werres, 2016). In a qualitative study to assess the influence of strategic leadership on public universities' performance in Kenya that involved 98 respondents

who included deans' head of departments and other top stakeholders within the university set up and revealed that strategic leadership plays a crucial role in effective strategy execution and recommend that leadership in tertiary institutions should be focused on strategy implementation (Olaka et al., 2017).

In Indonesia another study was conducted in the higher education institution and revealed that the three dimensions of strategic leadership that were tested gave reasonable contribution to strategy implementation in the institution. The dimensions were strategic expert (strategist), change agent, and visionary leadership. The study consisted of sixty-seven respondents from different strata in the sampled institutions (Rogers, 2019).

Another study investigated variables such as promoting efficacy in goal attainment and fostering group cohesiveness when determining a leader's extent of influence (Ruggieri & Abbate, 2013). He investigated transformational leadership model and transactional leadership model to determine which model could yield higher group cohesiveness and enhance the greatest efficacy goal attainment. The results of the study revealed self-sacrifice as significant to leadership. The researcher found that followers can relate to the leader's self-sacrifice which enhances team identification between the leader and followers. Moreover, it was revealed that leader's behaviors and attitudes are essential to optimizing their effectiveness. However, Followership is only as effective as its composing relationships, positive mental models, cohesion, and collective efficacy.

In a study to determine the impact of ethical leadership on workforce commitment in a company using co-integration and relationship assessment was conducted and the results from the study revealed that both employee commitment and ethical leadership are

inseparable, as leaders' influence employee towards commitment and enhance the performance (C et al., 2017).

The findings of a study influence of ethical leadership and organizational justice on employee engagement where raw data was obtained from three hundred and twelve respondents and various statistical methods were used for analyses and test of hypothesis such as factor analysis, multiple regression as well as path analysis found that ethical leadership and ethic- based contingent reward had direct effect on employee engagement (Khuong & Dung, 2015).

In their study, influence of ethical management, leadership and corporate culture on employee's socialness as well as corporate pledge in travel industry where three hundred employees were involved as respondents and quantitative approach was used. Results from the study revealed that workforce involvement, socialness and focused culture had a +ve relationship with workforce's firm pledge (Khuong & Nhu, 2015).

Moreover, the study recommended that in order to enhance firm commitment, organizations should employ staff with sociable traits and adopt application of participation and focused culture for interior processes. However, workforce socialness influenced ethical leadership positively as well as corporate culture. Hence, corporate culture as well as ethical leadership indirectly impacted firm pledge through workforce socialness.

In Uganda a study on impact of ethics based leadership on performance of workforce in the public segment was carried out with a target population of one hundred and sixty employees where a self-administered structured questionnaire was used to obtain data, Pearson correlation and regression analysis was applied to elaborate kind of association among performance of workforce and ethics based leadership as well as their effects.

Findings showed that performance of workforce in organizations mostly is affected by ethics based leadership (Obicci, 2014).

Consequently, a study analyzing the association amid ethical leadership, organizational commitment, job satisfaction and firm citizenship behavior was carried out and found no significant difference among employees in respect to effect of ethical leadership on their level of firm citizenship behavior (Retno, 2017).

In Pakistani, a study to investigate its health sector found that both transactional and transformational leadership styles of management influence employee performance, however, the influence of transformational leadership style is more than the influence of transactional leadership Ozcan and Ozturk (2020) while in a study analyzing the link amid leadership and workforce performance among nurses in hospitals reported a significant positive association amid transformative, transaction leadership and performance of workforce. However, this study found a significantly negative relationship between laissez-faire to employee performance (Naseem et al., 2018).

Another study focusing on the influence of learning organization and strategic leaders on competitiveness among Thailand based electronic enterprises with volatile setting as the moderating variable revealed that organizational learning has significant positive relationship with strategic leadership. However, strategic leadership has a vital positive correlation with competitive advantage (Hunegnawu, 2019).

The findings of a study focusing on leadership and organizational strategy revealed that there was integration between traditional planning activities and strategic thinking (Wang, 2018). In another study involving performance of manufacturing firms in Thailand, where the main focus of the study was business strategy, leadership style and their fits, leadership style and their features, performance in organizations, business

strategy, leadership style and performance in organizations. The study made an attempt to link business strategies, style of leadership and performance in industrial projects (Alsamydai, 2016).

A study conducted in Ghana involving family businesses where the main focus was on business strategies and competitive advantage with strategic leadership as the moderator, the results indicated that differentiation, cost leadership and strategic leadership foster performance of family hotel businesses in Ghana (Agyapong & Boamah, 2013).

In an investigation on the effect of strategic leadership styles on performance among Turkish SMEs, focusing on interrogation of strategic leadership in regards to different styles of leadership and testing their effects on performance (Özer & Tınaztepe, 2014). Moreover, another study focusing on the role of leadership style and its effect on attaining competitive advantage was conducted in order to provide and determine the impact of leadership on competitive advantage (Alowais, 2018).

In her research study focusing on the association amid strategic leaders, competitive position and performance of firms where importance of innovativeness was the moderator Safarzadeh et al., (2015), her study findings argued about the relationship which competitive advantage could have with strategic leadership and firm performance through innovation.

When strategic leadership aspects are successfully completed, the organizations strategic leaders' practices may be a good source of CA. Moreover, strategic leaders in firm that is in a position to acquire its capabilities can be in a better position to sustain its competitive advantage. Many organizations have tried to sustain their competitive advantage by optimizing their capabilities and resources in accordance with RBV (Ireland & Hitt, 2005).

However, strategic leadership makes an assumption that investment in human capital can always foster firm's sustainable competitive advantage according to great group view of strategic leadership and knowledge based view. Thus, it is hypothetical that strategic leadership capabilities positively influence sustained competitive advantage. Quantitative approach was used for this study and conceptual framework attempted to explain the integrative view of strategic leadership and sustainable competitive advantage while providing private universities with strategic guidelines. SCA was the dependent variable of the research while strategic leadership represented independent variable and was measured using social capital and developing human capital.

The study involved forty-four private universities in Iraq with the academic staff and senior management as respondents. Data was obtained through use of questionnaires that had questions drawn using a five-point Likert scale. Questionnaires were distributed to five hundred and forty academic leaders and response rate was eighty-seven per cent. The study used exploratory factor analysis, reliability and validity analytical methods. Consistency of the scales of measurement to test for reliability was measured using Cronbach's alpha. Acceptable range of reliability of results where strategic leadership capability, developing human capital, developing social capital and sustainable competitive advantage scored .92, .94, .89 respectively.

Analysis of Linear regression was carried out to determine impact of strategic leadership on sustainable CA. "What is the importance of strategic leadership in SCA" is what is hypothesis of the research. Results from this study revealed that strategic leadership capabilities accounted for fifty-five percent of the variation in sustainable competitive advantage in both models where both were significant with F-statistics =510.07 and 255.12 respectively and a significant p value =0.00 for both. Standardized beta

coefficients were very significant and portrayed a positive correlation with sustainable competitive advantage. This meant that an increase in unit of independent variable caused a unit increase in sustainable competitive advantage. The overall analyses indicated a positive influence of sustainable competitive advantage by all dimensions of strategic leadership.

Critical roles of leadership in the innovation process of firms was explored where an argument was made that management tools, strategy, culture and technology are key in generating effectiveness in organizations and that innovation and creativity is what drives firm success in many sectors. Hence, for there to be creativity, organizational leaders must adopt strategies that encourage it. The results from the research found out that leadership is ingredient and source of firm innovation and creativity.

Moreover, for firms to achieve constant and adequate innovation, efficient and effective leadership must establish a conducive environment for renewal and building of firm culture that enhances creativity, diversity management and innovation (Kivijärvi, 2018).

While highlighting a forecast for leadership picture through investigation of best practices for tomorrow global leaders with a study population of four thousand five hundred and fifty-nine leaders and nine hundred and forty-four human resource representatives from forty-two nationalities Barthélemy and Quélin (2006), used a sample of thirty-six industries from both private and public organizations. The findings of the study revealed that development programs are very valuable when they enable leaders to develop in a way that enhances the firm in addressing its business needs.

Tension that exists amid vision of leadership and planning strategically inside strategic leadership was investigated where a dualistic mediated qualified model was presented for highlighting the tension within strategic leadership. The study was anchored on

ecological theory where the tension was illustrated in respect of forces of nature having various qualitative nature that are both opposing if they are not properly mediated. Moreover, it was argued that, integrity was the glue catering for credible leadership against expediency. The study concluded that with mediation of uprightness, strategic leadership may be a source of SCA (Amoli & Aghashahi, 2016).

A study focusing on leadership abilities and competitiveness: an investigation on Jordan telecommunication firms was carried out by Fattouche and Fattouche (2018) where the study investigated on the impact of leadership competences on CA in Jordan telecommunications industry. Study population entailed all working firms in Jordan telecommunications industry. Sampling was conducted through simple random sampling method where two working firms were selected out of three. Supervisors, Middle level departmental managers and team leaders were the unit of analysis. One hundred and twenty questionnaires were administered to the respondents of the study. One-way analysis of variance and simple regression was used for testing of hypothesis.

The study findings indicated that leadership abilities contains significant influence a p value of $P \leq 0.05$ on CA in the Jordan market by Jordanian tele firms as well as presences of association amid leadership abilities and CA.

Moreover, research findings revealed that in Jordan telecoms the aspect of leadership is greatly configured to global standard while accepting the competences that are respected by management association of America such communication skills, development of strategies, hiring talent, developing leaders, enhancing innovation and creativity. Recently a study conducted in service sector indicated, for purposes of staying afloat while doing business, managers and business leaders ought to be sensitive to the features of services in the sector as well as SA of principles of managing.

According to Evans (2016), Della Corte and Aria (2016) competitiveness of service oriented organizations may play a critical role in attaining Nigerian sustainable economic development.

A study focusing on leadership indicated that effective and efficient leaders are termed a key variable for breakthrough in governing of firms. Moreover, the findings revealed that a style of leadership that is fit may enhance sound results (Turner, 2014).

Nevertheless, there exist disparities in empirical work where project manager's leadership is never considered as a contingent of project success. This study argued that though competences and leadership style may openly not get linked to project success, role of leadership is core in facilitating different factors of project success that enhance project performance. Responsibilities and Leadership roles of Project manager towards stakeholders and the project team affect the outcome of the project (Fung, 2018).

Similar arguments and claim were made that leadership can directly benefit success of the project with conforming proficiencies or by promoting teamwork indirectly to assist attain a project success. With this a model was advanced and a proposal on appropriate and sound leadership style was made that minimizes -ve influence of type of project on coordination as well as success of the project (Jiang, 2014).

Culture Alignment

In a study to determine potential relationship between strategic goals of the firm and selected cultural aspects and appropriate means to further necessary long-term culture change such as processes, behaviors and underlying systems in order to determine and maintain sustainability (Pérez-López et al., 2013).

In Zimbabwe, a study to determine the potential effects of firm culture and strategy implementation as indices on commercial bank performance which was measured on a

three-year average annual return on assets found that firm culture and strategy implementation has important as well as +ve influence on sustainability and performance (Mukonoweshuro et al., 2016).

In study conducted in order to explore the relationship between organizational culture and Porter's generic competitive strategies such as cost leadership, differentiation and focus in an Iranian machine-building company, (Nawaser et al., 2014), a significant relationship was found to exist between strategy and firm culture.

Moreover, the process that causes misalignment and corporate failure in the long run was investigated through a case study among two American conglomerates. The findings of the study confirmed some extent of culture-strategy relationship though indirectly in form of factors in which misalignments develop hence bankruptcy (Heracleous & Werres, 2016).

In another study, competing values framework was used to investigate relationship between three types of culture and three major indices of firm effectiveness (operational performance, employee attitudes that is; financial performance, innovation, product and service quality). The findings which were based on data obtained from eighty-four empirical studies containing ninety-four independent samples revealed that market, adhocracy and clan cultures were positively associated with effectiveness criteria (Hartnell et al., 2011).

Other research studies did a comparison of the performance outcomes among the different types of firm cultures. For instance, adhocracy type of organizational culture performs better compared to clan and hierarchy organizational cultures (Tseng, 2016). In minor cases, strength of cultural values was discovered to be related with firm performance, this was the case where firm culture was seen to poses strong direct

influence on performance of the firm (Marcoulides & Heck, 1993). On the other hand, it was discovered that there exists no agreement in respect to the type of firm culture that enhances innovations. It was argued that features of innovating organizations such as open and rule-free environment and open-minded thinking were not involved in their study. Hence, features that were assumed to influence negatively innovation were found to be present in innovating firms (Grennan et al., 2018).

While conducting a study on the influence of firm culture on employee performance in non-governmental organizations in Kenya, Kimemia (2015) reveled that firm culture has a great influence on performance as it dictates firm's philosophy, work environment, how things are done, firm stability and performance targets. Therefore, all firms should ensure that all features of firm culture are adopted for superior performance among employees.

In another research study focusing on culture, leadership and individual performance in public service firms in South Africa indicated that firm culture is positively significantly related with performance of workforce ($r = 0.408$; $p < 0.05$) (Magada & Govender, 2016). In Nigeria a study was carried out in order to investigate the association amid culture of the organization and performance in banking industry. Study findings indicated that dimensions of corporate culture such as entrepreneurial orientation made great contribution on effectiveness of Nigerian commercial banks (Atiku & Fields, 2016).

In addition, it is seen that external and internal interventions of business firms have weighty effects on firm results. Therefore, the indication is that entrepreneurship values are critical in service firms such as financial institutions aspiring to stay relevant in the industry in current economic times. Hence, progressive fostering of innovation,

proactive capabilities and creativity in service firms determines the extent to which any firm prospers in current dynamic environment that is characterized by rapid innovations in technology (Sahusilawane, 2020).

Through his research on firm culture influence in Islamic Azad universities effectiveness by use of Denison's model argue that firm culture influences positively on the firm's effectiveness, proposing culture to enhance firm effectiveness greatly because of the highly stable as well as integrated nature of workplace culture (Jai Hyoung Lee, 2017). Firm culture works as a network of social control where it influences behaviors and attitudes of individuals through work ethics available in the firm.

Moreover, in an investigation into the roles of firm culture on performance, through regression technique for data analysis, firm culture to performance relationship was revealed to be significant. Consensual organizational, entrepreneurial and Competitive culture were found to be positively significant to market share, profitability and sales volume while bureaucratic culture was found to be negatively linked to performance of the organization (Xenikou & Furnham, 2013).

In a study examining the culture of the firm and performance of business, incorporating seventy-six us based organizations, with four hundred project professionals and using partial least square method for analyzing data. Research results reported that group or clan culture significantly influences performance of businesses (Yazici, 2011).

In another separate study focusing on influence of dimensions of corporate culture such as consensual, competitive, entrepreneurial and bureaucratic cultures on managerial leadership style such laissez-faire, autocratic and democratic using major seven oil development firms, the study reported mixed findings consensual corporate,

entrepreneurial and competitive culture have a positive and significant effect on participative leadership style.

Moreover, consensual corporate and entrepreneurial cultures have a +ve and weighty impact on laissez-faire leadership style. While consensual organizational values Bureaucratic were found to poses positive and significant effect on autocratic style of leadership. Additionally, it was revealed that bureaucratic firm culture has a negative link with laissez-faire and democratic leadership styles. Competitive firm culture was indicated to contain a negative link with laissez-faire and autocratic styles of leadership; entrepreneurial firm culture has a negative relationship with autocratic leadership style.

Also dominant cultural types of hospital in Turkey were investigated. The study involved five hundred and twelve staff from ninety-nine hospitals as respondents and used a questionnaire to collect the data. The study findings revealed that firm culture significantly influences performance of firms (Acar & Acar, 2014).

Process Alignment

In a research study conducted in Pakistan involving three hundred and twenty companies in the telecommunication sector indicated that service quality (a measure of process alignment) should be seen and considered positively significant as a source of competitive advantage (Warraich et al., 2014).

Moreover, a study focusing on the association amid service quality and performance of firm involving a sample of forty-five telecom organizations in Iran was conducted and study findings showed a +ve association amid service quality as a measure of process alignment and firm performance (Maryam, et al, 2014)

To determine how organizations, develop vibrant abilities via aligning procedures and establishing firm's culture of learning, a research investigation was conducted that

involved two key firm variables of aligning procedures and firm's culture of learning that represented double theoretic grounding of resource based theory and knowledge based theory into a single framework. The findings of the study found that firm's aligning of procedures and firm's culture of learning positively added significantly to firm vibrant capabilities and eventually to performance of the firm.

These results provided exhibit for the hypothesized statement that management of processes should be configured with firm conditional contingents in a bid to acquire firms' vibrant abilities and eventually yield sound results (Benner & Tushman, 2015).

Several previously conducted studies revealed that firm process alignment positively affects firm performance. Precisely, it revealed that efficacy of performance of firm increases by the extent of how horizontal firm structure is (Ostroff, 1999). Other researchers argued that alignment of procedures and performance of the firm are +vely correlated particularly in circumstances of turbulent environments (Banner & Tashman, 2015).

Another research was carried out in order to assess the association amid cloud adoption, strategic alignment and information technology effectiveness and the dominance of the two variables on information technology effectiveness among all information technology firms irrespective of their type and size (Johansson et al., 2014).

In addition, a study focusing on how information technology resources can be strategically optimized in order to become an innovative firm was carried out. After analysis of the collected data, the findings indicated that in a bid to enhance strategic alignment through process alignment while pursuing aggressive innovation in large firms, their information technology should be extremely flexible in structure (Da Silva & Souza Neto, 2014).

In another study focusing on the influence of management of know-how in manufacturing firms where it was termed as creation and functional performance which was indicated through flexible timings, quality, expenses, flexible process and satisfaction of customers. The findings of the study revealed that knowledge management process alignment and other factors have direct effects and significant on manufacturing performance (Tan & Wong, 2015).

On research study determining the association amid transfer of know-how and advancement of products within firms, found significant effect of knowledge transfer process alignment to the efficiency of product development (Kumar & Ganesh, 2011). Other researchers focused on investigating the association of firm knowledge, societal wealth and efficiency of transfer of know-how and alleged performance of firm performance. Findings revealed that attributes of transfer of know-how such as intentions of learning and absorption capacity is +vely related to processes of innovation as well as monetary performance (Rhodes et al., 2008).

