

**INFLUENCE OF STRATEGIC PLANNING PRACTICES ON THE
PERFORMANCE OF COMMERCIAL BANKS IN JUBA, SOUTH SUDAN**

JOHN AYUEN DHUOR DENG

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DECLARATION

I consent that this thesis has not been submitted for a degree at any other institution of higher learning.

Signature..... Date

John Ayuen Dhuor Deng

BUS-3-2326-2/2023

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

Signature..... Date

Mr. James Mbebe Nzili

KeMU Business School

Kenya Methodist University

Signature..... Date

Dr. Mary Mbithi

KeMU Business School

Kenya Methodist University

Signature..... Date

DEDICATION

This thesis is dedicated to my late dad Dhuor-Awarmaguar for his dedication to education. He took me to school at my young age when learning facilities used to be in the far places. Also, to my late mother Athieng Alier for her encouragement. My wife, Rose Seida Ceaser, Children, Deng, and Aluel for their moral support at the period of my MBA. To my siblings, William Buol, and especially Peter Mayom Dhuor who has been instrumental in all my academic endeavors for financial and moral support. Lastly, to my nieces and nephews, this research demonstrates to you that education has no limit and should always be your motive for learning.

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ACRONYMS AND ABBREVIATIONS

HSBC	Hongkong and Shanghai Banking Corporation
ESG	Environmental, social, and governance
AI	Artificial Intelligence
ICBC	Commercial Bank of China
CBA	Commonwealth Bank of Australia
MUFG	Mitsubishi UFJ Financial Group
RBC	Royal Bank of Canada
GDP	Gross Domestic Product
IMF	International Monetary Fund
NPLs	Non-performing loans
NACOSTI	National Commission for Science, Technology and Innovation
RBV	the Resource-Based View
BSC	Balance Score Card
VRIN	value, rarity, inimitability, and non-substitutability
KPIs	Key Performance Indicators
CEOs	Chief Executive Officers
A.I.C.	Africa Inland Church
KAM	Kenya Association of Manufacturers
SME	Small and Medium Enterprise

ABSTRACT

Performing organizations exhibit high revenues growth, profits incline, enhanced customers' satisfaction and market share. However, commercial banks in Juba paint a different picture of performance challenges related to profits decline, decline in customers' deposit and stagnation in growth of products. This study established the influence of strategic planning practices on the performance (financial and customer-based) of commercial banks in Juba, South Sudan. It investigates the influence of strategic direction, environmental scanning, resource planning, and plan monitoring on performance. The study was guided by the goal-setting theory, resource-based view theory, contingency theory, and balanced scorecard model. The study adopted a cross-sectional research design. The unit of analysis comprised 31 licensed commercial banks, while the unit of observation included 186 managers. A stratified random sampling technique, in addition to the Taro Yamane formula, was used to select 128 participants. Data was collected using questionnaires with both open-ended and closed questions. The questionnaires were administered both physically and electronically. Descriptive statistics, including frequency, percentage, mean, and standard deviation, summarize the data, while a binary logistic regression model was applied for inferential analysis. The findings were presented in tables and narratives. Findings revealed that strategic direction setting, including well-documented vision, mission, and core values, positively and significantly improved performance, with banks having structured direction setting showing a 7.831 times higher likelihood of achieving better performance than unstructured ones. Environmental scanning, both internal and external data sources, showed a 49.204 times higher chance of improved performance than scanning that focused only on internal environment scanning. Also, plan monitoring had a significant positive influence on performance, with banks conducting regular monitoring experiencing a 10.289 times higher likelihood of better performance outcomes than ones that conducted irregular monitoring. However, resource planning showed no significant effect on bank performance. The study concluded that strategic direction, environmental scanning, plan monitoring positively and significantly influenced performance, however resource planning did not have a significant influence. The study recommends that managers of banks in Juba actively set strategic directions through the formulation of vision, mission, objectives, and core values statements. Additionally, managers should support both internal and external scanning of the environment to support decision making and enhance performance using AI-driven data analytics. Lastly regular plan monitoring is crucial in bolstering banks' performance in Juba.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Performance is a cornerstone of organizational success, encompassing financial, operational, and strategic dimensions critical for both profit-driven and non-profit entities. A research emphasized that strong performance ensures the achievement of strategic goals while aligning an institution's operations with stakeholder expectations (McAdam et al., 2021). In competitive sectors such as banking, performance is a vital determinant of an institution's ability to innovate and deliver value to customers. Previous research highlighted that financial performance, measured through profitability, revenue growth, and cost efficiency, directly influences an institution's competitive positioning. For institutions in areas where market instability poses challenges, effective performance management ensures the institutions can fulfill their roles in supporting economic growth while adapting to dynamic environments (Khanra et al., 2022).

Customer satisfaction is one of the most closely connected factors to the organization's performance and results of the strategic planning processes. As stated by a previous study, integrating the customer value proposition into the strategic planning will improve the quality and efficiency of the service delivery, foster the customers' loyalty, and make the customers repeat their business (Howe, 2021). This is to ensure the crafting of new and selling as well as high-quality products meets the customers. While conducting customer engagement during the planning stages, a study posited that several competitive advantages will be experienced by banks, which will enable them to build relationships with clients. Also, customer satisfaction remains another measure of performance since it helps institutions retain clients despite

unstable economic conditions. Another factor, that defines performance, is operational efficiency inspired by strategic planning (Alshurideh et al., 2022).

As by a past research pointed out, performance management systems, which exist within strategic plans, enable the setting of objectives and targets, the assessment of achievements, and the definition of deficit fields (Howe, 2021). According to a past study the usual feedback systems help institutions find weaknesses and corrections, which fosters excellence (McAdam et al., 2021). Furthermore, integrating continuous improvement practices within strategic planning guarantees institutions can respond to the market's change, activate increased customer satisfaction, and gain better control of operations. The continuous assessments not only enhance productivity but also prepare institutions for success in a changing regulatory and economic environment (Maletič et al., 2021).

1.1.1 Global Perspective on Strategic Planning and performance of Banks

Strategic planning is universally accepted to be a vital process in the improvement of institutional performance worldwide, with a special emphasis on banking industries, which experience intense competitive forces beyond control. Management by planning is a key component of strategic management tailored to ensure operational effectiveness, viable development, and sound financial performance. The strategic plan helps institutions to respond to the shifting market trends and other requirements and integrate technology. Practices in strategic planning cross-country may differ due to the differences in the market; however, objectives could be increased customer satisfaction, increased market penetration, and better financial agility (Nguyen et al., 2024). As evidenced by available data, organizations that pay more attention to strategic planning and development have been proven to have better performance in terms of profitability, customer satisfaction, and operational effectiveness.

Furthermore, organizations that adopt strategic planning properly to enhance the company's performance stand a better chance of managing and remediating risks and taking advantage of opportunities for sustainable growth (Maletič et al., 2021).

Currently, giant banks such as JPMorgan Chase, Hongkong and Shanghai Banking Corporation (HSBC), and Deutsche are prime examples of how strategic planning plays a major role in the sustainment of large banks' growth. For example, HSBC of the United Kingdom has strongly applied an effective strategic planning model with a focus on sustainable strategies that will help the organization achieve increased stability and prosperity in the future. HSBC's "transformation plan" initiatives capture the aspect of Environmental, Social, and Governance (ESG), where HSBC adapts to emerging trends in the market. A study posited that planning facilitates improved capability by providing programs that fit organizational objectives and the changing market environment (Nguyen et al., 2024). A study also underscores that when sustainability becomes an organizational strategic focus, customer confidence and stakeholder involvement increase, thus firm performance is enhanced. HSBC's approach represents how dynamics of change and anticipation have become critical concepts that underpin the key to success within the globalization of the banking sector (Cooke et al., 2021).

In the United States of America, JPMorgan Chase presents show that correct strategic planning results in an effective operation in addition to monopolizing the market. Technological updating, digitalization, and customer orientation are among the bank's strategic directions that have allowed the company to remain the industry leader in the banking industry of the global economy. JPMorgan Chase has been improving its capability in terms of automation

and efficiency as a result of big investments in artificial intelligence and block chain (Kitsios et al., 2021).

Digital innovation has been accorded a central position in strategic management at Deutsche Bank since it is capable of addressing disruption and fostering market stability. In addition, affirm that strategic objectives' integration with regulatory rules fosters organizational immunity to any economic downturn and enhances institutional effectiveness. This strategy offered by the Deutsche Bank elucidates that on the background of tendencies connected with the development of leadership in the globalized sphere of financial systems, the role of strategic management in ensuring adaptability and competitive longevity is critical (Al-Qudah et al., 2020).

Japan's Mitsubishi UFJ Financial Group (MUFG) demonstrates the application of sustainability and innovation as a strategic management concept. The bank has a strategic plan popularly known as Vision 2025, and this involves the linkage of environmental, social, and technological factors to address the challenges faced in the world as the bank strives to grow and expand. A study highlight the importance of sustainability as one of the strategic business goals of MUFG as well as the requirement for the bank to respond to the volatility of the regulatory environment and the consequences of environmental changes In aligning the strategic vision with technological and sustainability considerations, MUFG shows the application of strategic planning and the resultant tenacity and creativity that organizations may achieve in a competitive global market (Soomro et al., 2021).

1.1.2 African perspective on Strategic Planning and Performance of Banks

African institutional performance requires the introduction of strategic planning practices. They influence how organizations' objectives are matched with resources and opportunities in the marketplace to meet emerging market needs. Organizations follow competitive environmental analysis, system up, resource allotment, and assessment for continuing improvement and competitiveness. The challenges are many-fold, comprising an ever-changing regulatory environment, technological advancements, and an increasing need for more access to deeper financial services. A previous study organizations implementing comprehensive planning frameworks are well suited to these dynamic changes and maintain operational effectiveness (Mahohoma, 2024). In the same way, a study notes that aligning sustainability objectives with strategic maps enhances organizational robustness and productivity. Such ideas form the basis on which one can be able to advance an understanding of the use of strategic planning among African commercial banks (Kivuitu et al., 2022).

Notably, within South Africa, Standard Bank has set itself apart through a strategic vision to embrace digital solutions as levers for improving client experiences and expanding the bank's reach. The bank has used a lot of money to digitize its services to enhance efficiency and convenience. It can be argued that technology-driven strategies also mean achieving both low costs and high customer satisfaction for the banks. Likewise, in their action plan, risk management is an integrated component of Standard Bank's strategic aims and goals, an integral component necessary to keep a company steady during economic turbulence (Mahohoma, 2024). According to a previous study it is crucial to highlight the efficiency coming from adaptability and digital innovation, which supports Standard Bank. These

strategies ensure the bank continues to compete effectively within the context of a dynamic and adjusting financial environment to meet customer heterogeneity (Kivuitu et al., 2022).

Access Bank of Nigeria is a good example of how the concept of strategic planning can be used in driving both financial inclusion as well as sustainability. It has additionally sought to penetrate the formerly untapped markets through the introduction of services such as green financing, mobile banking, and microcredit. Another study points out that strategic planning technology based on dynamic managerial capacities provides a significant contribution to achieving organizational objectives. Therefore, the strategies of Access Bank are apparent that showing how institutional goals and objectives support the nation's goals as well as economic and social transformation (Mwajambia & Kising'u, 2022). The application of most of these aspects is well explained by previous studies whose propose cohesion between sustainability and technology within strategic frameworks, which is evident in the case of Access Bank. This way the bank is deepening its market niche through utilizing financial innovation as well as embracing the opportunity to address social and economic challenges in Nigeria (Mostafiz et al., 2021).

Through the applications of technology, the establishment of sustainable practices, and responsiveness to customers, these institutions have been able to record negative performances. Another study emphasize that strategic capabilities play a crucial role in driving organizational success, a principle evident in the practices of banks such as Standard Bank, Access Bank, and Equity Bank (Mugo & Deya, 2023). Collectively, these examples illustrate the transformative impact of strategic planning on institutional performance across the continent, highlighting the potential for sustained growth and innovation in the sector.