After carrying out a study on performance of innovation improvement by active controlling of know-how assets, the researchers offered empirical evidence on how various knowledge management processes affect innovation performance. Knowledge based compensation, strategic knowledge management and technology were found to be influential factors on performance of innovation while effect from other knowledge processes were not found (Sowmya & Soumyaja, 2020).

Sankowska, (2013) carried out an investigation determining the relationship among knowledge process, knowledge management process, firm structure, firm reliance and innovationness was conducted containing samples from Polish companies. Findings of the study indicated that firm reliance and innovationness are related via know-how

control process as mediating variable. Reliance involves more active know-how control processes that influence alignment of processes of innovativeness in organizations. In a research study on the relationship amid know-how control activity and firm outcome by way of competitiveness and economic performance of the firm competitiveness, the results indicated that interventions within know-how control areas for instance information technology as well as management of workforce has +ve influence on CA. Consequently, information technology enhances monetary performance when reinforced by management of workforce of which it has +ve influence on monetary performance (Cabrilo & Leung, 2019).

Abu Bakar et al., (2016) conducted a study to establish association amid know-how control processes and performance of growth performance in building industry, where performance of growth was measured by use of employment growth and firm turnover. The findings indicate that knowledge storage, creation, transfer as well as knowledge application have a significant correlation with growth performance (indicator of sustainable competitive advantage) where out of the four dimensions of process alignment, knowledge transfers have the greatest influence on performance of growth.

In their research to investigate the association amid ethics, know-how creation as well as performance of organizations, where performance was measured through human resources, output and adoptability. Study findings revealed that ethics was positively related to firm performance and knowledge creation. Moreover, there was no significant correlation between knowledge creation process and performance of firms.

However, research findings also reported a +ve association amid ethics and human resource dimension which reveals that management of human resource is key drivers of

know-how control process and has +ve influence on performance of organizations (sustainable competitive advantage) (Akhavan et al., 2014).

In a separate study to investigate whether integration between knowledge strategy and knowledge management process results in firm creativity, found out that know-how development procedure influences performance of firm that is outlined in a model consisting share of the market, return on investment, successfulness, growth, as well as innovation (Shahzad, et al., 2016).

Moreover, in a study to evaluate influence of specific knowledge management resources on firm performance, its findings indicated that some knowledge enablers and management process were positively related to firm performance while others though vital were not related (Mills & Smith, 2011).

The impact of intelligent wealth on performance of firm with know-how control as the moderating variable was carried out and the study findings indicated that all aspects of intelligent wealth such as structural wealth, human wealth and relational wealth have an influences positively an organization's global creativities. As a result, therefore, intellectual capital fosters global initiatives and firms' financial performance (Ling, 2011).

Through other studies, association amid management of processes and performance was investigated where a +ve relationship was reported amid the two variables (Mehralian et al., 2017). In a studies conducted separately, also manifested similar findings where claims of presence of significant +ve association amid process management and organizational performance was reported (Valmohammadi & Roshaanzamir, 2015), (Zang et al., 2015). Moreover, process management was indicated to possess a weighty

relationship in fostering performance of project in many countries (Mir & Pinnington, 2014).

Moreover, form Sadikoglu and Olcay (2014) study findings, procedure performances indicated weighty positive additions in service and manufacturing sector. Irrespective of sector or nation, management of procedures has confirmed its role in performance enhancement. Findings of these studies have underscored the role of utilizing the best process within the life cycle of project.

Resource Alignment

Various research studies were previously conducted in order to establish the influence of resources on sustainable CA of firms. In a study determining the impact of talent management on fostering performance among firms in service sector in Pakistan, where survey technique was used for purposes of data collection while inferential and descriptive test were conducted. The findings of the study indicated a significant influence of talent management on overall firm performance. The study recommended that human resources managers to come up with various designs of talent management of employees in the firm (Latukha, 2018).

In Kenya, another study focusing on role of talent management as a source for sustainable competitive advantage was conducted using a case study of Symphony ltd. The study involved interviewing senior managers who are at the helm of the organization and are tasked with talent management of the firm. Data was obtained through use of interview guides and schedule that acted as a guide to the researcher, data was analyzed through content analysis.

The findings of the study indicated that selecting talent management as a strategy specifically influences firm performance. Further, the findings revealed that appropriate

talent management influences financial performance of the organization where this was manifested by increase in revenues through the years after the adoption of talent management as a strategy (Bwire & Omagwa, 2019). Moreover, to establish the economic performance of public sector as a result of effect of financial management reforms in Kenya, Nyamita and Wekesa (2015) carried out the study and revealed that planning of budget reforms had a strong exploratory power on performance.

Through a case study involving an international agribusiness firm, research was carried out to establish the degree to which talent management influences firm competitive position. Descriptive design was adopted in the study and it also employed thirty respondents that were selected using stratified sampling method as the sample size. The entire study population contained eighty-five staff all stationed in the Kenyan office.

The study adopted a descriptive research design. The study involved a sample size of thirty respondents that were selected using stratified sampling method from a target population of eighty-five employees stationed in the Kenyan office. Employees involved in the study were both from management level as well as subordinate employees.

Data collection was done through questionnaire as the research instrument which was administered through drop and pick. Collected data was analyzed by use of statistical package for social scientists and showcased in bar graphs, tables and pie chart. Results from the research indicated that recruitment and selection was conducted in a fair manner and employees felt that they were given equal opportunities to seek for the job in the firm, moreover, majority of the employees reported that promotion to higher ranks were result oriented and fair, however, a minor section of employees disagree with this fact (Mupepi & Motwani, 2017).

A research study was conducted in the Kenyan banking sector focusing on the relationship between talent management practices, succession planning and corporate strategy (Suifan, 2015). Data was collected from the banks operating in the Kenyan market. Data was analyzed through quantitative and qualitative approaches. The findings reported a significant relationship between succession planning, talent management and overall firm strategy.

On the other had in the beverage and soft drink industry, a study was carried out to determine the influence of employees' commitment on firm performance using a case study of coca cola Nigeria ltd. The outcomes of the research reported a weighty association amid this relationship and employees' commitment directly influenced firm performance (Irefin, & Mechanic, 2014).

In the real estate market in Kenya, a research was conducted to establish the power of managing talent among real estate firms using a case study of Suraya property group (Knott, 2016). The research employed a descriptive design and involved target population of ninety-five staffs.

Stratified sampling was used to obtain a sample of seventy-six participants. The researchers utilized closed ended questionnaires to obtain data from the said respondents and analyzed it using both inferential statistics and descriptive statistics. Tables and figures were used to present the analyzed data. Findings from the research indicated statistically weighty association amid training and development of staff and staff performance.

In examining performance of imperial bank in Kenya as a result of strategic talent management Abdirashid and Jagongo (2019) conducted a study involving five heads of department in the same bank and collected data through help of interview guide. Data

was analyzed through content analyses. The researcher interviewed staff in marketing department, human resource department, operations department, information technology department as well as the finance department.

The study concluded that performance based promotions, performance based reward system, training programs and ensuring performance is measured based on well communicated specific, measurable, accurate, realistic and time bound targets and objectives are the most common strategic talent management practices conducted in imperial bank. The findings indicated further that external and internal regular training programs were conducted.

Focusing on the perceived factors influencing talent management practices in the mobile phone industry in the Kenyan market, Nyaga et al., (2015) employed a cross sectional survey design and a target population of all known sector players registered by communications authority of Kenya. A full census was conducted involving all the twelve mobile sector firms in Kenya. Data was collected using a questionnaire.

Results from the study found that talent management practices employed by the firms aligned the employees so that they comprehend how each of their goals connected to and supported overall firm goals and the firm engages actively the key components of talent management performance, learning management and compensation; succession planning; and active collaboration with the social networking resources applying to their firm.

Another study focusing on the effects of human capital investment, leadership and strategic orientation on airport performance using both secondary and primary data and a sample of twenty-five airports selected through census method revealed that human capital investment and strategic orientation enhances firm performance (Hopp, 2016).

Moreover, another study was carried out via content analysis to establish the relationship between human capital and firm effectiveness characterized by excellence, innovation and competitiveness. Firm competitiveness relies on skills and human capital investment. Human capital investment is associated with investing in training, health and education. She argues that the aspect of globalization resulted in new economy being named as knowledge economy where human capital aspects such as training and education play a key role.

Based upon existing empirical literature it was determined that investment in human capital is directly proportionate to productivity of firms and that training enhances productivity by sixteen per cent as well as profitability. It was also revealed that an increase in of over twice the size of the wages increases due to witnessed trainings in materials. The study moreover, concluded that in Business strategy, Human capital strategy and Human Resource Strategy, human capital strategy is a critical component (Robinson, 2019). Firm finances were found to be the critical resource that enables organizations to undertake key enterprise operations that may maintain performance of organizations (Rosa & Sylla, 2018).

Sources of sustainable competitive advantage were studied through a case study of rice milling organizations in Thailand. The findings of the study indicated that some human resource management practices, networks and firm reputation had a weighty relationship with performance of organization while vertical integration is not related. These study findings supported the key arguments of resource based theory where by a set of specific organizational resources can be applied in ways that can foster sustainable competitive advantage (Ritthaisong et al., 2014).

In another study focusing on the link between marketing and sales resources such as marketing dashboards as well as sales capability and sense making with their accrued influence on organizational performance, the study reported that sales capabilities and adoption of marketing dashboard directly contribute to organizational performance and its sustainable competitive advantage and has also an interactive influence with sense making (Krush et al., 2013).

Others researchers in their studies indicated all key factors that form a part of contribution in sustainable competitive advantage of the firm such as strategy of business export (Leonidou et al., 2015); practices in management of human resource (Albrechet et al., 2015); marketing abilities (Tan & Sousa, 2015); empowerment of employees (Affran et al., 2019); dynamic capabilities (Li & Liu, 2014); knowledge management and info technology (Maoe et al., 2016) and firm learning (Zulkarnain et al., 2019).

In a study focusing on empowerment, it was revealed that empowerment is access to vital information, access to funding, availability and equal offer of opportunities for advancing as well as the opportunities for discovering and developing (Francescato & Aber, 2015). Moreover, a weighty +ve impact was reported of employee empowerment on sustainable competitive advantage (Affran et al., 2019).

In his study that concentrated on establishing the link between empowerment strategies and sectoral competitiveness in India, revealed significant and +ve effect of enablement on SCA. In a separate research, the investigator discovered the weighty roles of enablement on SCA in regards to Iranian industries (Affran et al., 2019).

In Taiwan, a research study was carried out to determine the association amid firm learning and competitiveness. The study revealed the contributing role of firm learning

on firm's competitive advantage (Lei et al., 2017). In a separate study conducted elsewhere, the researchers also indicated a weighty and +ve association amid firm learning and competitiveness.

Moreover, a study focusing on European organizations was carried out to establish the association amid empowerment and firm learning. The study results revealed a positive link between the two constructs, thus, empowerment is seen to positively influence learning firms (Gutierrez-Gutierrez et al., 2018).

More studies were conducted precisely focusing on the effects of marketing practices on performance of small firms (sustainable competitive advantage). The study consisted of a sample of five hundred and forty-five senior staff of businesses in Lagos Nigeria. Obtaining of data was through questionnaires and analyses through analysis of variance. The study findings revealed a relationship between marketing practices and overall organizational performance (Pushpasiri & Dharmadasa, 2019).

However, in a separate study by a different researcher reported a significant effect between marketing orientation behavior of service organizations (Jaiyeoba, 2013). Moreover, the influence of marketing orientation on firm performance of business schools in the United States of America was investigated. The study involved one hundred and thirty-one deans as well as one hundred and sixteen educational vice presidents as respondents. The study findings reported a positive influence between market orientation as a resource to the organization and overall performance of the organization (Webster et al., 2014).

In Illinois, a sample of beef producers was taken with a total population of one thousand five hundred and sixty-eight. The sample size of the study consisted of three hundred and forty-seven. The findings from the study reported that commitment and trust

positively affect market orientation, however, firm learning and market orientation were seen to contribute significantly to organizational performance (sustainable competitive advantage) (Micheels & Gow, 2010). Moreover, in Pakistani, factors affecting performance of microfinance organizations were investigated.

The study adopted multiple regression as well as a quantitative survey for analysis of data. The research outcome indicated that market orientation (intangible resource) was negatively linked with performance of micro finance firms (Sulong et al., 2018). In addition, characteristics of human resource managers and organizations were studied as well as their knowledge competences and levels in the market within organizational performance. The findings of the study indicated that managers processing unique characteristics on firm data and personal have significant differences son human resources. The competences in a market knowledge and human resources affects firm performance (Lertputtarak, 2011).

In an empirical study focusing on the role of firm resources, capabilities as well as systems and the relationship with competitive advantage of firms. The findings of the study indicated that firm resources had a significant and positive influence on competitive advantage of firms (Ashrafi & Mueller, 2015).

In another study focusing on the influence of firm resources on agency performance, mixed findings were reported from the study. Some of the organizational resources had insignificant or negative with overall performance of agency while others had weighty and +ve power on effectiveness of agency. Implication of such findings is that various firm resources play various roles in firm setup which enhances performance and hence sustainable competitive advantage (Lee & Whitford, 2012).

Moreover, the study findings of another research carried out indicated that intangible resources precede tangible resources in a significant way in enhancing organizational success and sustainable competitive advantage (Masood et al., 2017). Hence in comparison, it was debated that tangible resources of the organization have more influence on organizational performance than intangible resources (Rosa & Sylla, 2018). In addition, he also indicated that business finances are one of the core resources that enable organizations in engaging in strategic business that goes into sustaining organizational performance.

Physical resources alone are not sufficient enough to optimize profits (Greco et al., 2013). Financial resources which entails operating funds, financial liquidity as well as potential to borrow and organization's potential to raise funds internally, is key in managing a steady and prosperous organization optimizing profits. Hence, organizations ought to acquire adequate finances to enable them function proficiently and actualize interior development approaches to enhance accomplishment. To be of use and therefore relevant, financial related information should not only represent relevant scenario, it must also precisely represent the scenario that it purports to represent (Kargin, 2013).

The value relevance of intangible resources of the firm under IFRS with local GAAP among listed European firms was compared. The sample used for the study consisted of one thousand eight hundred and fifty-five firms from ten countries in Europe. The study took place over six-year period spanning from year two thousand and two to two thousand and four for local GAAP, and from year two thousand and five to two thousand and seven for IFRS.

The findings of the study indicated that book value of intangible resources was higher and had more informative value to explaining stock returns and share prices under IFRS

than local European GAAP. However, it was also found that goodwill had less value relevance under IFRS than local European GAAP. Apart from Finland and Italy, identifiable intangible resources offer more value relevance information that intangible resources that have been transformed into good will (Sahut et al., 2011).

Additionally, the influence of marketing capabilities was Identified as an exploratory factor that are used by shareholders in obtaining performance since majority of investors assess organizational capabilities through marketing capabilities (Kumar & Varaiya, 2015). Moreover, marketing capabilities were identified as part of the key elements fostering organizational performance and they demand firms to concentrate on strategies and capabilities that are customer focused (O'Cass et al., 2015).

The focus of the study was to determine how marketing capabilities influence organizational performance. This was an empirical study where data was obtained from service and manufacturing organizations. The findings of the study revealed that marketing orientation as while as marketing capabilities have great significant influence in attaining organizational performance.

In another study whose purpose was to encourage entrepreneurship development in order for organizations to perform better through enhancement in sales as well as other related marketing activities. The findings of the study revealed an increase of sixty-one percent in sales of the firm (Imran et al., 2019). In addition, a study on relationship between fixed asset investment and profitability of the firm showed a positive correlation between the two variables (Kolesnik et al., 2019).

While Xu and Xu (2013) focused their research study on investigating the significance of attaining firm performance from the optimal allocation of the assets structure and the findings of the study revealed a significant relationship. However, research studies

carried out by other various researchers have affirmed and confirmed significant influence of effective and efficient optimization of assets on the financial performance of a firm (Vintilă & Păunescu, 2016).

In Malaysia, a study conducted in the financial sector involving one hundred and seventy-two organizations indicated a negatively significant relationship between organizational performance and liquidity of assets (Binti Mohamad & Mohd Saad, 2010), while in Saudi Arabia an empirical investigation carried out involving current ration indicated a significant and negative correlation between organizational financial performance and liquidity. Financial performance of the firm was measured through profitability on a sample of twenty-nine service firms (Baser et al., 2017).

While in Italy, an empirical investigation was carried out to establish the association amid efficiency of IC and performance of firm within the sector of manufacturing between the year two thousand and two to two thousand and eleven. The study findings indicated that IC is a major driver of performance of manufacturing sector in Italy (Ulum et al., 2017). Focusing on the effect of intangible resources on traditional measures of organizational financial performance applying a sample of one hundred and eighty-nine public listed firms in Germany indicated that human capital efficiency and capital employed together enhanced the productivity and profitability of organizations.

More recently, it was revealed that enhancing planning quality increases efficacy of the project among higher risky projects and enhances effectiveness of project among less risky projects. Thus the hypothesis of the study indicated that planning of project is not greatly related with project effectiveness or efficiency (Zwikael et al., 2014).

Moreover, a study in the manufacturing organizations indicated strong evidence as well as revealed that practices in human resources such as compensation, training and

promotion influence performance of firms. Thus, well trained employees who perform portrays strong skills and as well as capable of meeting expected obligations efficiently while managers who are strategically inspired lead organizations in achieving anticipated goals, objectives as well as sound performance (Sheikh et al., 2016).

Firm size

Several studies were carried out to establish the moderating power of firm size. For instance, it was observed that the increasing size as well as the intricacy of a task fostered the relationship among task success and task planning. Thus, if complexity as well as size increases, extra effective and efficient planning is needful in order to organize the interlinked determinations of group members to accomplishment. These results are in contrast to the results for governance where contingents of complexity, scope and threat of project directly influences performance (Laird, 2016).

In another study, it was concluded that organizational size both in terms of total sales as well as total assets, had a positive influence on Nigerian manufacturing firms' profitability (Idris, 2016). He found that the nature of the association that exists between organizational size and profitability is a key matter that can shed light on the aspects that foster organizational profits.

Moreover, in observing if older organizations were more profitable due to their size or if there was an age influence that could be revealed while controlling for organizational size, the researchers included in their regression equation age and size variables. Using a variety of methodologies on manufacturing organizations in Spain between the year one thousand nine hundred and ninety-eight to the year two thousand and six.

The study indicated evidence supporting both enhancement of firms with age meaning that older firms experienced increasing levels of productivity, profits as well as lager

size and deteriorating of performance of organizations with age that is the results showed lower profitability when other variables were controlled for sales and productivity as well as lower expected growth rates (Coad et al., 2013).

It was found that large organizations serve a pivotal role in in supporting economy and nation advancement because they have superior advantage in regards to capabilities and resources in comparison to smaller organizations (Sriram & Vinodh, 2020). Contrary, relatively small organizations have specialties of attaining wealth through new economic activities by integrating bundles of resources to optimize marketplace opportunities (Lappe & Dörrenbächer, 2016).

Organizational size is viewed as one of the key reasons that influence the managerial ownership and agency conflict relationship. These study findings propose that managerial ownership should be enhanced in small firms so that it can offer a substitute for the weakness of other corporate governance mechanisms. Moreover, the study findings also reveal that other types of ownership play a key role in monitoring activities of the firms (Maswadeh, 2018).

These researchers also investigated the moderating influence of organizational size on the relationship between managerial ownership on earning management. They proposed that though management ownership may reduce activities of earnings management other aspects such as firm size may also influence the behavioral patterns. According to the researchers, managerial ownership is more key and thus an efficient monitoring mechanism precisely in smaller organizations.

Their study findings reveal that firm size is a quasi-moderating variable where significant and negative link between level management level of ownership and discretionary accruals weakened by significant and positive correlation between the

association between firm size and discretionary accruals and executive ownership. Based on these study findings, a conclusion was made that firm size moderates the effects of managerial ownership and earnings management (Maswadeh, 2018).

Moreover, though a positive change in managerial ownership will cause a reduction in earnings management practices, their study findings indicate that managerial ownership is less significant in large organizations as compared to small organizations. Large organizations differ according to the utilization of corporate governance mechanisms than medium sized firms (Maswadeh, 2018). In addition, it was found that small sized organizations have a practice of being involved in revenue smoothing activities as their activities and undertakings would not be put on the scrutiny (Mansor et al., 2013).

Namada et al., (2014) In another study focusing on the Kenyan export processing zone, it was found that and suggested that the link between participation of management as a dimension of strategic planning and organizational performance can be moderated by firm size among other variables such as firm culture and power politics.

Another study focused on the association amid organizational size and profitability within one hundred and nine SIC four-digit manufacturing organizations in USA. The study findings revealed that in up to forty-seven industries, profitability increase with size at a reducing rate until it eventually starts to decline. Hence there is no correlation between profitability and firm size in up to fifty-two industries (Sun, 2015).

Firm size was also investigated to determine if it influences the relationship between leverage and operating performance during the world financial crisis of the year two thousand and seven to two thousand and nine. The study used information corresponding to one hundred seventy thousand and thirteen organizations based in Thailand of which

majority were Private. Random and Fixed effects models were used for panel regression estimations.

The study findings showed that leverage has negative influence on performance across organizational size samples. Annual cross sectional regression findings indicted that the influence of leverage on organizations is positive for small organizations while negative to large organizations. The findings further reveled that seventy-five percent of firms in Thailand involved in their sample appeared to have been able to manage through the global financial crisis due to the fact that they did not have to concurrently deleverage and liquidate their assets (Vithessonthi & Tongurai, 2015).

In Croatia, a study was carried out to evaluate the influence of organizational size on profitability through data from two thousand and fifty organizations for the period spanning from two thousand and two to year two thousand and ten. The study adopted a fixed influence panel data model. Study findings indicated that size has a weak positive significant influence on organizational profitability. They further reveled that assets turnover ratio and debt ratio has a significant impact on firm performance, however, the current ratio did not show to be key exploratory variable of profitability of the firm (Pervan et al., 2017).

In Nigeria a research study was carried out focusing on the long-run relationship and causality between organizational size and profitability involving sixty-six organizations for the period between the years one thousand nine hundred and ninety-nine to the year two thousand and seven. The study used panel cointengration method of data analysis.

The results from the research pointed out that there existed long run steady state association between organizational size and profitability while short-run causal correlation indicated that there was bi-direction association between organizational size

and profitability. The researcher argued that firm size granger causes profitability and profitability granger causes organizational size (Pascale, 2018).

In Portugal a study was carried out to enhance a better understanding of the influence of organizational size on export performance among firms in various industries. The researcher took control of potential sectorial factors that could affect the relationship being studied and reveled that using similar samples of firms but varying the proxies adopted to measure organizational size, even when the proxy for export performance remained constant, resulted in opposite signs for the influence of the determining variable on export performance (Berk & Öztürkkal, 2017).

In Istanbul, a research focused in assessing the power of firm size on profitability for two hundred organizations active on the stock exchange between the years two thousand and eight and two thousand and eleven. Returns on assets was used as an indicator for firm profitability while total sales, total assets and number of employees were used as measures of organizational size. The study utilized correlation and multiple regression methods for analysis of data.

The study outcomes reported a +ve association amid firm size and profitability of organization. Control variables such leverage rate as well as age of the firm indicated a negative association with returns on assets, while liquidity ration with returns on assets manifested a positive relationship.

In Jordan, a study was conducted involving one thousand five hundred and thirty-eight firms listed in Amman security exchange. The aim of the research was to assess the power of firm size on profitability. This study adopted panel data analysis method for the main samples of the study as well as the corresponding sub-samples to economic sectors were considered.

The findings of this research indicated a high +ve weighty association amid organizational size and profitability among three main sectors of the sample used. Industrial firms had the highest significant coefficient, while service sector organizations followed while financial firms came last. Similar results were witnessed for the entire industry subsectors, with food and beverage firms having highest values, educational services firms, commercial and insurance firms. The findings indicated that the influence of total assets on organizational size is insignificant for banking sector organizations as well as real estate firm and diversified financial firms (Anasthasia et al., 2019).

In Indonesia a study was undertaken focusing on the influence of leverage and size of the organization on its profitability. The study involved one hundred capable manufacturing organizations registered in the security exchange in the period between years two thousand and nine to year two thousand and fourteen. The researchers adopted a panel data regression analysis with the fixed effects model being the most appropriate data regression model.

Leverage was studied through debt-to equity ratio while organizational size was studied using total sales and total assets as well as profitability by returns on assets. The study found that liability ratio had a weighty +ve influence on profits while net worth had a weighty -ve influence. Moreover, total revenue does not contain a statistically weighty influence on profits of firms (Hidayat et al., 2016).

In India, a research focusing on the association amid organizational size and profitability within automobile sector was carried out between years one thousand nine hundred and ninety-eight to the year two thousand and fourteen. To determine the relationship, the researchers used a linear regression model over the study period as well as cross sectional analysis. The study reported mixed results, time series indicated a positive

relationship between variables but cross section showed no association existed between organizational size as well as organizational profits (Gupta & Bansal, 2015).

2.4 Conceptual Framework

This framework outlines the flow of association amid independent variables (strategic alignment) and dependent variable (SCA) and the influence of the moderating variable (firm size). The variables under study are represented by the following;

Leadership Alignment-This refers to the process of reconfiguring the leadership aspects of the organization to be in line with the organizational goals. In this study, leadership alignment will be measured using indicators such as planning comprehensiveness, sustained focus on organizational goals, involvement of others by management, commitment to the organization by the management, inspiration to others by management, empowering other organizational members by the management and identification and removal of bottlenecks by management to facilitate employees achieve their goals.

Culture alignment- Culture alignment refers to the act of streamlining the organizational values, norms, and standards for maximum results achievement. For the purpose of this study, culture alignment will be measured using indicators such as values, common service language, employee satisfaction index, employee engagement, common vision sharing, effective communication on organizational portfolio and collective responsibility.

Process alignment- It refers to the act of re-engineering the organizational activities in order to minimize the lead time and achieve organizational goals with ease. This study will use the following indicators for the purpose of measuring process alignment. They

include proven processes, Flexible process, Service benchmarking, Timely service delivery and Speed of adopting to new processes

Resource alignment- Refers to the process of utilization of organizational resources in the most efficient and effective way. In this study, resource alignment will be measured using the following indicators; Policy-based fiscal strategy, Budget reliability, Transparency of finances, Retention of talent, Timely information dissemination, Appropriate technology usage, Absences and lateness rate and Employee orientation program.

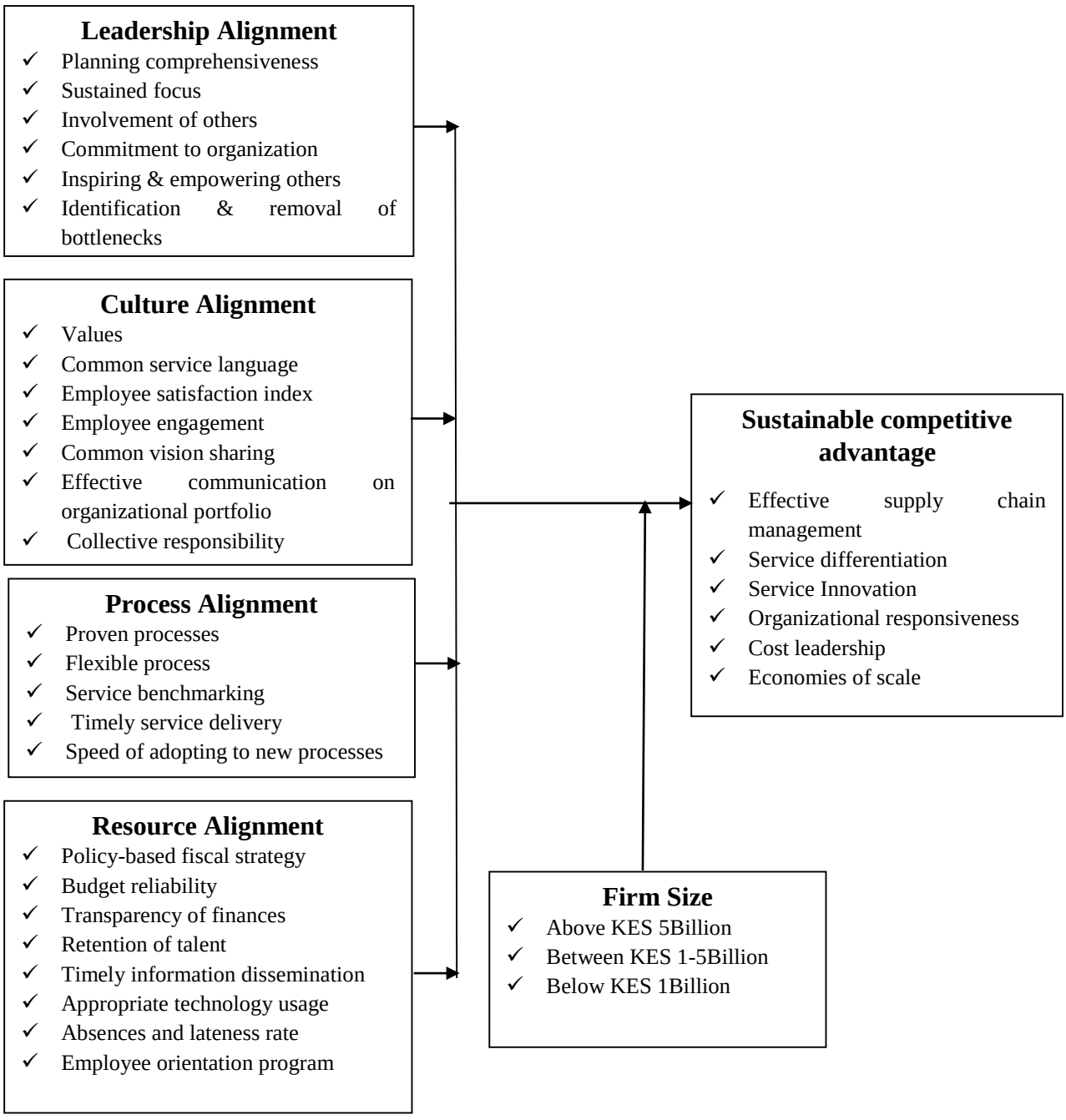
Sustainable competitive advantage- Refers to when an organization is utilizing strategies that build value compared to what rival firms are using as well as when they are not in a position to imitate them. In this study sustainable competitive advantage will be measured using the following dimensions; Effective management of supply chain, differentiation of services, innovative Services, responsiveness of Organizations, minimal costs and Economies of scale.

Firm Size- Firm size refers to the magnitude of the organization in terms of its total assets.

Figure 2.2:

Conceptual Framework

Independent variables **Moderating Variable** **Dependent variable**



CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

This section outlined methods used in this research while studying strategic alignment, firm size and sustainable competitive advantage among DT-SACCOs in Kenya.

3.2 Research philosophy

This research employed and utilized positivist thinking. According to Kotler and Armstrong (2014), this research thinking is grounded on know-how acquired through positively verifying experiences that are observable in nature instead of self-examination or instincts. Moreover, this approach presumes existence of objective realism in which individuals can acknowledge reality plus signs can correctly explain and elaborate this objective realism (Bryman & Bell, 2015).

As a philosophy of research, positivist conforms to the perception that the only trusted accurate knowledge is the one obtained by use of observation, comprising measuring. In investigations using this approach, researcher's role is constrained to obtaining of data as well as interpreting it objectively. With this study, research findings are observable and quantifiable.

Positivist approach holds three main beliefs namely: Prediction which shows existence of common designs of causes and effects which may be employed for purposes of forecasting natural phenomena as well as the objective to determine this phenomena; experimental authentication such that a researcher could depend on interpretations of the globe to offer data that is correct and; investigations are free of value in that as long as a stringent methods and protocols are adhered to, such investigations objectivity will be attained and they will be without bias of subjectivity (Chapman et al., 2011). Major

positivist approaches mostly encompass arithmetical scrutiny for purposes of producing results as well as hypothesis testing as aimed by this study.

Positivism is frequently used to stand for the epistemological assumption that empirical knowledge based on principles of objectivity, verifications, and reproducibility is the foundation of all authentic knowledge (Hanzel, 2010). The term positivist has been critical for some time in the human sciences because positivist tends to subscribe to a number of ideas that have no place in present-day science and philosophy (Hanzel, 2010). Positivism views that sociology can and should use the methods of the natural sciences, that do not usually mean using experiments because there are all sorts of ethical problems with doing that, but positivists do believe that sociologists should use quantitative methods and aim to identify and measure social structures. As a philosophical approach, positivism encompasses a group of notions.

Researchers using this approach depend on numerical data which positivist believes is much dependable compared to qualitative one. Quantitative investigations are much scientific as well as trustworthy in their approach compared to those that are qualitative. In any investigation numerical data offers objective info which investigators apply to come up with scientific expectations.

This approach of research adheres to properly clarified structures in cos of discussion and investigations. Investigators using this approach believe that there may be minimum chances of errors since there are predetermined principles to be adhered to. The structure moreover, provides minimal chance for variations as well as radical changes in variables, hence ensuring the investigation is more precise in regards to application and experiment because it purposes to adhere to particular principles through objective numerical as well as methodical tools.

This approach depends on quantifiable observations that lead to statistical analyses. It's acknowledged that this research approach, positivism is based on perspective of empiricist that know-how emanates from experiences of human beings. It possesses an ontology and atomistic perspective of the globe as containing distinct elements that are observable and situations that associate in a manner that is regular, observable as well as determined.

This research philosophy was suitable for this study because the investigator was independent from the investigation plus there were chances for interests from human beings. Moreover, based on the common principle, positivist based investigations normally utilize inferential methodology, associates to the perspective that investigator ought to focus on facts, scientific methods and quantitative data as well as use methods such as questionnaire, interviews that are structured, organized non-respondent observation and formal arithmetic. Such approaches are applied because they tend to be dependable as well as objective (Lancaster, 2005).

3.3 Research Design

Design used in any investigation is the theoretical arrangement through which investigations are carried out. It establishes the master plan for obtaining, measuring and examining data. Moreover, it comprises a detailed plan of all the investigator will carry out such as hypothesis writing as well as its functional consequences up to the last step of examining data (Kothari, 2004).

Investigation designs may be taken as a method, blueprint of an investigation to establish optional models to answer the challenges as well as reduce variations. In this study the researcher used a correlation research design where data from the respondents was corrected once. Designs that are correlation in nature are section of investigation

designs that are not empirical. The basic reason why it is termed as non-empirical is because of it nature of not influencing variables under study.

Such designs basically purpose to establish whether there is a relationship between the variables, the nature of the relationship and the magnitude of the relationship between two variables, for this study the variables were strategic alignment (Independent variable) and sustainable competitive advantage (Dependent variable) and the extent of association amid these variables.

Correlation design aims at explaining the association that can be present amid two or more variables as well as the nature of the association. The variables can have four types of relationships which include; +ve association occurs if there is increase or decrease among two variables mutually for instance association amid leadership configuration and SCA, the more leadership configuration, the more sustainable competitive advantage and vice versa.

A –ve association happens if there is an increase in one variable as well as a decrease in the other and vice versa. For instance, the extra culture alignment the less sustainable competitive advantage and vice versa. The other type of association is curvilinear association. With this kind of an association, there is an increase in both variables, nevertheless, this increase occurs up to a certain level. This implies that increase continues in one of the variables as the other one experience a decrease. When this kind of association is plotted in a visual chart, it will end up forming an inverted U shape. Moreover, the opposite also occurs whereby variable witnesses' increases while the other decreases up to a particular level and then it starts rising hence non inverted U shape. And lastly is a situation where there doesn't exist any association between variables or no a particular pattern amid two variables

3.4 Target Population

According to Mugenda and Mugenda (2003) study population is viewed as whole package of persons, cases or items with similar features that are observable. Moreover, population constitutes all the items in any field of investigation commonly known as the universe (Khan, 2011).