1.1.3 Banking Sector in Juba

The financial sector in Juba faces distinct challenges, including political instability, economic volatility, and inadequate regulatory frameworks, which heighten the importance of strategic management (Arou, 2025). Strategic planning as a management discipline that integrates resources, processes, and objectives to create a competitive edge. In such environments, local commercial banks must align their operations with the prevailing socio-economic and political realities to achieve stability and growth (Mach et al., 2023).

About sixty five percent (65%) of South Sudan's population holds accounts with formal financial institutions, compared to an average of 43% in Sub-Saharan Africa. This highlights a significant gap in financial inclusiveness that strategic planning can address (Ahmad, 2025). A past study emphasized that adopting digital banking solutions can enhance access, lower transaction costs, and drive financial inclusivity. Additionally, fostering partnerships with local and international stakeholders can help Juba's banks overcome regulatory barriers and leverage innovation to improve operational efficiency and customer satisfaction (Mustafa, 2021).

Sustainability is another crucial aspect of strategic planning for financial institutions in Juba. Embedding sustainability principles into strategic frameworks fosters long-term stability and profitability. Given the region's exposure to external shocks, such as fluctuating oil prices and political unrest, strategic practices that emphasize diversification, robust risk management, and collaboration with regulatory bodies are essential. By prioritizing sustainability, financial institutions in Juba can not only enhance their resilience but also contribute to broader economic growth and regional development (Mach et al., 2023)..

Strategic planning practices in Juba's financial institutions must evolve to address the unique challenges and opportunities presented by the local context. While global standards provide a

foundation, their application must be tailored to meet regional needs and priorities (Mahohoma, 2024).

Previous research highlighted that strategic planning must focus on operational excellence, financial inclusiveness, and stakeholder engagement to drive performance in volatile environments. By adopting localized strategic frameworks that integrate sustainability, innovation, and inclusivity, Juba's financial institutions can enhance their performance and contribute to long-term economic stability in South Sudan. This holistic approach ensures that these institutions remain resilient while fostering socio-economic progress in a challenging yet promising environment (Mach et al., 2023).

1.2 Statement of the Problem

Performance is the foundation of success and sustainability for commercial banks, serving as a measure of their ability to achieve profitability, operational efficiency, and customer satisfaction. It determines the capacity of banks to meet stakeholder expectations, foster economic growth, and adapt to dynamic financial environments. A robust performance framework allows banks to maintain competitiveness in increasingly globalized markets while contributing to national economic stability (Walker et al., 2024).

In contrast, the commercial banking sector in Juba, South Sudan, faces significant systemic challenges that hinder its ability to achieve optimal performance levels. South Sudan's financial sector contributes less than 5% to the national GDP, a stark contrast to Kenya's 30%, highlighting the underdeveloped state of banking services in the region. Furthermore, World Bank data from 2023 show that only 8% of South Sudan's population has access to formal banking, compared to the Sub-Saharan Africa average of 43%, indicating a significant gap in financial inclusivity (Mustafa, 2021). Moreover, a survey conducted by the IMF in 2023

indicates that the loan-to-deposit ratio in Juba stands at 40%, well below the regional benchmark of 60%, suggesting inefficiencies in the allocation and use of available resources. Non-performing Loans (NPLs) account for 28% of the total loan portfolio, which is substantially higher than the 10-15% observed in neighboring countries. This suggests a gap in the effectiveness of risk management frameworks and points to serious challenges in financial stability(Mahohoma, 2024).

Without addressing these challenges, the sustainability and resilience of commercial banks in Juba remain at risk, potentially eroding public confidence in the banking system and exacerbating financial exclusion. Several banks in South Sudan are currently struggling with losses, largely due to elevated non-performing loans levels and operational inefficiencies, limiting their ability to invest in innovation or expand service offerings. Customer accessibility is also severely constrained, with a customer-to-bank ratio of 1:20,000 compared to 1:5,000 in neighboring East African countries like Uganda and Rwanda (Mustafa, 2021). The lack of financial services stifles economic growth, perpetuating poverty and instability in the region. If these issues remain unaddressed, it could result in the collapse of financial institutions, leading to broader economic repercussions across South Sudan.

Despite the pressing need to improve performance, there is a notable gap in research examining the role of strategic planning practices in addressing these challenges within Juba's commercial banking sector. Existing studies primarily focus on developed economies or other East African nations like Kenya and Rwanda, and do not account for the unique challenges facing South Sudan, such as extreme economic instability, high levels of financial exclusion, and limited institutional capacity. Additionally, there is a lack of quantitative studies analyzing the impact of specific strategic planning components--such as goal setting, resource allocation, and

performance monitoring--on key performance indicators like profitability and operational efficiency in Juba's banks. Addressing this gap is crucial for informing evidence-based strategies that can transform the performance of commercial banks in Juba. Strategic planning practices have the potential to enhance financial performance by optimizing resource use, reducing inefficiencies, and fostering customer-centric innovation. This study seeks to bridge the existing knowledge gaps by exploring the influence of strategic planning practices on the performance of commercial banks in Juba, South Sudan.

1.3 Research Objectives

1.3.1 General Objective

To determine the influence of strategic planning practices on the performance of commercial banks in Juba, South Sudan.

1.3.2 Specific Objectives

- i. To establish the influence of strategic direction on the performance of commercial banks in Juba, South Sudan.
- ii. To examine the influence of environmental scanning on the performance of commercial banks in Juba, South Sudan.
- iii. To determine the influence of resource planning on the performance of commercial banks in Juba, South Sudan.
- iv. To establish the influence of plan monitoring on the performance of commercial banks in Juba, South Sudan.

1.4 Research Hypotheses

H₀₁: Strategic direction does not have a significant influence on the performance of commercial banks in Juba, South Sudan.

H₀₂: Environmental scanning does not have a significant influence on the performance of commercial banks in Juba, South Sudan.

H₀₃: Resource planning does not have a significant influence on the performance of commercial banks in Juba, South Sudan.

H₀₄: Plan monitoring does not have a significant influence on the performance of commercial banks in Juba, South Sudan.

1.5 Significance of the Study

This study is valuable to policymakers and the government of South Sudan as it offers insights into the practices of strategic planning that affect commercial banks' performance. Such insights are essential for formulating policies required to support the development of the banking system in Juba and other regions. The conclusions can be employed by policymakers to create permissive settings within which corporate strategies are aligned in banks to enhance their sustainability and competitiveness. The government also benefits from the information generated in the study to promote an efficient commercial environment that can enable the banks to grow and hence foster economic growth in the region. Through specific performance challenges that call for the formulation of strategic planning policies, the government and financial regulators can strengthen and improve the operationally of the financial system in South Sudan.