In addition, study population refers to all individuals, organizations or households containing similar characteristics that the researcher wants to make inference (Gupta & Gupta, 2020). This research's target population comprised of 164 mandated DT-SACCOs in the republic of Kenya (SASRA, 2017). These DT-SACCOs were appropriate for this study since they were operational and were under scrutiny by the regulator.

The respondents were all the chief executive officers from all the 164 licensed DT-SACCOs in Kenya. Chief executives' officers were deemed appropriate for this study since they are at the helm of the SACCO and therefore they well understand the aspects of strategic alignment and sustainable competitive advantage since these are issues dealt with at managerial level. These 164 CEOs formed the sample size of this study.

3.5 Instrumentation

There are various types of data collection instruments according to (Mugenda & Mugenda, 2003). They include questionnaires, interview schedules, and observational forms among others. In this study the researcher used questionnaires. Basic data was obtained through application of closed ended questionnaire that comprised all the variables being investigated.

In view of DuBenske et al., (2014) Questionnaires can be administered by the researcher or a professional or they can be self-administered individually or in a group, and

normally include a series of items reflecting the research aims. Questionnaires may include demographic questions in addition to valid and reliable research questions addressing objectives of study.

Ponto et al. (2010) argues that questionnaire can be in hardcopy and sent to respondents, administered through email or an Internet-based program, or a combination of both, providing the respondent the alternative to select the preferred approaches. Applying a combination of approaches of survey administration can assist to enhance better sample coverage therefore reducing coverage error (Dillman et al., 2014).

Questionnaires can be used for many purposes, most notably to discover what the respondents are thinking. They can be used for political polling, market research, customer service feedback, opinion polls, evaluations, and social science research. Using questionnaires for data collection allows researcher to generate specific data for their own research and offer insights that might not have been available.

Questionnaires have other benefits such as; generating qualitative data through use of open-ended questions, representing larger population, reaching out to a large number of respondents, allowing for comparisons, generates standardized quantifiable empirical data and provides confidentiality and anonymity (O'Leary, 2017). Questionnaires as an instrument for research have some short comings such as time consuming, expensive, and sampling is difficult. Questionnaires are notoriously difficult to get right and they often do not go as planned (O'Leary, 2017).

A survey form may act as inductive approach with the purpose of developing new theories, whereby, unstructured queries are normally adopted to explore detailed areas (Anderson et al., 2019). Nevertheless, other investigators can apply survey forms as an avenue of obtaining dependable data in a more empirical manner for purposes of testing

theories that exist. Questionnaire enables hypotheses to be tested, correlations to be identified and straight forward descriptive data to be obtained (Bryman & Bell, 2015).

The main reason for choosing the questionnaires as the predominant research instrument is because questionnaires are a practical way of collecting a large quantity of first-hand primary data. The benefit of collecting data through questionnaire is that data will be current. Researchers such as Pikkarainen, et al. (2004) conducted four hundred and twenty-seven questionnaires which were delivered to respondent by post in which two hundred and sixty-eight were returned showing sixty-three response rate. This shows questionnaires are a good research method to employ when gathering a large amount of data.

Another advantage of using questionnaire as a data collection method is they are a safe way of gathering data as they require a little involvement from the researcher. They are less dangerous to carryout than other research methods such as participant observation as the exchange is briefer and carried out in a safe, public environment. Furthermore, questionnaire enables hypotheses to be tested, correlations to be identified and straight forward descriptive data to be obtained (Bryman & Bell, 2015).

However, there are certain drawbacks of using questionnaires as a research instrument. How questions are simply worded can be crucial in the responses that are obtained. Sometimes questions can be ambiguous and as a result respondent can interpret them differently. Respondents may not understand what is being asked of them consequently resulting in inaccurate and invalid data (Bryman & Bell, 2015).

Moreover, using questionnaires as research instrument in general is that respondents may not answer questions truthfully. They may just respond with all they believe excites

the investigator. Others may lie to conceal their true responses or for impression management.

Furthermore, Bryman and Bell (2015) argued that in some questionnaires the responses the participants may want to give may not be provided or may not accurately describe their habits. Thus it can be difficult to test a hypothesis and make inferences about the general population.

According to Mugenda and Mugenda (2003) survey forms are structured in order to address particular objectives, study questions or hypothesis testing. Structured questions were used and the questionnaires were administered to the respondents on the basis of drop and pick after they have been completed. Others were emailed to the respondents whereas others were sent the questionnaire link to fill it online and thereafter submit after filling them successfully. The structured items provided specific info that minimized biases in information plus facilitated analysis of data. The survey form was based on likert scale where 5-point rating was done. A Likert scale is a psychological measurement device that is used to gauge attitudes, values, and opinions. It functions by having a person complete a questionnaire that requires them to indicate the degree by which they accept or not accept the series of statements. The scale was named after its creator, Rensis Likert, who developed it in the year one thousand nine hundred and thirty-two. In survey research, Likert scales are the most commonly used type of scale.

The advantageous side of the Likert Scale is that they are the most universal method for survey collection, therefore they are easily understood. The responses are easily quantifiable and subjective to computation of some mathematical analysis. Since it does not require the participant to provide a simple and concrete yes or no answer, it does not

force the participant to take a stand on a particular topic, but allows them to respond in a degree of agreement; this makes question answering easier on the respondent.

Also, the responses presented accommodate neutral or undecided feelings of participants. These responses are very easy to code when accumulating data since a single number represents the participant's response. Such surveys are normally affordable, effective as well as faster approach of obtaining data.

Reliability of Instruments

Consistency of research tool is the extent in which a measurement of phenomenon provides consistent and stable findings (Carmines & Zeller, 1979). Moreover, reliability of instrument also concerns with itself with repeatability for instance a test or a scale is said to be reliable in the event that repeat measurement carried by it under similar conditions will give similar results (Moser & Kalton, 2017).

Testing for reliability of research instrument is very vital as it is about the consistency of the measuring instrument (Huck, 2013). A scale of measurement has high internal consistency reliability only when the items of a scale hang together and measure the same construct (Robinson, 2019).

Cronbach Alpha coefficient is the most commonly used internal consistency measure and it is viewed as the most appropriate measure of reliability especially when making use of Likert scales. Since there exist no rules for internal consistencies, majority agrees on a minimum internal consistency coefficient of 0.70 (Kite & Bernard E. Whitley, 2018). Therefore, since Likert scale is in use in this study, Cronbach Alpha coefficient which ranges between 0 and 1 was used for testing reliability due to its appropriateness. Greater coefficient value of alpha implies there exist consistency between items when

the concept of interest is being measured. As a principle, standard value of alpha must lie above 0.70.

Although reliability of research instrument is vital in a research study, it is not adequate not unless it is combined with validity. Thus, for a test to be reliable, it also ought to be valid (Wilson, 2010). A research study design that meets standards for validity and reliability produces results that are both accurate (validity) and consistent (reliability). The archery metaphor is often used to illustrate the relationship between validity and reliability.

Knowledge of validity and reliability not only aids the researcher in designing and judging one's own work, it also makes one a better consumer of research through the ability to evaluate research literature and in choosing among alternative research designs and interventions (Gliner, 2016).

Validity of Instruments

Validity is the degree to which a survey or other data collection instrument measures what it purports or was designed to measure. For example, a survey that attempts to gather information about participants' attitudes toward candidates in a political election is valid if it indeed captures information about their attitudes toward the candidates rather than something else (e.g., their attitudes toward the person administering the survey).

Research validity in surveys relates to the extent at which the survey measures right elements that need to be measured. In simple terms, validity means how well a tool is measuring the items it's supposed to be measuring. Reliability alone is not enough, measures need to be reliable, as well as, valid. For example, if a weight measuring scale is wrong by 4kg (it deducts 4 kg of the actual weight), it can be specified as reliable,

because the scale displays the same weight every time we measure a specific item. However, the scale is not valid because it does not display the actual weight of the item.

A valid instrument is one which measures what it is supposed to measure (Gliner et al., 2016). It also enables researchers to interpret variables and the relationships between variables in a more theoretically meaningful fashion (Bagozzi, 1980). Validity of research is categorized in two i.e.; internal as well as external validity. It can be specified that internal validity refers to how the research findings match reality, the degree to which study findings may be replicated in other environments is what is termed as external validity (Devi, 2017).

The degree to which scales or even set measures represent correctly the aspect under interest is what is referred to as validity. In view of Adams et al., (2014) expert and professional judgement establish validity. In view of this, consultations were made with supervisors and supplementary experts when developing the survey form. Validity of research instrument was tested for internal consistency by use of Cronbach's Alpha with a 70% acceptance level. Survey form was revised based on responses received to address the key areas that required revision before carrying out the main exercise of obtaining data.

Pre-testing Research Instrument

Pretesting in research process is where a research instrument is tested on a small sample of respondents identified by the researcher before a full-scale study is conducted, in order to detect any problems such as unclear wording or the questionnaire taking too long to administer. Pre-testing comprises numerous interventions that are structured to assess the ability of the research tool to obtain the required data, the competence of the

chosen data gathering mode as well as the manner in which the field processes are adequate.

Pretesting of the research instrument is very key in the research process in order to detect contentious areas, minimize measurement errors, reduce respondent's burden, evaluate whether or not questions are being interpreted correctly by respondents as well as ensuring that the way questions are aligned does not influence respondent's way of answering. Moreover, pretesting is a critical examination of research instrument that helps in determining the functionality of the instrument as a reliable and valid research tool (Converse & Presser, 1986).

Through pretesting, researchers are in a better position to ensure clarity of questions, relevance of response options as well as comprehensiveness, and mutually exclusive not just in their own perspective but from a respondent's view as well. Additionally, Pretesting brings to light inevitable instances of unfamiliar references, terminologies, phrases as well as ambiguous words that the researcher had not foreseen as problematic that could frustrate and confound respondents and compromise response rates and data quality. Pretesting enabled the investigator to evaluate length of time taken to fill individual items in the study and the full data collection exercise and response latency (Beatty et al., 2019).

Researchers carry out pretesting in order to practice, assess effectiveness of their planned data collection and analysis techniques. They enable detection of anticipated problems with methods and therefore changes can be made before actual study is undertaken and answer methodological question(s), and assess the viability of the proposed research process (Mendes, 2017).

The focus of pretesting in research is to determine sustainability of planned research study and avoid problems that could arise when the actual study is being carried out (Mbuagbaw et al., 2020). Some scholars view pretesting to be process of conducting a monk version of the actual investigation to evaluate whether all aspects of research investigation can mutually work(Leon et al., 2011), while others argue that pretesting is carried out to evaluate whether the design, data collection instrument and data analysis are viable and vital in development of the actual study to highlight issues such as respondent preparedness to be involved in the study, randomized and their receptiveness to follow-up measures (Abbott, 2014).

Others see pretesting of research instrument as an initial study to test the workability of study components and to discover vital parameters required to design the actual study (Morin, 2013). The actual study is designed and assessment of how well the study components work after the information has been determined (Tickle-Degnen, 2013). Through pretesting, researchers can focus on, expand, or narrow down on the proposed research study and acquire greater awareness to the focus of investigation (Denzin & Lincoln, 2012).

Carrying out and completing pretesting successfully does not guarantee success of the actual study, as problems may not arise until the actual study is conducted, pretesting are crucial elements of a good study design (Morin, 2013). Carrying out pretesting provides researcher with an opportunity to adjust and revise the actual study (Mendes, 2017).

In this study, the researcher pretested the research instrument using chief executive officers of 16 DT-SACCOs whose licenses were restricted for half a year by the industry regulator (SASRA). These 16 DT-SACCOs used in pretesting were not included in the main study since their licenses were restricted to have a year and they were not part of

the 164 DTSACCOs and therefore the study only focused and involved only the 164 DT-SACCOs that were fully licensed by SASRA.

3.6 Methods of obtaining data.

Obtaining of data is the procedure of putting together as well as the act of measuring info on variables targeted in a determined and procedural manner, which then facilitates an individual to respond to related queries as well as assess the results. Obtaining of data is an aspect of investigation in all backgrounds such as business, sciences as well as humanities. As much as approaches differ across fields, the prominence of guaranteeing correct and truthful obtaining of data remains similar. The objective of obtaining data is to acquire quality exhibit that permits assessment resulting to development of conclusive and valid responses to the posed queries.

Irrespective of the background of the investigation or choice for definition of data, correct obtaining of data is critical to sustainability of research integrity. The choice of suitable tool for obtaining data as well as clear defined guidelines for their appropriate purpose minimizes the possibility of occurrence of errors. An official way of obtaining data is key as it guarantees that data obtained is correct, defined and that successive conclusions based on discussions in the results are legitimate. The procedure offers both a standard on which measuring is done as well as in specific scenarios and evidence of improvements to make.

The investigator acquired a letter for purposes of introduction which was provided by the institution as well as an investigations permit that was issued by national commission of science, technology & innovation (NACOSTI). Authorization and consent to participate in the study and to collect data was sought from the chief executive officers of the 164 DT-SACCOs in Kenya. Questionnaires were distributed to all the respondents

(CEOs) of all the DT-SACCOs through post, physical delivery as well as email. Adequate time was allowed to respondents to fill the questionnaires before they were collected. This enabled to increase the response rate. During this process of data collection all ethical values such as anonymity, confidentiality and respect of respondents were highly considered by the researcher.

3.7 Operational Measures of Variables

In this research, the variables were studied using the measures as shown in Table 3.1. So as to assess the relationship between them.

Table 3.1:

Operational definition of variables

Variable	Type of variable	Measuring indicator	Question number
Leadership alignment	Independent	✓ Comprehensive Planning ✓ Sustained focus ✓ Involvement of others ✓ Commitment to organization ✓ Inspiring & empowering others ✓ Identification & removal of bottlenecks	7-14
Culture alignment	Independent	✓ Values ✓ Common service language ✓ Employee satisfaction index ✓ Employee engagement ✓ Common vision sharing ✓ Effective communication on organizational portfolio ✓ Collective responsibility	15-23
Process alignment	Independent	✓ Proven processes ✓ Flexible process ✓ Service benchmarking ✓ Timely service delivery ✓ Speed of adopting to new processes	24-29
Resource alignment	Independent	✓ Policy-based fiscal strategy ✓ Budget reliability ✓ Transparency of finances ✓ Retention of talent ✓ Timely information dissemination ✓ Appropriate technology usage ✓ Absences and lateness rate ✓ Employee orientation program	30-39
Sustainable competitive advantage	Dependent	✓ Management of supply chain effectiveness ✓ Differentiation of Services ✓ Innovation of Services ✓ Responsiveness of Organizations ✓ Leadership in Costs ✓ Economies of scale	40-45
Firm size	Moderator	✓ Above KES 5Billion ✓ Between KES 1-5Billion ✓ Below KES 1Billion	46

3.8 Methods of Data Analysis

Analysis of data was conducted by use of software (SPSS module 23). Entry of data was done after successive referencing and coding all the survey forms that were obtained from the field. Frequency tables and charts where need be were being used for purposes of presenting the info and variables of study, this was done upon successive cleaning of data, verifying for errors during entry as well as estimation of descriptive figures and frequencies.

According to Pallant (2001), descriptive figures are normally used since they empower the investigator to vividly explain scattering of measurement or scores by use of less indices. Moreover, they offer the primary characteristics of obtained data for the variables and give the impulse for extra data analysis. Aggregation of variable in order to produce indices for various variables was carried out to enhance extra statistical based analysis.

Multiple regressions, regression as well as Pearson correlation coefficient was employed to carry out successive inferential analysis of data. In majority statistical approaches specifically parametric measure, one takes normal scatter of the variables. Thus for reasons of applying parametric statistics for instance Pearson correlation as well as regression, standard scattering of variables is required, hence variables were standardized internally. Nevertheless, the equation for regression analysis is provided for both standardized as well as unstandardized coefficient.

Correlational approach was utilized to assess the strength of the association amid two variables (Casson & Farmer, 2014). Calculation of the correlational coefficient results to a statistic that varies between negative one to positive one. Such a statistic is known as

correlational coefficient (r) that establishes the association amid two variables and the greater the correlation the stronger the coefficient amid the variables under comparison.

The trend of the association is also key because when it is +ve it implies there exist a +ve association amid two factors and this then implies that if one factor increase automatically the other factor increase or if one factor decrease the other factor decreases as well. Consequently, a –ve association implies that as one factor decrease the other factor increases and the reverse is true hence an inverse association. When there exists no association the value of the coefficient is normally equivalent to zero. To establish the strength as well as the trend of the association amid independent and dependent factors, Pearson's product moment association was applied. This was conducted for all the DT-SACCOs involved in the study.

For purposes of measuring the association amid SA and SCA from the obtained data, multiple linear regression analysis was applied. According to Mugenda and Mugenda (2012) such analysis tries to establish if a set of variable together foresee a specific dependent variable and in such a way, attempt to increase the accuracy of the estimate. There being four independent factors in this investigation, multiple regression model was used.

Sustainable competitive advantage, was regressed against on four strategic alignment variables, namely leadership alignment, culture alignment, process alignment and resource alignment.

The regression model for this study generally assumed the following equation;

$$Y= \beta_0+ \beta_1X_1+ \beta_2X_2+ \beta_3X_3+ \beta_4X_4+ \varepsilon$$

Where,

Y= sustainable competitive advantage; β0=constant while βi is the coefficient of Xi (i=1, 2, 3, 4)

X_1 = Leadership Alignment

X_2 = Culture Alignment

X_3 = Process Alignment

X_4 = Resource Alignment

ε = Error Term

For of the moderating effect the following model was used:

$$Y= \beta_0+ \beta_1X_1+ \beta_2Z+ \beta_3XZ + \varepsilon$$

Where;

-X= mean (X_1, X_2, X_3, X4)

Z= Firm size (Moderator)

Prior to the use of the linear regression analytical model, diagnostic tests were performed on the data to ascertain whether the data satisfied the assumptions underlying the use of this model. These tests play a critical role in validating a good predictive model for the association amid independent and dependent variable. The model validation tests which were carried out in this study were goodness of fit, multicollinearity, and test of data for normality.

CHAPTER FOUR

RESULTS AND DISCUSSION

4.1 Introduction

This section specifically contains result and discussions from data gathered from DT-SACCOs in Kenya. The study aimed at assessing the association amid SA and SCA and the moderating influence of firm size on this association among DT-SACCOs in the republic of Kenya.

4.2 Response Rate, Reliability of Instruments and Respondent Characteristics

The study was conducted in Kenya and focused on 164 DT-SACCOs. Chief executive officers were the main respondents in these DT-SACCOs in Kenya.

Response rate

Out of a possible target population of 164 respondents, 112 of them responded thus representing 68.3% response rate which was considered good for analysis. Response rate that is above 50% is considered appropriate for analyzing and reporting, while that above 60% is considered to be good generally while that above 70% is considered excellent (Mugenda & Mugenda, 2012). This recommendation is also made by Khan (2011) who states that a response rate of above 70% is deemed to be very good. Moreover, Dixon and Royce A. Singleton (2012) also states that 50% response rate is adequate while that above 70% is considered as to be very good.

Based on these recommendations therefore, it implies that the response rate for this study was adequate and increases confidence for generalization and it formed the basis of the analysis and the results contained in this chapter.

Reliability Assessment of Data Collection Instrument

Cronbach's Alpha is a coefficient of reliability that gives an estimation of data generalization without any bias (Mugenda & Mugenda, 2012). In this study, the researcher sought to establish data reliability of the data that was collected to measure various variables in the study.

The purpose of reliability assessment was to assess the internal consistency of the data collected by the research questionnaires. To measure this, Cronbach Alpha was computed to assess data reliability of the data that was collected. For any research investigation, Cronbach's Alpha value greater than 0.7 is regarded as satisfactory for reliability assessment (George & Mallery, 2003). Table 4.1 contains the results of this test.

Table 4.1:

Cronbach Alpha for Reliability Assessments

Variables	Number of items	Cronbach Alpha Values
Leadership alignment	8	0.835
Culture alignment	9	0.774
Process alignment	6	0.851
Resource alignment	10	0.723
Sustainable competitive advantage	6	0.883

As presented in Table 4.1, Cronbach alpha values for all the variables; leadership alignment, culture alignment, process alignment, resource alignment and sustainable competitive advantage were greater than 0.7. From these results it can be concluded that the constructs measured had the adequate reliability for the subsequent stages of analysis since all the Cronbach Alpha values were greater than 0.7. These alpha values agree with recommended reliability assessment values (Al-Ghazawi, 2006).

Respondents' characteristics

The study sought to determine the respondents' characteristics such as gender, age, and level of education. The results of respondents' characteristics were presented in Table 4.2.

Table 4.2:

Respondents' characteristics

Demographic information		Frequency (n)	Percentage (%)
Gender of the Respondent	Male	83	74.1
	Female	29	25.9
Age	31 – 40 years	35	31.3
	41 – 50 years	31	27.7
	Over 50 years	46	41.1
Level of Education	Bachelors	47	42.0
	Masters	17	15.2
	PhD	2	1.8
	Other	46	41.1

Table 4.2 results imply that 74.1% of the CEOs who responded were male while female accounted for 25.9%. This gender distribution implies that there were more men CEOs working in the deposit taking savings and credit cooperative societies sector compered to women in Kenya. Moreover, it implies that this sector is more men oriented. In addition, 41.1% of the CEOs were aged over fifty years.

This means that the CEOs workforce in this sector is mature enough and poses the much needed experience and exposure to stir the sector into greater heights. The results further indicate that most respondents' highest Level of Education was bachelor degree accounted by 42.0%. Those with masters and Doctor of philosophy (Ph.D.) accounted for 15.2% and 1.8% respectively.

It is reported that 41.1% of CEOs possessed other credentials ranging from diploma holders and certificates holders as well as professional qualifications and certifications. This implies that the respondents are well educated and well understand the issues of strategic alignment and sustainable competitive advantage as well as dynamics of this sector.

Firm size

This research established the effect of size of the firm on the association amid strategic alignment and sustainable competitive advantage among DT-SACCOs in Kenya. In this research, organizational size was taken as the moderating variable where total assets were used to measure the size of the DT-SACCOs in Kenya.

Total assets were categorized in three levels as per the 2017 annual SACCO supervisory report by the regulator. These categories were those DT-SACCOs with above KES 5 Billion worth of assets, between KES 1-5Billion and below KES billion. Based on the report, those DT-SACCOs that had assets above KES 5 billion were categorized as large, those with asset base of between KES 1-5 billion as medium sized while those with assets below KES 1 billion as small sized SACCOs. Table 4.3 contains Results on the size of these DT-SACCOs.

Table 4.3:

Firm size

		Occurrence	**Percent**
Valid	Below 1 billion	67	60
	1-5 Billion	26	23
	Over Billion.	19	17
	Total	**112**	**100.0**

From these results, majority (60%) of the DT-SACCOs involved in this study had an asset base of below KES 1 billion and therefore occupying the category of small sized SACCO while 23% of others had a total asset worth between KES 1-5 billion, thus they were categorized as medium sized SACCO and 17% of them had a net worth of assets totaling to over KES 5 billion, hence these were categorized as large sized SACCO.

It is evident from the literature that firm size influences its competitiveness and market standing. It was argued that small sized firms are paralyzed by too much specialization while in larger firms, economies of scale can be attained through maintenance of operational specialist teams and functions (Daft, 2015).

Small firms can behave informally and the owner can directly control almost all operations while larger firms tend to become more formalized, require intricate and unintended regulating modalities and have extra workforce that is specialized, tasks and units (Hernawati, 2020). Bigger size offer organizations such as banks that are marketing intensive enhanced revenue as well as influence in the market (Jha & Malviya, 2015).

Large firms are consistent, automatically operated, and multifaceted. The multifacety provides numerous operational specialists inside the firm to carry out multifaceted jobs and create multifaceted goods and when proven, big firms may be existence that calms markets for decades.

According to Hernawati (2020), size of the firm is viewed as a vital ingredient that affects operational plan and competiveness. Many investigators argue that size of the firm affects its efficiency and effectiveness but others also argue that it doesn’t.

4.3 Extent of Strategic Alignment and Sustainable Competitive Advantage.

The assessment of the extent of leadership alignment, culture alignment, process alignment and resource alignment; and SCA in DT-SACCOs in Kenya was done using descriptive statistics presented in Table 4.4, 4.5, 4.6, 4.7 and Table 4.8 with firm size as the moderating variable.

Leadership alignment

To assess the extent of leadership alignment on sustainable competitive advantage in DT-SACCOs in Kenya. CEOs were requested to respond on six attributes of leadership alignment of the DT-SACCOs they represented. Table 4.4 presents these analyzed results of data from the CEOs pertaining the extent of leadership alignment in DT-SACCOs in Kenya.

Table 4.4:

Leadership Alignment

	N	Mean	Std. Deviation
Managers in my organization plan comprehensively to achieve organizational goals	112	3.71	1.18
Managers in my organization have a sustained focus on the organization mission and objectives	112	3.82	1.16
Other employees in the organization are often involved by managers in working towards achieving goals	112	3.80	1.16
Managers are committed to the organization?	112	3.96	1.11
Managers in this organization inspire and empower other employees in order to achieve higher performance	112	4.12	.86
Managers identify and remove bottlenecks to enable other employees perform their duties	112	3.98	.94
Average	112	3.90	1.04

From these results majority of the CEOs agreed that there was an extent of leadership alignment on sustainable competitive advantage in deposit taking savings and credit

cooperatives in Kenya. These results correspond with the results of a research carried out by (Evans, 2016) and (Della Corte & Aria, 2016) in service sector where they reported that for purposes of remaining competitive in doing business, those entrusted in managing these businesses ought to be very sensitive to the features of services in the sector as well as strategically aligning management aspects. Moreover, "Managers in this organization inspires and empower other employees in order to achieve higher performance" is the attribute of leadership alignment that attained the greatest average (M=4.12, SD= 0.86). This meant that management of these DT-SACCOs emphasized more on inspiring and empowering their employees compared to other attributes of leadership alignment such as "Managers in my organization plan comprehensively to achieve organizational goals" which got the least mean (M=3.71, SD=1.18).

Based on such findings, this research investigation reports existence of a moderate extent of leadership alignment (M=3.90, SD=1.04) on sustainable competitive advantage in DT-SACCOs in Kenya.

Culture alignment

Researcher further sought to establish the extent of culture alignment on sustainable competitive advantage in DT-SACCOs in Kenya. Chief executive officers of these DT-SACCOs were asked to respond on seven attributes of culture alignment in their organizations. Table 4.5 presents the analyzed data from CEOs regarding the extent of culture alignment on sustainable competitive advantage in DT-SACCOs in Kenya.

Table 4.5:

Culture alignment

	N	Mean	Std. Deviation
My organization has core values that are understood by all employees	112	3.15	.63
Employees in my organization have a common service language	112	3.08	.53
Employees in this organization have a satisfaction index	112	3.14	.58
Employee engagement is practiced in this organization	112	3.21	.47
There is a common vision sharing among employees in this organization	112	3.49	.72
This organization has effective communication on organizational portfolio	112	3.65	.66
Employees in this organization exercises collective responsibility	112	3.52	.72
Average	112	3.32	.46

From these results majority of the CEOs agreed that there was an extent of culture alignment on sustainable competitive advantage of DT-SACCOs in Kenya. These results therefore concur with the results of Atiku and Fields (2016) whose focus was the association amid organizational performance and culture in the banking industry in Nigeria and revealed that orientation in entrepreneurship as one of the aspects of culture of corporations made substantial contribution to effectiveness and sustainability of competitive advantage of Nigerian commercial banks.

Based on these results, it was found that "Employees in my organization have a common service language" as an attribute of culture alignment had the lowest mean (M=3.08, SD=0.53) compared to other culture alignment attributes used in this study.

Therefore, this meant that common service language among employees in DT-SACCOs in Kenya was not emphasized instead management emphasized on others culture aspects such as effective communication on organizational portfolio which scored highest mean

(M= 3.65, SD=0.66) meaning that it is a key ingredient in sustaining competitive advantage among DT-SACCOs in Kenya.

Going by these results, the researcher deduced that there was moderate extent of culture alignment (M=3.32, SD=0.46) on sustainable competitive advantage in DT-SACCOs in Kenya.

Process Alignment

In this investigation, the investigator emphasized on establishing extent of process alignment on sustainable competitive advantage among DT-SACCOs in Kenya. Five attributes of process alignment were given to CEOs to respond to, Table 4.6 presents the analyzed data from the CEOs regarding the extent of process alignment on sustainable competitive advantage in DT-SACCOs in Kenya.

Table 4.6:

Process Alignment

	N	Mean	Std. Deviation
This organization has proven processes for offering services	112	3.68	.70
In this organization the processes are flexible	112	3.55	.55
This organization exercises service benchmarking	112	3.70	.81
There is timely service delivery in this organization	112	3.45	.72
This organization has a record of speedy adaptation to new processes	112	3.58	.80
Average	112	3.59	.66

From these study results, majority of the chief executive officers agreed that there was an extent of process alignment on sustainable competitive advantage in DT-SACCOs in Kenya.

These results are supported by the results of Maryam et al.(2014) who were interested in investigating the relationship between service quality and business performance using a sample of 45 telecommunication firms in Iran. Their study results found existence of a positive influence between service quality (a measure of process alignment) and business performance.

It also agrees with the results of Warraich et al., (2014) who carried out a study involving three hundred and twenty companies in telecom sector in Pakistan and revealed that service quality (a measure of process alignment) should be viewed positively as a base of CA among organizations.

Moreover, aspect of "the organization exercises service benchmarking" scored the highest mean (M=3.70, SD = 0.81) among the other aspects of process alignment meaning that it the most vital aspect in sustaining competitive advantage among DT-SACCOs. In general, this research revealed existence of average extent of process alignment (M=3.59, SD=0.66) on sustainable competitive advantage in DT-SACCOs in Kenya.

Resource Alignment

The study also emphasized on establishing the extent of resource alignment on sustainable competitive advantage in DT-SACCOs in Kenya. In order to elicit suitable information, CEOs were asked to respond on eight aspects of resource alignment as per the organizations they represented. Table 4.7 presents the analyzed data from CEOs pertaining the extent of resource alignment on sustainable competitive advantage in DT-SACCOs in Kenya.

Table 4.7:

Resource Alignment

	N	Mean	Std. Deviation
Firm has a policy-based fiscal strategy for proper resource utilization	112	3.16	.43
In this organization there is a rate of budget reliability	112	3.29	.45
There is transparency of finances in this organization	112	3.62	.48
In this organization there is talent retention	112	3.45	.72
There is timely dissemination of information in this organization	112	3.26	.44
This organization has appropriate technology usage	112	4.03	.16
In this organization there is low rate of absenteeism and lateness	112	3.65	.70
This organization has a detailed employee orientation program	112	2.90	.95
Average	112	3.06	.19

From these results, it is reported that majority of CEOs agreed that there was an extent of resource alignment on sustainable competitive advantage in DT-SACCOs in Kenya. These findings are in agreement with findings of Ritthaisong et al., (2014) who studied sources of SCA: a case of Thailand rice millers.

Results from a survey of rice mills involved in international export showed that organizational reputation, some human resource management practices, and networks were significantly related to firm's performance. Based on the mean responses to the statements, it was apparent that strategic resource alignment was not being sufficiently practiced ($M<4.00$).

Moreover, the study found that "appropriate technology usage" as an attribute of resource alignment attained the greatest average ($M=4.03$, $SD=0.16$) compared to other attributes implying that management focused on using appropriately technology in the SACCO sector and gave little regard to attributes such as "detailed employee orientation

program" that had the lowest mean (M=2.90, SD=0.95). Based on these results, it was found that there was a moderate extent of resource alignment (M=3.06, SD=019) on sustainable competitive advantage in DT-SACCOs in Kenya.

Sustainable CA

For purposes of assessing extent of SCA among DT-SACCOs in Kenya, CEOs were asked to respond on six attributes of sustainable competitive advantage of the DT-SACCOs they represent. The analyzed findings from CEOs' data regarding the extent of sustainable competitive advantage among DT-SACCOs in Kenya are presented in Table 4.8.

Table 4.8:

Sustainable completive advantage

	N	**Mean**	**Std. Deviation**
There is effective supply chain management in this organization	112	3.46	.55
There is high rate of service differentiation in this organization	112	3.31	.69
There is high rate of service innovation in this organization	112	3.06	.87
This is high rate of responsiveness in this organization	112	3.11	.60
This organization has economies of scale	112	3.65	.66
There is cost leadership in this organization	112	3.62	.48
Average	112	3.37	.38

From these results it is evident that organizations sustaining their competitive advantage enjoys high levels of economies of scale, this was so because the aspect of having economies of scale scored the highest mean (M= 3.65, SD = 0.66). From these results, the researcher therefore deduced that there is moderate sustainable competitive advantage (M= 3.37, SD = .38) in DT-SACCOs in Kenya.

4.4 Analytical Model Diagnostic Tests

The aim of this research investigation was to establish the association amid strategic alignment and sustainable CA among deposit taking savings and credit cooperatives in Kenya with firm size as the moderating variable on this relationship. A multi linear regression model was specified hence the need to test for assumption underlying its use before using it in data analysis. Analytical model diagnostic tests were carried out as follows;

Goodness of Fit Test

The goodness of fit test was carried out to examine fitness of the model to this research. For the linear regression the overall fit of the model was analyzed using the F test as shown in Table 4.9.

Table 4.9:

Goodness of fit test

ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.255	4	7.314	18.552	.000[b]
	Residual	42.183	107	.394		
	Total	71.438	111			

a. Dependent Variable: SCA
b. Predictors: (Constant), Resource, Leadership, Process, Culture

The F value was found to be 18.552 (P=000) as indicated in the Table 4.9. Since the value of P<0.05 it means the model is varied for prediction. Whenever a model used indicates a significant level of 95% confidence then it's an indication that the questions were well understood and answered appropriately by the respondents (Field, 2015).

Multicollinearity Test

This test was conducted to rule out any existence of strong relationship among the independent variables. This strong relationship among independent variables is normally confirmed when Pearson correlation is greater or equal to 0.8 (r = 0.8) (Field, 2015). Results of multicollinearity test using correlation results are contained in Table 4.10

Table 4.10:

Multicollinearity Test

		Leadership	Culture	Process	Resource
Leadership	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	112			
Culture	Pearson Correlation	.240*	1		
	Sig. (2-tailed)	.011			
	N	112	112		
Process	Pearson Correlation	.102	.581**	1	
	Sig. (2-tailed)	.284	.000		
	N	112	112	112	
Resource	Pearson Correlation	.176	.459**	.383**	1
	Sig. (2-tailed)	.064	.000	.000	
	N	112	112	112	112

*. Correlation is significant at the 0.05 level (2-tailed).
**. Correlation is significant at the 0.01 level (2-tailed).

As presented in Table 4.10, the highest Pearson correlation is 0.581 implying that there is no collinearity among independent variables. Therefore, the linear regression model that was used was for prediction.

Test of data for normality

Normally data analysis is carried on assumption that data were sampled from a normal distributed data. The appropriate way to test whether data is normally distributed is by looking at a chart and determines whether the spreading grossly moves away from a bell

designed normal distribution. Results for test of data normality are presented in Table 4.11

Table 4.11:

Test of data for normality results

Tests of Normality

	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	**Df**	**Sig.**	**Statistic**	**df**	**Sig.**
Leadership	.067	112	.200*	.989	112	.527
Culture	.077	112	.103	.984	112	.202
Process	.103	112	.005	.970	112	.013
Resource	.077	112	.099	.984	112	.185
SCA	.070	112	.200*	.987	112	.370

*. This is a lower bound of the true significance.
a. Lilliefors Significance Correction

The testing of data for normality of all the variables under study was done based on Shapiro-wilk (S-W) test and the results of the same are contained in Table 4.11. The findings implied that the P value of all the factors was beyond 0.05 (95% confidence level) implying that the variables did not deviate from the normal distribution except one process alignment ($p = 0.005 < 0.05$).

Process alignment was further subjected to test or rule out the abnormality distribution through visual inspection. The normal Q-Q Plot of process alignment and histogram showed that process alignment was normally distributed. The line normal curve depicts that the distribution was truly normal since actual distribution did not deviate so much from this line. The results were presented in Figure 4.1 and 4.2 respectively.