This study provides an addition to academic literature with a view of advancing the existing information on the link between the implementation of strategic planning practices and the

performance of commercial banks operating in South Sudan. It closes a research gap, as many of the previous studies have centered their research on developed or stable economies, opting to leave behind South Sudan's banking sector complexities and opportunities. The study is useful for further research by providing some useful data on strategic planning practices in emergent and post-conflict economies. Furthermore, it offers relevant literature for scholars studying the contribution of planning for enhancing organizational performance, especially in areas with emerging financial systems.

The study plays an important role in theory development and validation by testing hypotheses related to strategic planning practices and their influence on performance. It assesses the applicability and relevance of existing strategic management theories within the unique context of commercial banks in Juba, South Sudan. By critiquing and analyzing these theories, the study identified their strengths and limitations in addressing challenges specific to the banking sector in post-conflict regions. This process not only validates the utility of these theories but also highlights areas where they may need adaptation to reflect the realities of emerging economies. Consequently, the study provides a foundation for refining theoretical frameworks and developing new models applicable to strategic planning in similar contexts.

1.6 Scope of the Study

This study was conducted in Juba, South Sudan, focusing specifically on the commercial banking sector. Juba was selected as the study area because it is the capital of South Sudan and the central hub for economic activities. Additionally, all commercial bank headquarters are located in Juba, making it the focal point for banking operations, decision-making, and strategic planning in the country. The research was carried out between November 2024 and March 2025. The study aimed to investigate the influence of strategic planning practices on

the performance of commercial banks operating in the region. Due to the variation in size and operational characteristics of different banks, the study categorized the banks into three groups: large, medium, and small. Including all banks without classification could lead to biased analysis. Therefore, this study focused specifically on large and medium-sized commercial banks in Juba, as these institutions typically have more established strategic planning practices and resources to implement such strategies.

This study's scope includes the exploration of key strategic planning practices such as strategic direction, environmental scanning, resource planning, and plan monitoring, and their impact on operational efficiency, financial performance, and customer satisfaction in Juba's banking institutions.

The research will be undertaken using a cross-sectional research design. Data will be collected through questionnaires, both physically and electronically, administered to managers across a sample of 31 licensed commercial banks in Juba, with a target population of 186 managers. These managers will serve as the unit of observation, and the sample size will be determined using stratified random sampling, ensuring a diverse and representative selection of respondents from various hierarchical levels within the banks.

This study will utilize descriptive statistics to summarize the data and binary logistic regression for inferential analysis. The study's findings will provide valuable insights into how strategic planning practices influence the performance of commercial banks in Juba and contribute to improving financial and operational outcomes in a post-conflict economy.

1.7 Limitations and Delimitations of the Study

The researcher faced some challenges in convincing some of the banks to allow their employees to participate in the study due to the sensitivity of the information and the

confidentiality of information that could only be shared according to the bank's internal policies. Also, some respondents were unwilling to offer information, being afraid that their identities could be revealed in the final report. Moreover, the availability and reliability of secondary data also presented a challenge, as incomplete or outdated records affected the accuracy of trend analyses.

To counteract these problems, the researcher provided an official research authorization letter and a municipal research permit from Juba to ensure that the participants felt confident while participating in the study and therefore boosted the response rate. To overcome secondary data limitations, the researcher obtained secondary data from multiple sources, including the Central Bank of Juba, an economic survey, and the website of the commercial banks.

1.8 Operational Definition of Terms

Strategic planning practices refer to a structured approach to defining organizational goals, formulating strategies, allocating resources, and implementing action plans to enhance competitiveness, adaptability, and overall performance in a dynamic financial environment (Walker et al., 2024).

Performance refers to the ability of an institution to achieve its financial, operational, and strategic objectives, measured through indicators such as profitability, customer satisfaction, market share, and operational efficiency within the competitive and regulatory financial environment (AlQershi, 2021).

Strategic direction refers to the process of defining the long-term goals,

vision, and priorities of the institution to guide decision-making, allocate resources effectively, and align operational activities to achieve sustained growth and competitive advantage (Danso et al., 2021).

Environmental scanning

refers to the systematic process of gathering, analyzing, and interpreting external and internal environmental factors that impact an institution's operations and strategic decisions to enhance its competitive advantage and organizational performance (Kalavani et al., 2023).

Resource planning

refers to the systematic process of identifying, allocating, and optimizing financial, human, technological, and physical resources to align with the bank's strategic goals, ensuring efficient operations and enhanced organizational performance (Al-Qudah et al., 2020).

Plans Monitoring

refers to systematically designed frameworks that outline procedures, timelines, and performance metrics to track, evaluate, and ensure the effective implementation of strategies, thereby enabling banks to assess progress and make informed adjustments to achieve desired objectives (Agustian et al., 2023).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

This chapter presented various theories and a conceptual model that explains the relationship between strategic planning practices and the performance of commercial banks. It also reviewed empirical literature from past studies that have explored related areas, focusing on key findings and gaps identified by scholars. Additionally, the chapter outlined the operationalization of variables, detailing how each variable was measured using relevant indicators to provide clarity and ensure the research objectives are comprehensively addressed.

2.2 Theoretical Review

Theory refers to a set of principles that are used in the explanation of a particular phenomenon, by explaining why a particular situation is the way it is or the reason why certain individuals or elements behave the way they do. The Resource-Based View (RBV) Theory anchored this study because it focuses on leveraging internal resources and aligning them with strategic goals, making it highly applicable for commercial banks striving for competitive performance in the dynamic South Sudanese banking sector. In addition, the study also presented the goal-setting theory, the contingency theory, and the balanced scorecard (BSC) model.

2.2.1 The Goal Setting Theory

The goal-setting theory, emphasizes the importance of setting specific and challenging goals to drive improved performance (Locke, 1968). The theory was refined over several decades, highlighting the significance of goal clarity, challenge, and commitment (Latham & Pinder, 2025). The theory asserts that clear, difficult goals lead to better performance than vague, easy ones, as they focus effort and encourage persistence.