Figure 4.1:

Normal Q-Q plot of process alignment

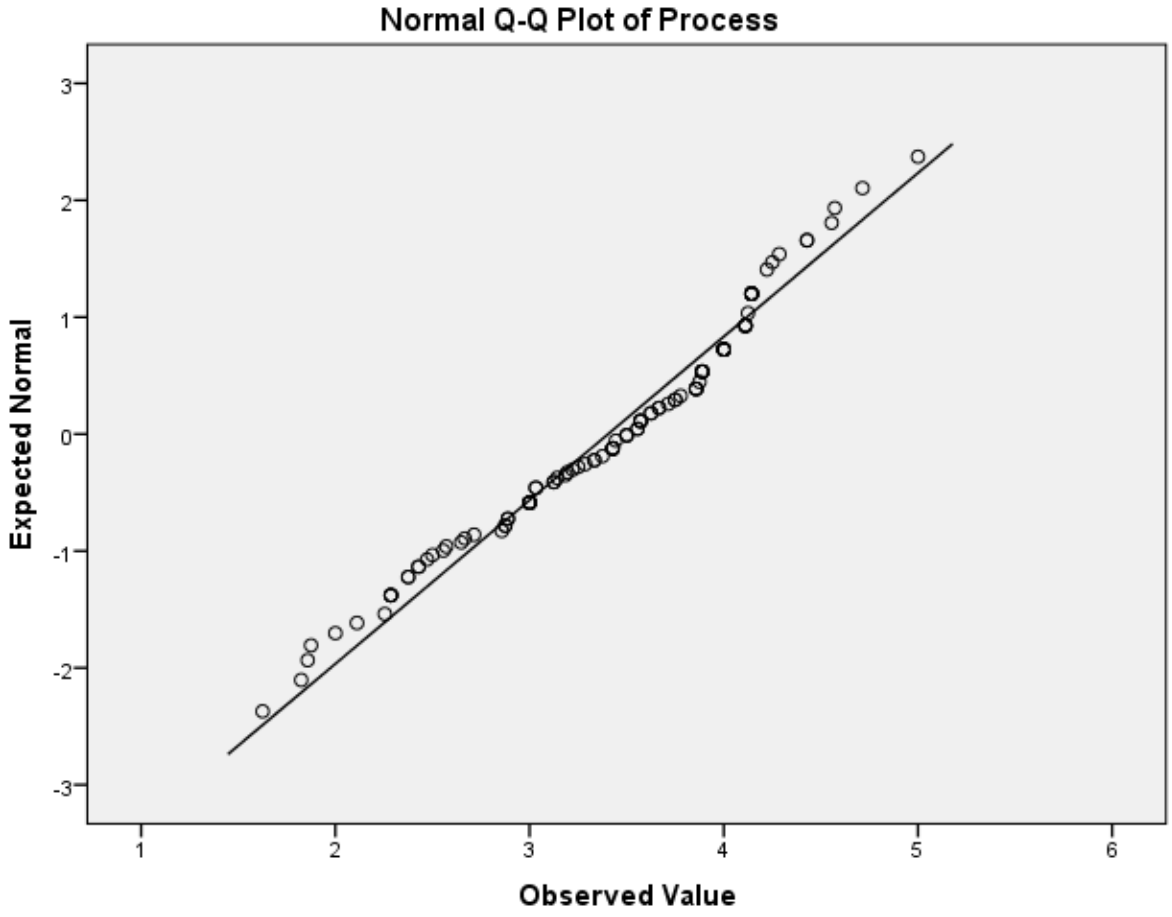
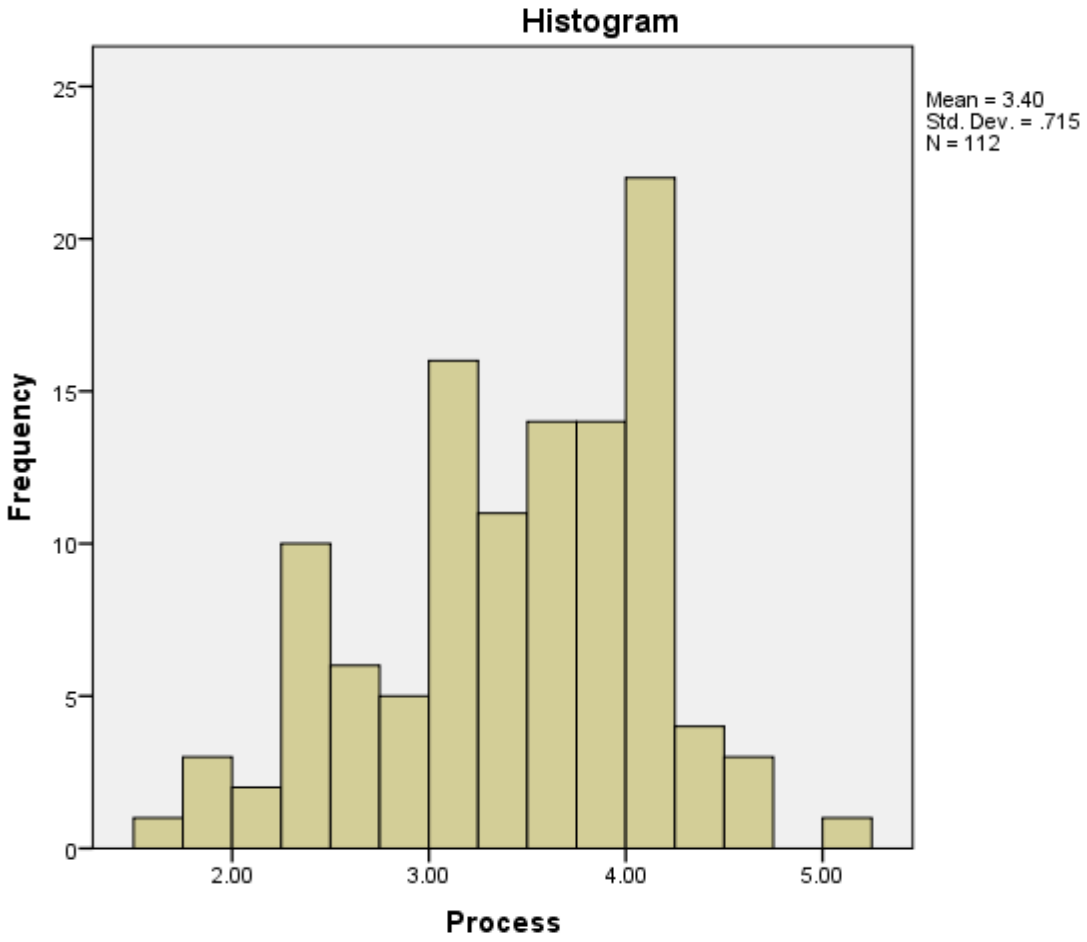


Figure 4.2:

Histogram of process alignment



Since the distribution of data on all variables except one (process alignment: KS and SW: $p < 0.05$) were not significantly different from a normal distribution ($p > .05$), and particularly that the dependent variable – sustainable competitive advantage - was normally distributed, the analysis of the data was done using classical linear regression model since the collected data on the variables satisfied the classical linear regression model assumptions of which all assumptions were satisfied by the collected data.

4.5 Relationship between SA and SCA

After normality tests for the distribution of data on the variables were successful, correlation examination was conducted to test the association amid strategic alignment vs sustainable competitive advantage. Table 4.12 present bivariate correlation results between strategic alignment variables (leadership alignment, culture alignment, process alignment and resource alignment) and sustainable competitive advantage among DT-SACCOs in Kenya.

Table 4.12:

Bivariate Correlation analysis results

Correlations

		SCA	Leadership	Culture	Process	Resource
SCA	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	112				
Leadership	Pearson Correlation	.262**	1			
	Sig. (2-tailed)	.005				
	N	112	112			
Culture	Pearson Correlation	.594**	.240*	1		
	Sig. (2-tailed)	.000	.011			
	N	112	112	112		
Process	Pearson Correlation	.492**	.102	.581**	1	
	Sig. (2-tailed)	.000	.284	.000		
	N	112	112	112	112	
Resource	Pearson Correlation	.378**	.176	.459**	.383**	1
	Sig. (2-tailed)	.000	.064	.000	.000	
	N	112	112	112	112	112

**. Correlation is significant at the 0.01 level (2-tailed).

*. Correlation is significant at the 0.05 level (2-tailed).

Testing of Hypothesis One

To establish the relationship between leadership alignment and sustainable competitive advantage among DT-SACCOs in Kenya, a null and alternate hypothesis was tested.

The null hypothesis suggesting no association amid leadership alignment and sustainable competitive advantage among DT-SACCOs in Kenya was tested against the alternate that suggested existence of an association amid leadership alignment and SCA among DT-SACCOs in Kenya.

Following were the null and the alternative hypotheses used:

H_0: *There is no association amid leadership alignment and SCA among DT-SACCOs in Kenya.*

H_1: *There is an association amid leadership alignment and SCA among DT-SACCOs in Kenya.*

Results in Table 4.12 indicates a moderate +ve association coefficient of 0.262 that is significant statistically ($p<0.05$). With these results the researcher rejects the null hypothesis and accepts the alternate hypothesis that there is an association amid leadership alignment and sustainability of competitive advantage among DT-SACCOs in Kenya.

This means that on overall, leadership alignment is positively related to sustainability of competitive advantage among DT-SACCOs in Kenya. This finding agree with the findings of Fattouche and Fattouche (2018) who investigated leadership competences and competitive advantage on Jordan telecommunications where the study focused on impact of leadership competences on competitive advantage and involved all working companies in Jordan telecommunication industry where to choose two operational firms out of three use of simple random sampling was adopted.

Unit of analyses measured in the research was middle managers, supervisors and team leaders. A total of one hundred and twenty questionnaires were distributed to respondents and statistical tools for instance simple regression and one-way analysis of

variance were used to test the hypothesis. Findings of the research found that competencies in leadership have a great impact at a level of $P \leq 0.05$ towards CA by Jordan telecoms in the Jordan telecommunications industry, and presence of association amid competencies in leadership and CA.

Moreover, these findings concur with findings of (Evan,2016) and (Della Corte & Aria, 2016) who studied service sector and reported that to stay in business competitively, those entrusted in managing such businesses should be sensitive to the features of services in the sector and strategically aligning of management aspects. Competitiveness of organizations rendering services might be critical in attaining Nigerian sustainable economic advancements.

In addition, this finding also validate the findings of Safarzadeh et al., (2015) where strategic governance and leadership was assumed to have a +ve influence on corporate innovation which is a measure of sustainable competitive advantage. They also agree with findings of Hunegnawu (2019) who studied the impacts of strategic governance and leadership on CA of Thailand electronic businesses with turbulent setting as the moderating variable and found out that strategic leadership has an important positive association with competitive advantage.

These findings contribute to the growing empirical work on management practices across organizations Uzo and Mair (2014); (Ozcan & Santos, 2014). From these findings it can be argued that all leaders in general and particularly strategic leaders should participate in practices and behaviors such as forecasting from which vital information for decision making can be gotten. This can greatly improve competitive position and sustain competitive advantage as well. Therefore, implication of this study, the findings

can assist management of DT-SACCOs and other organizations strategies to position their organizations to success.

As a result, the researcher believes that this study finding contributes to the Resource Based theory as explained earlier in chapter two by illustrating and conforming its value within an organization where competitive advantage can be acquired and sustained by the intangible resources such innate characteristics and qualities of a leader in a deposit taking SACCO.

Testing of Hypothesis Two

To assess the association amid culture alignment and SCA among DT-SACCOs in Kenya, a null and alternate hypothesis was tested. The null hypothesis suggesting no association amid culture alignment and sustainable CA among DT-SACCOs in Kenya was tested against the alternate suggesting existence of an association amid culture alignment and SCA among DT-SACCOs in Kenya.

The study used the following null and the alternative hypotheses;

> ***H_0:*** *There is no association amid culture alignment and SCA among DT-SACCOs in Kenya.*
>
> ***H_1:*** *There is an association amid culture alignment and SCA among DT-SACCOs in Kenya.*

Results presented in Table 4.12 indicates a strong +ve association coefficient of 0.594 that is significant statistically at $p<0.05$. With these results, the researcher rejects the null hypothesis and accepts the alternate hypothesis there exist an association amid culture alignment and sustainable competitive advantage among DT-SACCOs in Kenya.

This means that on overall, culture alignment is positively related to sustainability of competitive advantage among savings and credit cooperative societies in Kenya. The

results concur with the findings of Atiku and Fields, (2016) whose focus was the relationship between organizational performance and culture in banking sector in Nigeria and revealed that orientation in entrepreneurship which is an aspect of firm culture made substantial positive influences on sustainability and effectiveness of competitive advantage of Nigerian commercial banks.

This finding also agree with the findings of Han (2012); De Man and Luvison (2014) who conducted investigations focusing on corporate culture and found that clan type of culture associates positively to performance of organizations. In another study, Engelen et al., (2013) rresearched in field of corporate culture and showed presences of +ve association amid adhocracy type of culture and innovative entrepreneurship skewedness. Moreover, it also concurs with the findings of Sun (2018) who found that organizational culture is vital ingredient to be considered when organizational performance is in consideration. Kimemia (2015) findings also concur with this finding where they reported a +ve association amid corporate culture and performance.

Research findings of Zheng et al., (2009) also confirm and agree of existences of +ve influence of organizational culture on organizational effectiveness. In his study, Kotter (2008) revealed that culture has a weighty +ve influence on a corporate's performance in the long term. They revealed that corporations possessing cultures that focused on the critical management components that entail workforce, customers and other stakeholders as well as manager's leadership at various levels outshined corporations failing to have those culture characteristics by a great margin. They are of the opinion that corporate culture is more important in determining failure or success of firms.

However, these results disagree with the findings of Han (2012) & Cao et al., (2015) who reported a negative association amid hierarchy culture and financial performance

and customer integration. Similar findings were also revealed by Ogbonna and Harris (2000) who found no relationship between organizational performance and bureaucratic cultures. Schoeler (2018) Study findings showed that hierarchy culture has negative impact on financial performance which is an indicator of SCA.

From these findings, it's argued that organization culture is important ingredient in the success or downfall of organizations. Implications of this study are that these findings can assist the management of DT-SACCOs in Kenya to embrace corporate cultures that can help them to succeed in attaining and sustaining their competitive advantage. These findings however confirm the importance of organizational culture in acquiring and sustaining competitive advantage, hence contributing to the contingency theory by confirming the essence of organizational factors such as culture in sustaining competitive advantage.

Testing of Hypothesis Three

To establish the relationship between process alignment and sustainable competitive advantage among DT-SACCOs in Kenya, a null and alternate hypothesis were tested.

The null hypothesis suggesting no association amid process alignment and SCA among DT-SACCOs in Kenya was tested against the alternate suggesting an association amid process alignment and SCA among DT-SACCOs in Kenya.

Null and the alternative hypotheses used were as follows;

> ***H_0:*** *There is no association amid process alignment and SCA among DT-SACCOs in Kenya.*
>
> ***H_1:*** *There is an association amid process alignment and SCA among DT-SACCOs in Kenya.*

Results in Table 4.12 indicates a moderate +ve association coefficient of 0.492 that is significant statistically at $p<0.05$. With these results it led the researcher to reject null hypothesis and accept the alternate hypothesis that there is an association amid process alignment and sustainable competitive advantage among *DT-SACCOs* in Kenya. This means that on overall, process alignment is positively related to sustainable competitive advantage among DT-SACCOs in Kenya.

This result is in agreement with the results of Maryam et al (2014) who focused in investigating the association amid service quality and business performance using a sample of forty-five telecommunication firms in Iran. The findings indicated existence of a +ve association amid service quality (a measure of process alignment) and business performance.

The results also concur with the results of Warraich et al., (2014) who carried out a study involving three hundred and twenty companies in telecom sector in Pakistan and revealed that service quality (a measure of process alignment) should be considered positively as a base of CA.

Moreover, it also aligns with the results of a study conducted by Benner and Tushman (2015) to determine the manner in which corporations develop dynamic abilities via aligning procedures and advancing firm's culture of learning. They involved a pair of vital corporate variables (aligning procedures and organizational culture of learning). Their findings revealed organizational process alignment and organizational culture of learning greatly added to corporate dynamic abilities and consequently to performance.

Findings of this investigation offers supportive empirical of hypothesis that process management ought to be aligned against corporate circumstantial factors for purposes of advancing corporate vibrant abilities hence yielding healthy performance. Implication

of these results is therefore that management of DT-SACCOs in Kenya can embrace business practices that add value, minimize wastage and enable them attain and sustain their competitive advantage. These results add to the current form of knowledge by confirming the importance of deposit taking SACCOs activities that outlined in the value chain analysis and how value can be created by carrying out these activities.

Testing of Hypothesis Four

In order to assess the relationship between resource alignment and sustainable competitive advantage among DT-SACCOs in Kenya, a null and alternate hypothesis was tested.

The null hypothesis suggesting no association amid resource alignment and sustainable competitive advantage among DT-SACCOs in Kenya was tested against the alternate suggesting an association amid resource alignment and SCA among DT-SACCOs in Kenya.

Following were the null and the alternative hypotheses;

> ***H_0:*** *There is no association amid resource alignment and SCA among DT-SACCOs in Kenya.*
>
> ***H_1:*** *There is an association amid resource alignment and SCA among DT-SACCOs in Kenya.*

Results presented in Table 4.12 indicates a moderate +ve association coefficient of 0.378 that is significant statistically at $p<0.05$. This result led the researcher to reject null hypothesis and accept the alternate hypothesis suggesting an association amid resource alignment and sustainable competitive advantage among DT-SACCOs in Kenya. This means that on overall, resource alignment is positively related to sustainable competitive advantage among DT-SACCOs in Kenya.

These outcomes are in tandem with the findings of Ritthaisong et al., (2014) that studied bases of SCA: the case of Thailand rice millers. Results from a survey of rice mills involved in international export showed that Organizational reputation, some Human Resource Management practices, and networks were significantly related to firm's performance, but vertical integration was not.

Moreover, the findings also concur with the findings of (Phusavat & Kanchana,2007) who focused on competitive priority among Thailand based manufacturing organizations. The study reported an existence of significant association amid organizational abilities, assets, systems and CA. Ten manufacturing firms as the respondents to the study which reported that assets (flexibility and quality of product) abilities (level of innovation and knowhow) as well as systems (delivery and service to customers) are the key priority in acquiring CA.

These findings agreed with the results of (Morgan, 2004) who discovered that the available resources ($\beta = 0.26$, $t= 2.69$, $p < 0.05$) and abilities ($\beta = 0.56$, $t= 4.63$, $p < 0.05$) are weighty and +vely associated to CA. Implication of these findings is that organizational resources both tangible and intangible are very crucial in enabling firms to attain and sustain their competitive advantage and therefore management of DT-SACCOs in Kenya ought to acquire and use resources that can assist them in building and sustaining their competitive advantage.

4.6 Influence of individual strategic alignment factors on sustainable competitive advantage

Regression analysis is the determination of a statistical association amid two or more factors. In simple regression, there are only two variables, that is independent variable (strategic alignment) and dependent variable (sustainable competitive advantage).

Regression analysis interprets if there exist a relationship between the two variables (Kothari, 2004). To test the degree of association amid strategic alignment (Leadership alignment, Culture alignment, Process alignment and Resource alignment) and sustainable competitive advantage among DT-SACCOs in Kenya, a regression analyses for each independent variable (Leadership alignment, Culture alignment, Process alignment and Resource alignment) was carried out against dependent variable.

The bivariate regression analytical model was

$$Y= \beta_{0i}+ \beta_i X_i+ \varepsilon_i$$

Where Y= sustainable competitive advantage

β_i = coefficient of regression associated with the i^{th} strategic alignment variable, X_i (i=1,2,3, and 4)

ε_i = random error

Influence of leadership alignment and SCA

In order to test extent of the association amid leadership alignment and SCA among DT-SACCOs in Kenya, a regression analysis was conducted.

Table 4.13:

Leadership alignment and Sustainable Competitive Advantage

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.262[a]	.069	.060	.77764

a. Predictors: (Constant), Leadership

Validity model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	4.919	1	4.919	8.133	.005[b]
	Residual	66.520	110	.605		
	Total	71.438	111			

a. Dependent Variable: SCA

b. Predictors: (Constant), Leadership

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.227	.391		5.693	.000
	Leadership	.310	.109	.262	2.852	.005

a. Dependent Variable: SCA

The regression analysis results in Table 4.13 indicates presence of average(R=.262) association amid leadership alignment and SCA confirming results shown in the Pearson correlation in Table 4.12.

The results further indicate that leadership alignment has explained 6.9% variation of sustainable competitive advantage of DT-SACCOs in Kenya. The coefficients result show that for every unit increase of leadership alignment sustainable competitive advantage improves by 26.2% (B=0.262). The validity model indicates that F-test is equal to 8.133(P=0.005) implying that the model is valid and can be used for purposes of prediction.

Influence of culture alignment and Sustainable Competitive Advantage

A regression examination was conducted to determine extent of association amid culture alignment and sustainable competitive advantage among DT-SACCOs in Kenya.

Table 4.14:

Culture alignment and Sustainable Competitive Advantage

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.594[a]	.353	.347	.64833

a. Predictors: (Constant), Culture

Validity model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	25.202	1	25.202	59.956	.000[b]
	Residual	46.237	110	.420		
	Total	71.438	111			

a. Dependent Variable: SCA
b. Predictors: (Constant), Culture

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.108	.293		3.787	.000
	Culture	.640	.083	.594	7.743	.000

a. Dependent Variable: SCA

Results presented in Table 4.14 indicates existence of average(R=.594) association amid culture alignment and SCA confirming results presented in the Pearson correlation in Table 4.12.

The results further indicate that culture alignment has explained 35.3% variation of sustainable competitive advantage of DT-SACCOs in Kenya. The coefficients result show that for every unit increase of culture alignment sustainable competitive advantage

improves by 59.4% (B=0.594). The validity model indicates that F-test is equal to 59.956 (P=0.000) implying that the model is valid and can be used for purposes of prediction.

Influence of process alignment and Sustainable Competitive Advantage

To evaluate extent of association amid process alignment and sustainable CA of DT-SACCOs in Kenya, a regression analysis was carried out (see Table 4.15).

Table 4.15:

Process alignment and Sustainable Competitive Advantage

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.492[a]	.243	.236	.70137

a. Predictors: (Constant), Process

Validity model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.328	1	17.328	35.225	.000[b]
	Residual	54.111	110	.492		
	Total	71.438	111			

a. Dependent Variable: SCA
b. Predictors: (Constant), Process

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.441	.324		4.447	.000
	Process	.553	.093	.492	5.935	.000

a. Dependent Variable: SCA

The results in presented in Table 4.15 indicates presences of average(R=.492) association amid process alignment and SCA confirming results shown in the Pearson correlation in Table 4.12.

The results further indicate that process alignment has explained 24.3% variation of sustainable competitive advantage of DT-SACCOs in Kenya. The coefficients result show that for every unit increase of process alignment sustainable competitive advantage improves by 49.2% (B=0.492). The validity model indicates that F-test is equal to 35.225 (P=0.000) implying that the model is valid and can be used for purposes of prediction.

Influence of resource alignment and Sustainable Competitive Advantage

Regression analysis was conducted (see Table 4.16) to assess the extent of relationship between resource alignment and sustainable competitive advantage among DT-SACCOs in Kenya.

Table 4.16:

Resource alignment and Sustainable Competitive Advantage

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.378[a]	.143	.135	.74595

a. Predictors: (Constant), Resource

Validity model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	10.230	1	10.230	18.384	.000[b]
	Residual	61.208	110	.556		
	Total	71.438	111			

a. Dependent Variable: SCA

b. Predictors: (Constant), Resource

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	T	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.071	.300		6.897	.000
	Resource	.372	.087	.378	4.288	.000

a. Dependent Variable: SCA

Regression analysis results presented in Table 4.16 indicates existence of average(R=.378) association amid resource alignment and SCA confirming results presented in the Pearson correlation in Table 4.12.

The results further indicate that resource alignment has explained 14.3% variation of sustainable competitive advantage of DT-SACCOs in Kenya. Coefficients results shows that for every unit increase of resource alignment sustainable competitive advantage improves by 37.8% (B=0.378). The validity model indicates that F-test is equal to 18.384 (P=0.000) implying that the model is valid and can be used for purposes of prediction.

Combined Influence of Strategic Alignment on Sustainable Competitive Advantage

This research focused in assessing the influence of the various independent variables (leadership, process, culture and resource alignment) on the dependent variable (sustainable competitive advantage).

To achieve this, a multiple linear regression analysis was conducted to test and explain casual association amid variables. Multiple linear regression model was composed of both the dependent and independent factors. The dependent factor of the research was SCA while the independent variables were; leadership alignment, culture alignment, process alignment and resource alignment.

The model of the study is as shown in the equation.

Equation 4.1: A Multiple Linear Regression Model One

The multiple linear regression model for the study was as follows;

$$Y= \beta 0+ \beta_1 X_1+ \beta_2 X_2+ \beta_3 X_3+ \beta_4 X_4+ \varepsilon$$

Where;

Y= sustainable competitive advantage β0=constant βi is the coefficient for Xi (i=1, 2, 3, 4)

X1 = Leadership Alignment

X2 = Culture Alignment

X3 = Process Alignment

X4 = Resource Alignment

ε = Error Term

For the effect of the moderator the following model was be used

$$Y= \beta 0+ \beta 1X+ \beta 2Z+ \beta 3XZ + \varepsilon$$

Where;

$X= X_1, X_2, X_3$, X4

Z= Firm size (Moderator)

Table 4.17:

Multiple linear regression results

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.640[a]	.410	.387	.62788

a. Predictors: (Constant), Resource, Leadership, Process, Culture

Validity model

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	29.255	4	7.314	18.552	.000[b]
	Residual	42.183	107	.394		
	Total	71.438	111			

a. Dependent Variable: SCA

b. Predictors: (Constant), Resource, Leadership, Process, Culture

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.184	.422		.436	.664
	Leadership	.153	.091	.129	1.678	.096
	Culture	.427	.105	.397	4.051	.000
	Process	.240	.104	.214	2.311	.023
	Resource	.090	.084	.092	1.079	.283

a. Dependent Variable: SCA

Results presented in the Table 4.17 shows that there is a strong relationship (R=0.640, P=0.000) between strategic alignment (Leadership alignment, Culture Alignment, process alignment and resource alignment) and sustainable competitive advantage among DT-SACCOs in Kenya.

This means that when strategic alignment (leadership alignment, Culture Alignment, process alignment and resource alignment) are applied by DT-SACCOs in Kenya, its relationship with sustainable competitive advantage improves by 64.0%.

The validity model indicates that the model is valid (F=18.552, P=000) implying that it can be used for purposes of prediction. At 95% confidence level leadership alignment significantly (B=0.129, P=0.096), culture alignment significantly (B=0.397, P=0.000), Process alignment significantly (B=0.214, P=0.023) and Resource alignment significantly (B=0.092, P=0.283).

This means that for every unit increase of leadership alignment sustainable competitive advantage improves by 12.9%(B=0.129), a unit increase in culture alignment sustainable competitive advantage improves by 39.7%(B=0.397), a unit increase in process alignment sustainable competitive advantage improves by 21.4%(B=0.214), and a unit increase in resource alignment sustainable competitive advantage improves by 9.2%(B=0.092).

Otherwise all independent variables (Leadership alignment, Culture Alignment, process alignment and resource alignment) remaining constant sustainable competitive advantage remains at constant (18.4%, B=0.184).

4.7 Moderating influence of size of the firm the association amid Strategic Alignment and Sustainable Competitive Advantage.

This study sought to determine whether size of the deposit taking savings and cooperative society had any effect on the association amid strategic alignment and sustainable CA. To determine the influence of firm size, the following model was used

$$Y= \beta_0+ \beta_1X+ \beta_2Z+ \beta_3X*Z + \varepsilon$$

Where;

$X= X_1, X_2, X_3, X4$

Z= Firm size (Moderator)

Table 4.18 contains the outcome of the regression conducted.

Table 4.18:

Moderation effects of firm size

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.640[a]	.410	.387	.628	.410	18.552	4	107	.000
2	.676[b]	.458	.432	.605	.048	9.383	1	106	.003
3	.724[c]	.525	.483	.577	.067	3.603	4	102	.009

a. Predictors: (Constant), Strategic Alignment
b. Predictors: (Constant), Strategic Alignment, Size
c. Predictors: (Constant), Strategic Alignment, Size, strategic alignment *size

As shown in Table 4.18 findings indicate all strategic alignment predictor factors (Leadership alignment, Culture Alignment, process alignment and resource alignment) explains 41.0% of the total variations in the sustainable competitive advantage among deposit taking savings and credit cooperative societies (R Square = .410). Further the result shows that when the size of the firm, as a moderator, was integrated in model two (2), Moderating influence of size of the firm on the association amid strategic alignment and sustainable competitive advantage indicated that R square is 0.458 from 0.410 indicating R square change of 0.048 implying that firm size moderates the association amid SA and SCA among deposit taking savings and credit cooperative societies significantly ($P< 0.05$). When interacting term was ejected into the model three (3), it improved R square further by 6.7% (change R square = .067, $P< 0.05$) implying that firm size moderates the association amid SA and SCA among DT-SACCOs in Kenya.

Table 4.19:

Prediction model of effects of firm size

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	29.255	4	7.314	18.552	.000[b]
	Residual	42.183	107	.394		
	Total	71.438	111			
2	Regression	32.685	5	6.537	17.881	.000[c]
	Residual	38.753	106	.366		
	Total	71.438	111			
3	Regression	37.483	9	4.165	12.510	.000[d]
	Residual	33.956	102	.333		
	Total	71.438	111			

a. Dependent Variable: SCA

b. Predictors: (Constant), Resource, Leadership, Process, Culture

c. Predictors: (Constant), Resource, Leadership, Process, Culture, Size

d. Predictors: (Constant), Resource, Leadership, Process, Culture, Size, Process size, Leadership size, Resource size, Culture size

Findings in Table 4.19 indicate model one, F = 18.552, $P < 0.05$ is valid for further analysis. In model two the results indicated that (F=17.881, P=0.000<0.001) the model is valid and fit for prediction of the effect of firm size on association amid SA and SCA (see Table 4.19). When the interaction term was added, the new model three (3), F = 12.510, $P < .05$ remained valid indicating significant effect of firm size on the association amid strategic alignment and SCA among DT-SACCOs.

Interaction effect of firm size

This research aimed at determining the interaction influence of firm size on the association amid strategic alignment and sustainable competitive advantage among DT-SACCOs in Kenya. The findings from the interaction effect are contained in Table 4.20

Table 4.20:

Interaction influence of firm size

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.184	.422		.436	.664
	Leadership	.153	.091	.129	1.678	.096
	Culture	.427	.105	.397	4.051	.000
	Process	.240	.104	.214	2.311	.023
	Resource	.090	.084	.092	1.079	.283
2	(Constant)	-.415	.451		-.922	.359
	Leadership	.196	.089	.166	2.211	.029
	Culture	.436	.102	.404	4.289	.000
	Process	.168	.103	.150	1.636	.105
	Resource	.170	.085	.173	2.012	.047
	Size	.249	.081	.239	3.063	.003
3	(Constant)	-.163	.443		-.368	.713
	Leadership	.333	.249	.282	1.338	.184
	Culture	-.303	.423	-.282	-.718	.474
	Process	-.746	.433	-.665	-1.725	.088
	Resource	1.588	.440	1.615	3.613	.000
	Size	.181	.080	.173	2.258	.026
	Leadership*Size	-.073	.095	-.288	-.768	.444
	Culture*Size	.280	.163	1.081	1.717	.089
	*Process*Size*	*.331*	*.159*	*1.165*	*2.083*	*.040*
	*Resource*Size*	*-.515*	*.160*	*-1.920*	*-3.225*	*.002*

a. Dependent Variable: SCA

As demonstrated in model one (1) in Table 4.20, the result show that only the culture, ($\beta 1 = 0.427$, $P < 0.05$) and process ($\beta 2 = 0.240$, $P < 0.05$) are statistically important in a combined Multiple moderation regression earlier than moderation is carried out implying that culture and process are key aspects of strategic alignment affecting the sustainable competitive advantage among DT-SACCOs in Kenya.

Additionally, moderation effects results in model two (2) indicated that Leadership alignment (Beta =0.166(16.6%), P-value =0.029) with the firm size moderation,

leadership alignment improved sustainable competitive advantage of DT-SACCOs by 16.6%, Culture alignment (Beta= 0.404(40.4%), P-value =0.000) with firm size moderation contributed to sustainable competitive advantage by 40.4%, Process alignment (Beta=0.150(15%), P-value=0.105) with firm size moderation implied that process alignment contributed insignificantly to sustainable competitive advantage of the DT-SACCOs by 15% while Resource alignment (Beta=0.173(17.3%), P-value=0.047) implies that resource alignment contributed 17.3% significantly to sustainable competitive advantage of DT-SACCOs in Kenya.

From the moderation effects results in model three (3), size of the organization (DT-SACCO) had a significant positive moderating effect (Process*Size: t=2.083, p=.04 < .05) on the association amid process alignment and SCA while resource alignment had a negative significant moderating effect (Resource*Size: t=-3.225, p <.002 <.05) on the association amid resource alignment and SCA.

Moreover, moderation effects results indicate that leadership alignment had a negative moderating effect (Leadership*Size: t=-.768, p=.444<05) on association amid leadership alignment and SCA, while culture alignment had a positive moderating effect (Culture*Size: t=1.717, p=.089<.05).

Moderation effect of by different firm sizes (Small, Medium, Large)

To determine the extent to which each firm size category (Small, medium and large) moderates the relationship between leadership alignment, culture alignment, process alignment, resource alignment and sustainable competitive advantage in DT-SACCOs in Kenya, multi-moderation regression analysis was carried out.

Table 4.21, 4.22 and 4.23 presents the analyzed data of the extent of moderation of firm size by different firm size categories.

Table 4.21:

Moderation effect of small firm size

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.614[a]	.377	.372	.636	.377	66.641	1	110	.000
2	.665[b]	.443	.432	.604	.065	12.795	1	109	.001
3	.676[c]	.457	.442	.599	.014	2.779	1	108	.098

a. Predictors: (Constant), Leadership, Culture, Process, Resource
b. Predictors: (Constant), Leadership, Culture, Process, Resource, Small size
c. Predictors: (Constant), Leadership, Culture, Process, Resource, Small size, Small size Moderation

Based on the multi-moderation regression analysis results, it is evident that the moderating effects kept decreasing as the size increased as shown in the model fit. As indicated in Table 4.21 the result implies that all the strategic alignment predictor variables (Leadership alignment, Culture Alignment, process alignment and resource alignment) explains 37.7% of the total variations in the sustainable competitive advantage among DT-SACCOs (R Square = .377). Additionally, Table 4.21 results shows a change in R square from 0.377 to 0.443 after moderation. Meaning there was a change of 0.065(6.5%) (p=0.001) implying that the change was significant. Once the interface aspect was introduced into the model three (3), it improved the R square further by 1.4% (change R square = .014, $P>0.05$) implying that firm size insignificantly moderates the association amid SA and SCA among DT-SACCOs in Kenya.

Table 4.22:

Moderation effect of medium firm size

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.614[a]	.377	.372	.636	.377	66.641	1	110	.000
2	.633[b]	.400	.389	.627	.023	4.176	1	109	.043
3	.642[c]	.412	.395	.624	.011	2.101	1	108	.150

a. Predictors: (Constant), Strategic Alignment

b. Predictors: (Constant), Strategic Alignment, Medium size

c. Predictors: (Constant), Strategic Alignment, Medium size, Medium size Moderation

As illustrated in Table 4.22 findings indicate all strategic alignment predictor factors (Leadership alignment, Culture Alignment, process alignment and resource alignment) explains 37.7% of the total variations in the sustainable competitive advantage among deposit taking savings and credit cooperative societies (R Square = .377). The results in Table 4.22 demonstrate that there is R square change from 0.377 to 0.400. This means there was a change of 0.023(2.3%) (p=0.43) implying that the change was significant. Once the interface aspect was introduced into the model three (3), it improved the R square further by 1.1% (change R square = 0.011, $P>0.05$) implying that firm size insignificantly moderates the association amid SA and SCA among DT-SACCOs in Kenya.