Key arguments within the Goal-Setting Theory underscore that goals should be both challenging and specific to optimize outcomes. When employees are committed to achieving these goals, their motivation increases, which in turn boosts performance (Latham & Pinder, 2025). However, there are critiques of the theory. While it has been praised for its clarity and effectiveness, it may not account for all contextual factors. For instance, overly ambitious goals can lead to stress, burnout, and even unethical behavior, especially when employees feel pressured to meet unrealistic targets. Additionally, the theory has been criticized for focusing on extrinsic motivation at the expense of intrinsic motivators, which can be crucial in contexts that demand innovation and creativity.

In terms of strategic direction, the Goal-Setting Theory provides significant insight into how organizations can align their strategies with measurable goals. By setting clear and challenging targets, commercial banks in Juba can ensure that employees understand the broader organizational objectives. This alignment fosters motivation and focus, guiding actions that are directly tied to the bank's strategic success. According to a previous study aligning goals with an organization's strategic direction leads to greater coordination and resource optimization, which enhances overall performance (Latham & Pinder, 2025). Moreover, the theory suggests that when employees are given a clear understanding of their roles in achieving strategic objectives, they are more likely to exhibit higher levels of engagement and commitment.

Goal-Setting Theory is highly applicable to the study of commercial banks in Juba, South Sudan. The application of specific, measurable goals could greatly enhance performance. For example, banks could set financial goals such as increasing profits by a set percentage or customer service targets aimed at improving satisfaction rates. Previous research emphasized the importance of regularly reviewing and adjusting goals based on feedback, which ensures

that the goals remain relevant and achievable. In Juba, where the banking sector may face unique challenges such as economic instability, having dynamic goals that can be adapted to the environment is crucial. This flexibility allows banks to refine their strategies over time, improving operational efficiency and overall performance (Latham & Pinder, 2025).

Despite its effectiveness, the Goal-Setting Theory has limitations that are particularly important in high-pressure industries such as banking. While setting clear goals can enhance performance, overly rigid or excessively challenging goals can sometimes backfire, especially in volatile environments like South Sudan. Focusing too heavily on extrinsic motivation can diminish intrinsic motivation, which is necessary for fostering creativity and long-term job satisfaction. Additionally, the relentless pursuit of difficult goals can lead to stress and ethical compromises, particularly when the outcomes are tied to incentives or performance bonuses (Latham & Pinder, 2025). Therefore, a balanced approach that considers both the external and internal motivations of employees is necessary to mitigate these risks.

Goal-Setting Theory, therefore, is a valuable framework for linking strategic direction with improved organizational performance in commercial banks. By establishing specific and challenging goals, banks in Juba can align employee efforts with strategic priorities, driving improved performance across multiple dimensions. However, while the theory remains relevant, banks need to adopt a nuanced approach that considers potential drawbacks, such as stress or unethical behavior, associated with overly ambitious goals. Integrating feedback mechanisms and ensuring that goals are realistic and attainable can mitigate these issues, ensuring that the organizational performance goals support long-term sustainability and ethical conduct. This theory is used to understand how strategic direction—including vision, mission, and goals, affects performance.

2.2.2 Resource-Based View Theory

The Resource-Based View (RBV) theory emerged as a significant framework in strategic management during the 1980s and 1990s through an article, “A Resource-Based View of the Firm,” published in 1984, laid the foundation by shifting attention from external market conditions to internal organizational resources (Wernerfelt, 1984). RBV postulates that firms with resources exhibiting value, rarity, inimitability, and non-substitutability (VRIN) are more likely to achieve sustained competitive advantages. This shift was revolutionary as it emphasized internal strengths as the basis for outperforming competitors. The ideas were later extended by formalizing the VRIN criteria, and these ideas continue to be refined to adapt to modern business contexts (Barney, 1991). The RBV has since become a cornerstone for understanding how resource configurations influence organizational success.

Central to RBV is its emphasis on resource heterogeneity and immobility, which explains why some firms consistently outperform others. The theory asserts that valuable resources, such as specialized skills or proprietary technologies, are unevenly distributed across firms, making replication difficult. However, critics have pointed out that RBV lacks a dynamic perspective and fails to explain how firms develop or maintain VRIN resources in ever-changing environments. For example, a past study argues that the RBV needs to be complemented by the dynamic capabilities framework to address environmental turbulence (Teece, 2020). While RBV provides a solid foundation, its static nature limits its applicability in industries characterized by rapid innovation and market shifts (Barney, 1991). This critique underscores the importance of adapting and reconfiguring resources in response to market changes.

The relevance of RBV to resource planning cannot be overstated. Resource planning involves identifying, allocating, and managing an organization’s resources to achieve strategic

objectives. RBV underscores the importance of aligning resources with strategic goals to create long-term value. By focusing on unique internal assets, such as intellectual property or a highly skilled workforce, organizations can create a strategic roadmap that ensures optimal resource utilization. Resource planning is critical for bridging gaps in capabilities, particularly in sectors where resource constraints pose challenges. Effective resource planning informed by RBV helps firms maximize their internal strengths and allocate resources efficiently to maintain a competitive edge (Teece, 2020).

In the context of this study, RBV provides a powerful lens to analyze how resource planning impacts the performance of commercial banks in Juba, South Sudan. The theory suggests that strategic allocation and utilization of resources, such as financial assets, technological infrastructure, and human capital, are critical for driving performance outcomes. For example, banks that leverage their unique capabilities, such as advanced digital platforms or skilled personnel, can enhance customer satisfaction and operational efficiency. This theoretical underpinning aligns with the study's exploration of resource planning as a key variable influencing organizational performance. Resource optimization directly correlates with improved financial outcomes and market competitiveness, further validating the theory's relevance (Wang, 2024).

Despite its contributions, RBV has faced criticisms for its limited practical guidance and inadequate focus on dynamic environments. For instance, Miller (2019) emphasizes that RBV needs to account for how firms adapt their resources over time to maintain their competitive advantage. The dynamic capabilities framework, addresses this gap by focusing on a firm's ability to integrate, build, and reconfigure internal and external competencies to adapt to changing environments (Teece, 2020). This integration of RBV and dynamic capabilities offers

a more holistic approach, particularly for organizations in volatile markets, where agility and adaptability are crucial for sustained success. Such critiques underscore the necessity of evolving the RBV to remain applicable in contemporary strategic management.

Ultimately, RBV serves as an essential theoretical foundation for examining resource planning and its influence on performance. The theory's focus on leveraging internal strengths resonates with the study's objective of understanding strategic planning practices in commercial banks. By emphasizing the VRIN attributes, RBV highlights the strategic importance of unique resources in achieving competitive advantages. Moreover, incorporating complementary frameworks like dynamic capabilities ensures that the RBV remains relevant in addressing the complexities of modern organizational environments (Mbugua & Kimutai, 2024). This synthesis of theories provides a robust foundation for examining how strategic resource planning influences performance outcomes in the dynamic financial sector of Juba, South Sudan.

The Resource-Based View (RBV) theory serves as the anchoring theory in this study because it provides a robust framework for analyzing how internal resources, particularly financial, technological, and human assets, can be strategically planned and allocated to achieve superior organizational performance in the competitive environment of commercial banks in Juba, South Sudan. This alignment underscores the theory's emphasis on leveraging unique, valuable, and inimitable resources to drive sustainable competitive advantage, directly linking it to the study's focus on strategic planning practices. This theory addresses resource planning, focusing on how the internal resources (such as financial, human, and technological) of banks are strategically aligned and utilized to improve performance.

2.2.3 Contingency Theory

Contingency Theory, introduced by Fred Fiedler in the 1960s, posits that effective organizational management is not governed by universal rules but is rather contingent upon the specific situation in which an organization operates. Fiedler's early work in leadership theory emphasized that the best leadership style is contingent upon situational factors, such as the nature of the task, the environment, and the relationships within the organization. This theory contrasts with earlier management theories that advocated for a "one-size-fits-all" approach to leadership and organizational behavior (McAdam et al., 2021). In essence, Contingency Theory challenges the notion of a single, ideal management style or organizational structure, arguing instead that the effectiveness of these practices depends on the environment and context in which they are applied. According to this perspective, organizations must be adaptable, making changes to their structure, strategy, and management practices as they encounter varying environmental conditions.

The key argument of the Contingency Theory is that organizational performance is maximized when strategies and management practices are tailored to the specific external and internal conditions of the organization. Fiedler's model asserts that there is no universal approach to leadership or organizational design, and success is dependent on a deep understanding of the surrounding circumstances (McAdam et al., 2021). The contingency perspective places importance on organizational adaptability and responsiveness to both external and internal factors. For instance, an organization operating in a highly dynamic and uncertain environment must adopt flexible leadership styles and organizational structures to maintain its competitiveness. The theory also introduces the concept of "fit," where the best leadership style and organizational strategy are those that match the situation at hand. Moreover,

contingency theory extends beyond leadership, impacting areas such as strategic planning and decision-making, encouraging organizations to align their planning practices with the challenges they face (Lubano, 2023).

Despite its widespread acceptance, Contingency Theory has its fair share of criticisms. One significant criticism lies in the theory's perceived lack of prescriptive guidance, which can make it difficult for managers to apply it in practice. The theory emphasizes flexibility and adaptation, but without clear guidelines, organizations may struggle to determine how to effectively respond to changing situations (Foley et al., 2023). Moreover, critics argue that the theory overemphasizes environmental factors while underestimating the role of human behavior and leadership traits, which may also influence organizational outcomes. In dynamic environments, the challenge often lies not only in responding to changes but in anticipating them, and critics contend that the theory does not sufficiently address how to predict future changes or how leaders can prepare for them in advance. Furthermore, some scholars point out that the contingency model is difficult to operationalize in real-world settings due to the inherent complexity of aligning multiple factors in the decision-making process (Alarape, 2023).

In environmental scanning, Contingency Theory offers a framework for understanding how organizations must adjust their strategies based on the constantly changing external environment. Environmental scanning involves gathering and analyzing information from the external environment to identify opportunities, threats, and changes that may impact an organization's performance (Ortigueira-Sánchez et al., 2022). By applying Contingency Theory, organizations can identify the most suitable strategic responses to external forces such as market shifts, technological advancements, or regulatory changes. In the banking sector,

organizations must be vigilant about political and economic instability, especially in environments like Juba, South Sudan, where frequent changes in government policy can significantly impact operations. Contingency Theory highlights the importance of continuously adapting to the evolving environment, and environmental scanning serves as a tool to ensure that organizations remain responsive to these changes, improving their decision-making and long-term strategy (Paulus & Hermanto, 2022).

The application of Contingency Theory is particularly pertinent to the study of strategic planning in Juba, South Sudan, where the banking sector faces an unstable environment. Political instability, economic fluctuations, and shifting regulatory landscapes pose constant challenges to financial institutions. According to the Contingency Theory, these external factors should directly influence the strategic planning process. Commercial banks operating in Juba must use environmental scanning to anticipate risks and opportunities presented by such instability. The theory posits that strategic decisions made in response to these environmental factors will increase the likelihood of improved performance, as banks can adjust their operations accordingly (Aloisi, 2021). When faced with uncertain economic conditions, banks can employ contingency planning by allocating resources to more stable financial products or expanding into markets that are less impacted by local instability. Hence, strategic planning becomes a dynamic process, constantly shifting based on the prevailing environmental conditions in the market.

Contingency Theory also plays a critical role in the monitoring of strategic plans and ensuring that performance aligns with the external environment. This monitoring involves systematic assessment of the effectiveness of implemented strategies, particularly concerning how well they align with the environmental context. As organizations face unpredictable changes, it is

essential to continuously assess the effectiveness of strategies and make adjustments as necessary. Regular monitoring of financial performance and customer satisfaction would allow institutions to identify any misalignments between strategy and market conditions (Alabi et al., 2023). Contingency Theory encourages organizations to use performance monitoring as a tool for strategic adaptation, ensuring that banks' long-term success is not undermined by external shocks or regulatory changes. Additionally, strategic monitoring allows managers to stay informed about internal operational issues and adjust leadership approaches or organizational structures as needed.