Table 4.23:

Moderation effect of large firm size

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.614[a]	.377	.372	.636	.377	66.641	1	110	.000
2	.632[b]	.399	.388	.627	.022	4.023	1	109	.047
3	.641[c]	.411	.394	.624	.011	2.030	1	108	.157

a. Predictors: (Constant), LCPR

b. Predictors: (Constant), LCPR, Large size

c. Predictors: (Constant), LCPR, Large size, Large size Moderation

As shown in Table 4.22 the outcomes indicate all strategic alignment predictor factors (Leadership alignment, Culture Alignment, process alignment and resource alignment) explains 37.7% of the total variations in the sustainable competitive advantage among deposit taking savings and credit cooperative societies (R Square = .377). Further, Table 4.23, results indicate R square change from 0.377 to 0.399 showing a change of 0.022(2.2%) (p=0.047) implying that the change was significant.

Once the interface aspect was introduced into the model three (3), it improved R square further by 1.1% (change R square = 0.011, $P>0.05$) implying that firm size insignificantly moderates the association amid SA and SCA among DT-SACCOs in Kenya.

By the foregoing results small size firm moderates the association amid SA and SCA in DT-SACCOs in Kenya more than medium and large size firms. This is because the R square change for small size (0.065) is greater than the R square change for medium size firms (0.023) and large size firms (0.022) respectively.

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

In this chapter, a summary of the study strategic alignment, firm size and sustainable competitive advantage among DT-SACCOs in Kenya is given. In addition, this chapter entails the conclusion and recommendations of the study as well as recommendations for further areas of study.

5.2 Summary

It was found that majority of the CEOs of DT-SACCOs in Kenya were male and accounted for 74.1% of the response rate compared to their female counter parts who were only 25.9%. Further, the majority of the CEOs were over 50 years of age. This was accounted for by 41.1% of the response rate. Moreover, the study found that majority of the work force (42.1%) was Bachelors holders.

Leadership alignment

Majority of the CEOs agreed that there was an extent of leadership alignment on sustainable competitive advantage in deposit taking savings and credit cooperatives in Kenya. Further, leadership attribute such as “Managers in this organization inspires and empower other employees in order to achieve higher performance” attained the greatest average (M=4.12, SD= 0.86) which meant that management of these DT-SACCOs emphasized more on inspiring and empowering their employees compared to other attributes of leadership alignment.

Moreover, the study revealed that there was a moderate extent of leadership alignment (M=3.90, SD=1.04) on sustainable competitive advantage in DT-SACCOs in Kenya.

There was a positive significant relationship (r= 0.262, p<0.05) between leadership alignment and sustainable competitive advantage among DT-SACCOs. This means that leadership alignment is positively related to sustainable competitive advantage among DT-SACCOs. This means that more of leadership alignment will result to more sustainable competitive advantage among DT-SACCOs in Kenya.

Culture alignment

CEOs agreed that there was an extent of culture alignment on sustainable competitive advantage of DT-SACCOs in Kenya. It was found that "Employees in my organization have a common service language" as an attribute of culture alignment had the lowest mean (M=3.08, SD=0.53) compared to other culture alignment attributes used in this study. Therefore, this meant that common service language among employees in DT-SACCOs in Kenya was not emphasized instead management emphasized on others culture aspects such as effective communication on organizational portfolio which scored highest mean (M= 3.65, SD=0.66) meaning that it is a key ingredient in sustaining competitive advantage among DT-SACCOs in Kenya. Going by these results, the researcher deduced that there was moderate extent of culture alignment (M=3.32, SD=0.46) on sustainable competitive advantage in DT-SACCOs in Kenya.

Positive significant relationship (r = 0.594, p<0.05) between culture alignment and sustainable competitive advantage among DT-SACCOs in Kenya was found. In this study, culture was measured through various parameters such as Values; Common service language, Employee satisfaction index, Employee engagement, Common vision sharing, Effective communication on organizational portfolio and Collective responsibility.

With all these measures, culture alignment was found to be the greatest in effect on sustainable competitive advantage among deposit taking savings and credit cooperatives in Kenya. This means that if culture is aligned in organizations there will be more sustainable competitive advantage.

Process alignment

Majority of the chief executive officers agreed that there was an extent of process alignment on sustainable competitive advantage in DT-SACCOs in Kenya. Moreover, the aspect of "the organization exercises service benchmarking" scored the highest mean (M=3.70, SD = 0.81) among the other aspects of process alignment meaning that it the most vital aspect in sustaining competitive advantage among DT-SACCOs. In general, this research revealed existence of average extent of process alignment (M=3.59, SD=0.66) on sustainable competitive advantage in DT-SACCOs in Kenya.

This study found a positive relationship ($r=0.492$, $p< 0.05$) between Process alignment and sustainable competitive advantage among DT-SACCOs in Kenya. This meant that on overall, process alignment was positively related to sustainable competitive advantage among DT-SACCOs in Kenya. The study found process alignment to be the second last in influence on sustainable competitive advantage among DT-SACCOs in Kenya compared to other independent variables such as leadership alignment, resource alignment and culture alignment.

Resource alignment

It was revealed that majority of the CEOs agreed that there was an extent of resource alignment on sustainable competitive advantage in DT-SACCOs in Kenya. This study found that "appropriate technology usage" as an attribute of resource alignment attained the greatest average (M=4.03, SD=0.16) compared to other attributes implying that

management focused on using appropriately technology in the SACCO sector and gave little regard to attributes such as “detailed employee orientation program” that had the lowest mean (M=2.90, SD=0.95).

Based on these results, it was found that there was a moderate extent of resource alignment (M=3.06, SD=019) on sustainable competitive advantage in DT-SACCOs in Kenya. From these results it is evident that DT-SACCOs sustaining their competitive advantage enjoys high levels of economies of scale, this was so because the aspect of having economies of scale scored the highest mean (M= 3.65, SD = 0.66). From these results, the researcher therefore deduced that there is moderate sustainable competitive advantage (M= 3.37, SD = .38) in DT-SACCOs in Kenya.

Resource Alignment was found to have a positive relationship ($r=0.378$, $p<0.05$) with sustainable competitive advantage among DT-SACCOs in Kenya. This meant that an overall, resource alignment was positively related to sustainable competitive advantage among DT-SACCOs in Kenya.

Regression Coefficients of strategic alignment and sustainable Competitive Advantage in DT-SACCOs in Kenya showed the estimates of B values and gave an individual contribution of each predictor to the model where all the variables, that is, leadership alignment, culture alignment, process alignment and resource alignment were statistically important at 0.05 (5%) level of significance ($P<0.05$). Moreover, the study found culture alignment, process alignment and resource alignment to have the greatest effect on the sustainable competitive advantage among DT-SACCOs in Kenya while leadership alignment had the least effect.

Firm size

Firm size was found to have a moderating influence on the association amid strategic alignment and sustainable competitive advantage among DT-SACCOs in Kenya. This is because there was R square change of .048 from .410 to .458 when size of the firm as a moderator was launched in the equation.

From the results it was found that Small size firms moderates the association amid SA and SCA among DT-SACCOs in Kenya more than medium and large size firms. This is because the R square change for small size (0.065) is greater than the R square change for medium size firms (0.023) and large size firms (0.022).

5.3 Contribution in existing body of Knowledge

This research highlights significance of Strategic Alignment on Sustainable Competitive Advantage of Deposit Taking SACCOs in Kenya. It provides a means with which SACCOs can sustain their Competitive advantage and meet expectations of their stakeholders.

The study contributes to contingency theory in that it confirms the significance of organizational culture and other factors such as technology on how they act as business drivers and enablers to Deposit taking SACCOs in acquiring and sustaining CA.

Further, the research has demonstrated the effect of strategic alignment on sustainable competitive advantage among DT-SACCOs in Kenya by establishing extent and strength of the relationship. This study has also contributed by documenting the moderating influence of firm size on the association amid strategic alignment and sustainable CA that was not there before.

5.4 Conclusions

This study was guided by five objectives and after data analysis it is concluded that aligning leadership, culture, process and organizational resources has an important effect on sustainable CA among DT-SACCOs in Kenya.

Leadership alignment

Leadership alignment had a +ve significant association ($r= 0.262$, $p<0.05$) between sustainable competitive advantage among DT-SACCOs in Kenya. Leadership alignment has least effect on sustainable competitive advantage among DT-SACCOs in Kenya compared to other independent variables such as culture alignment, resource alignment and process alignment.

Culture alignment

Culture alignment has a +ve significant association amid sustainable competitive advantage ($r = 0.594$, $p<0.05$) in DT-SACCOs in Kenya and is the greatest in effect on sustainable competitive advantage among DT-SACCOs in Kenya after leadership alignment.

Process alignment

There exist a +ve significant association between Process alignment and SCA ($r = 0.492$, $p < 0.05$) in DT-SACCOs in Kenya, however, process alignment had the second greatest effect on sustainable competitive advantage compared to other independent variables such as leadership alignment, resource alignment and culture alignment.

Resource alignment

Resource Alignment is positively and significantly related with sustainable competitive advantage among DT-SACCOs in Kenya ($r=0.378$, $p<0.05$ and was third in the strength

of relationship with sustainable competitive advantage among DT-SACCOs in Kenya after culture alignment and process alignment.

Through multiple linear regression analysis, the existence of a +ve association amid strategic alignment (leadership alignment, culture alignment, process alignment and resource alignment) with sustainable competitive advantage was confirmed. Culture alignment, process alignment and resource alignment had the greatest effect on the sustainable competitive advantage among DT-SACCOs in Kenya while leadership alignment had the least effect.

Firm size

Further, firm size affected the association amid SA and SCA among DT-SACCOs in Kenya. This is because when the independent variable (leadership alignment, culture alignment, process alignment as well as resource alignment) are regressed against sustainable competitive advantage, without the aspect of firm size, their influence on sustainable CA is less compared to when aspect of firm size and an interaction was introduced in the model. It is concluded that firm size has a moderating influence on the association amid strategic alignment and sustainable competitive advantage. Precisely, the relationship between process alignment and resource alignment are significantly moderated by firm size. The effect is positive for process alignment and negative for the resource alignment and sustainable competitive advantage.

5.4 Recommendations

Leadership alignment

Grounded on the results of this investigation, the study recommends to the Board and management of DT-SACCOs to align leadership of their SACCOs and provide proper, appropriate and timely direction in governing, managing and regulating the savings and

credit cooperative societies to enable them sustain their competitive advantage for effective and efficient service delivery to stakeholders. Management and leadership of DT-SACCOs should emphasis more on the leadership alignment aspects that had the highest mean such as "Managers in this organization inspires and empower other employees in order to achieve higher results" for purposes of achieving and sustaining their CA.

Culture alignment

Culture is important in any given organization, therefore, DT-SACCOs should work extra hard to align their corporate culture with industry practices. Moreover, aspects of culture such as effective communication on organizational portfolio should be emphasized and aligned in abid for them to maintain their CA and be able to remain at the helm in matters competition, retaining and defending their market share.

Process alignment

Organizational processes are very key and important to firms, thus, Management of DT-SACCOs should purpose to align their internal processes by adopting best industry practices such as service bench marking and others that can minimize lead time during service delivery, with this, savings and credit cooperative societies will be effective and efficient and therefore end up sustaining their competitive advantage.

Resource alignment

Firm resources whether tangible or intangible when well utilized can be a source of competitive advantage. Management of DT-SACCOs together with their staff should align their resources adequately, this will get rid of wastage and improve proper optimization of firm's resources that will end up increasing the margins to these savings and credit cooperative societies hence sustaining their competitive advantage.

Firm size

Size of the firm whether small medium or large determines a lot as far as organizational success is concerned. Therefore, Management of DT-SACCOs in Kenya should be concerned with their firm size since it matters a lot in enhancing them to sustain their competitive advantage. They should ensure that their savings and credit cooperative societies do not over expand since too much growth in size can lead to inefficiencies and wastage leading to competitive disadvantage as shown by the moderating effects where the model fit kept decreasing as the size increased.

5.5 Suggestions for Further Research

Further research studies can build on the findings of this study to broaden the existing knowledge on association amid SA and SCA among DT-SACCOs in Kenya. This research was limited to DT-SACCOs that are regulated by SASRA. Further research can therefore be conducted in other sectors including those SACCOs that are not under SASRA. Further research can also be carried out in all sectors to cover other aspect of strategic alignment other than the ones involved in this study.

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APPENDICES

Appendix i. Questionnaire

(I would like to share the findings of this survey) YES [ ] NO [ ]

General Instructions: The Purpose of this Questionnaire is to collect data on *"**Relationship between strategic alignment and sustainable competitive advantage among deposit taking savings and credit cooperative societies in Kenya**"*. The questionnaire consists of six sections. Kindly respondent to every statement.

SECTION A: GENERAL QUESTIONS

1. Respondents Name (optional):----------
2. What is your gender: Male [ ] Female [ ]
3. What is your age bracket: Less than 20[ ], 21-30 [ ], 31-40 [ ], 41-50 [ ] over 50[ ]
4. Level of education [ ], Bachelors [ ], Masters [ ], PhD [ ], other [ ] Specify ……
5. Name of SACCO: (optional) ……..

SECTION B: Leadership Alignment

6. In your opinion, do you think investment in human capital and social capital can improve your SACCO's sustainable competitive advantage
   [ ] Yes [ ] No

7. To what extent do you think leadership alignment has an effect on sustainable competitive advantage in your SACCO?
   [ ] Very large extent [ ] Large extent [ ] some extent [ ] little extent [ ] Not at all

In a scale of 1-5 rate the extent of the relationship between leadership alignment and sustainable competitive advantage among SACCOs in Kenya. Where 5-very large extent, 4-large extent, 3-some extent, 2-little extent, 1-no extent.

	Leadership Alignment	**1**	**2**	**3**	**4**	**5**
8.	Managers in my organization plan comprehensively to achieve					

	organizational goals					
9.	Managers in my organization have a sustained focus on the organization mission and objectives					
10.	Other employees in the organization are often involved by managers in working towards achieving goals					
11.	Managers are committed to the organization?					
12.	Managers in this organization inspire and empower other employees in order to achieve higher performance					
13.	Managers identify and remove bottlenecks to enable other employees perform their duties					

SECTION C: Culture Alignment

14. In your opinion, do you think culture alignment has an effect on sustainable competitive advantage in your SACCO?

    [ ] Yes [ ] No

15. If yes, to what extent do you think culture alignment affect sustainable competitive advantage in your SACCO?

    [ ] Very large extent [ ] Large extent [ ] some extent [ ] little extent [ ] Not at all

In a scale of 1-5 rate the extent of the relationship between Culture alignment and sustainable competitive advantage among SACCOs in Kenya. Where 5-very large extent, 4-large extent, 3-some extent, 2-little extent, 1-no extent.

	Culture Alignment	**1**	**2**	**3**	**4**	**5**
16.	My organization has core values that are understood by all employees					
17.	Employees in my organization have a common service language					
18.	Employees in this organization have a satisfaction index					
19.	Employee engagement is practiced in this organization					
20.	There is a common vision sharing among employees in this organization					
21.	This organization has effective communication on organizational portfolio					
22.	Employees in this organization exercises collective responsibility					

SECTION D: Process Alignment

23. To what extent in your own view, do you think process alignment has an effect on sustainable competitive advantage in your SACCO?

[ ] Very large extent [ ] Large extent [ ] some extent [ ] little extent [ ] Not at all

In a scale of 1-5 rate the relationship between process alignment and sustainable competitive advantage among SACCOs in Kenya. Where 5-very large extent, 4-large extent, 3-some extent, 2-little extent, 1-no extent.

	Process Alignment	**1**	**2**	**3**	**4**	**5**
24.	This organization has proven processes for offering services					
25.	In this organization the processes are flexible					
26.	This organization exercises service benchmarking					
27.	There is timely service delivery in this organization					
28.	This organization has a record of speedy adaptation to new processes					

SECTION E: Resource Alignment

29. In your view, resource alignment has an effect on sustainable competitive advantage in your SACCO

    [ ] True [ ] False [ ] Not sure

30. To what extent, in your view do you think resource alignment in your SACCO has an effect on sustainable competitive advantage?

    [ ] Very large extent [ ] Large extent [ ] some extent [ ] little extent [ ] Not at all

In a scale of 1-5 rate the relationship between resource alignment and sustainable competitive advantage among SACCOs in Kenya. Where 5-very large extent, 4-large extent, 3-some extent, 2-little extent, 1-no extent.

	Resource Alignment	**1**	**2**	**3**	**4**	**5**
31	This organization has a policy-based fiscal strategy for proper resource utilization					
32	In this organization there is a rate of budget reliability					
33	There is transparency of finances in this organization					
34	In this organization there is talent retention					
35	There is timely dissemination of information in this organization					
36	This organization has appropriate technology usage					
37.	In this organization there is low rate of absenteeism and lateness					
38	This organization has a detailed employee orientation program					

SECTION E: Sustainable Competitive Advantage

In a scale of 1-5 rate the extent of sustainable competitive advantage among savings and credit cooperative societies in Kenya as a result of strategic alignment. Where 5-very large extent, 4-large extent, 3-some extent, 2-little extent, 1-no extent.

	Sustainable Competitive Advantage	**1**	**2**	**3**	**4**	**5**
39.	There is effective supply chain management in this organization					
40.	There is high rate of service differentiation in this organization					
41.	There is high rate of service innovation in this organization					
42.	This is high rate of responsiveness in this organization					
43.	This organization has economies of scale					
44.	There is cost leadership in this organization					

Section F: Firm size

45. What is the total assets of your DT-SACCO?

Above KES 5Billion [ ]
Between KES 1-5Billion [ ]
Below KES 1Billion [ ]

Thank you for your time and the information

Appendix iii. List of licensed SACCOs