Finally, Contingency Theory underscores the importance of flexibility in strategic planning and organizational performance. For commercial banks in Juba, the theory advocates for adaptability in responding to unforeseen challenges and opportunities. Whether through the adjustment of internal resources or the modification of market-facing strategies, the theory emphasizes that there is no singular approach that guarantees success. Instead, it is the continuous alignment of strategy with a constantly shifting environment that ensures performance improvements (Miller, 2019). By adopting flexible strategic planning practices, banks in Juba can navigate an uncertain and volatile market environment more effectively. This adaptability, coupled with ongoing environmental scanning and performance monitoring, is crucial to sustaining long-term organizational success in a region characterized by frequent political and economic disruptions (McAdam et al., 2021). This theory informs the variable of environmental scanning. Contingency Theory emphasizes the need for organizations to adapt to external and internal factors.

2.2.4 Balanced Score Card (BSC) Model

The BSC as a strategic planning and management tool that goes beyond financial metrics to encompass other critical performance drivers. The key idea was to provide a more comprehensive view of organizational performance by incorporating non-financial aspects like customer satisfaction, internal processes, and learning and growth (Alarape, 2023). Organizations needed a balanced approach to measuring performance, focusing not only on past financial results but also on the drivers of future performance. This innovative model transformed the way businesses assessed and monitored their strategies and performance (Alshurideh et al., 2022).

A core argument of the Balanced Scorecard is that organizations must balance short-term financial results with long-term strategic objectives. The BSC achieves this by incorporating four key perspectives: financial, customer, internal processes, and learning and growth. By evaluating performance across these dimensions, firms are better able to align their actions with strategic goals and improve their overall performance (Alshurideh et al., 2022). Kaplan and Norton argued that organizations focusing solely on financial metrics risk neglecting important drivers of future success, such as customer satisfaction, employee development, and innovation. As such, the BSC helps organizations translate their strategy into measurable goals and actions. This multi-dimensional approach fosters a more holistic understanding of organizational performance (Batool & Sahi, 2022).

Despite its widespread use, the Balanced Scorecard has faced several criticisms. One common critique is that the BSC can be overly complex and difficult to implement, especially for organizations that lack the necessary resources or infrastructure. Critics argue that the model's multi-perspective approach can lead to information overload, making it challenging for

managers to prioritize and make informed decisions. Additionally, the BSC's reliance on the development of appropriate metrics can be time-consuming and costly (Cortez & Johnston, 2020). Some have also argued that the BSC may become too rigid and prescriptive, limiting the flexibility required to adapt to dynamic business environments. Despite these drawbacks, proponents maintain that when properly implemented, the BSC can provide valuable insights for strategic decision-making.

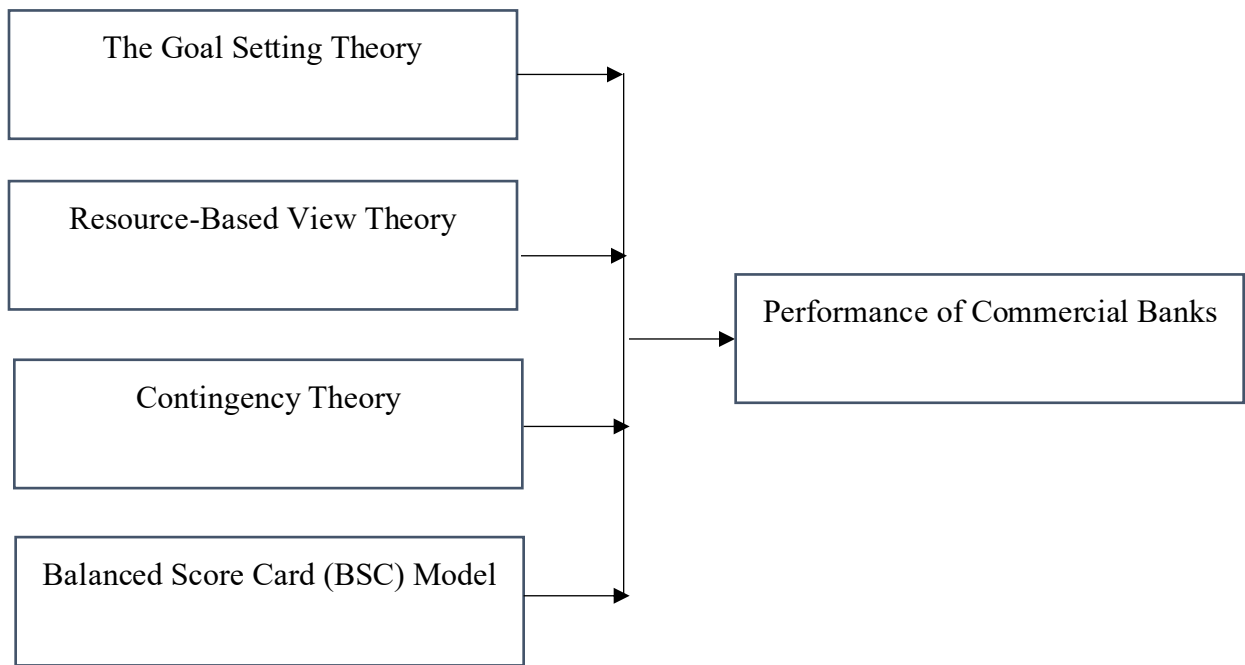
The Balanced Scorecard is inherently linked to plan monitoring because it provides a structured framework for tracking and assessing the progress of strategic objectives. The BSC enables organizations to monitor key performance indicators (KPIs) across the four perspectives and assess how well they are meeting their strategic goals. By measuring financial outcomes, customer satisfaction, internal processes, and employee growth, managers can track the effectiveness of strategic initiatives and make necessary adjustments. This continuous monitoring is critical to ensure that strategies are being executed as planned and that any deviations from the strategic goals are identified early (Gerlinger et al., 2021). In essence, the BSC acts as a dynamic tool for performance management and strategic monitoring.

In this study, the Balanced Scorecard is particularly relevant as it links the monitoring of strategic initiatives to the bank's overall performance. The commercial banking sector is dynamic, and it requires a comprehensive performance management system to ensure that strategies aimed at enhancing customer satisfaction, financial health, and internal processes are effectively executed. The BSC's ability to measure and align these diverse performance areas with the bank's strategic objectives makes it an invaluable tool for the study. By implementing the BSC, banks in Juba can better track their progress across financial performance, customer relations, operational efficiency, and staff development (Hamadamin & Atan, 2020).

Furthermore, the Balanced Scorecard's versatility in aligning strategy with execution ensures that it is an effective model for linking strategic planning practices to performance outcomes. In the study of commercial banks in Juba, the BSC can be used to measure how well strategic planning practices such as market positioning, customer service enhancement, and operational improvements translate into real-world results (Hussain et al., 2021). By providing a clear, measurable structure, the BSC helps banks ensure that their strategic plans are not just theoretical but also deliver tangible performance improvements. This alignment is crucial for achieving competitive advantage and long-term success in the banking industry. This model addresses plan monitoring by providing a structured approach to measure the effectiveness of strategic plans through four key perspectives: financial, customer, internal processes, and learning and growth (Jeuland et al., 2023).

Figure 2.1

Theoretical Framework



Source: Author (2025)

2.3 Empirical Review

The literature review for this study presents empirical findings from past research that examined strategic planning practices and performance across diverse sectors, varying scopes, and different geographical contexts. Specifically, it focuses on the influence of strategic direction, environmental scanning, resource planning, and plan monitoring on organizational performance. By analyzing studies that explored these variables in various settings, the review highlights critical insights and gaps in the current knowledge. These gaps justify the need to examine strategic planning practices within the unique context of commercial banks operating in Juba, South Sudan, a region with distinct economic and operational challenges.

2.3.1 Influence of Strategic Direction on Performance

A study on strategic direction investigated the influence of strategic direction on the performance of SACCOs in Kenya (Karuoya & Waithaka, 2023). Employing descriptive and correlational research designs, data were gathered through structured questionnaires administered to senior managers and CEOs, supplemented by interviews. Analysis was conducted using descriptive statistics, inferential statistics, and content analysis. The findings revealed that strategic direction setting significantly enhances SACCO's performance. These insights highlight the importance of defining and effectively communicating an organization's vision, mission, goals, and objectives to drive improvements such as customer satisfaction, membership growth, asset expansion, and deposit base increase. The study offers practical guidance for SACCO leaders and a foundation for future scholarly exploration of strategic direction in the SACCO sector.

A study was carried out a study examining the effect of strategic direction on the performance of pharmaceutical companies in Kenya, rooted in strategic leadership theory (Ngaruiya et al., 2023). Employing a positivist philosophy and a descriptive research design, the study targeted 390 senior managers across local firms, generic manufacturers, and multinational R&D companies using stratified sampling, achieving an 82% response rate. Strategic direction was assessed through the leader's vision, mission, and goals, while performance was gauged by profitability, customer satisfaction, and organizational growth. The analysis included correlation, chi-square, ANOVA, and ordinal logistic regression tests. Findings revealed that strategic direction explained 8.1% of the variance in performance (Nagelkerke $R^2 = .081$), with regression results showing a significant positive influence ($\beta = 0.473$, $p \leq .05$). The study concluded that clearly defined and consistently communicated strategic direction enhances

organizational outcomes. Recommendations emphasized embedding the leader's vision and mission into strategic planning and ensuring organization-wide alignment to optimize performance.

A study was conducted to establish the influence of strategic direction on Christian organizations, including theological training institutions, which are established to fulfill specific objectives (Usmany et al., 2022). Africa Inland Church (A.I.C.) theological training institutions aim to equip individuals called by God with biblical and leadership skills to serve the church effectively. This preparation supports the mission of converting more people to Christ and spreading the gospel in anticipation of Jesus' return. However, studies reveal that many theological training institutions, particularly in Africa, face challenges in adequately preparing leaders for this mission. Key issues include outdated curricula, insufficient financial support, declining student enrollment, and ineffective leadership styles. This study explored the influence of strategic direction, an element of strategic leadership, on the performance of A.I.C. theological training institutions in Kenya. Data was collected through questionnaires from managers, employees, and third-year students. Results indicated that strategic direction positively impacted institutional performance, with a correlation coefficient (r) of 0.465, β value of 0.465, F statistic of 25.349, and accounted for 21.6% of performance outcomes ($r^2 = .216$). The study highlights the need for strategic leadership to navigate the dynamic environment of theological institutions and recommends that A.I.C. leaders adopt strategic approaches to enhance organizational outcomes.

Another study on strategic direction investigated the influence of strategic direction determination on the performance of commercial banks in Kenya and utilized the path-goal theory to explore how leaders clarify and communicate strategic goals to subordinates (Kivuitu

et al., 2022). Targeting 577 strategic leaders, including CEOs and senior managers, the study employed a descriptive survey design and analyzed data from 179 respondents using SPSS. Findings indicated that strategic direction significantly impacts performance, with regression analysis showing an R^2 of 0.138, meaning 13.8% of performance outcomes was explained by strategic direction practices. Beta coefficients demonstrated that a unit increase in strategic direction practices led to a 0.371 increase in competitiveness. The study recommends that top management teams in commercial banks strengthen strategic direction practices, establish a clear vision, mission, and values, and enhance decision-making agility to navigate industry challenges and leverage emerging opportunities.

2.3.2 Influence of Environmental Scanning on Performance

A study was carried out a study to explore how environmental scanning impacts the performance of small and medium manufacturing enterprises (SMEs) in Kenya (Sekere, 2023). Guided by positivist research philosophy, the research utilized a cross-sectional descriptive design, allowing efficient data collection to address key questions and examine the relationship between variables. The study population included 622 SMEs registered with the Kenya Association of Manufacturers (KAM). Using stratified random sampling, 243 managers were selected, and primary data were gathered through structured questionnaires aligned with the research objectives. Analytical techniques included both descriptive and inferential statistics. Regression analysis revealed that environmental scanning significantly influenced SME performance, with an R^2 value of 0.398, $F(1,194) = 63.840$, and $p = .000$, leading to the rejection of the null hypothesis. The study concluded that regular environmental scanning positively affects performance. SME managers and owners are encouraged to actively monitor their industries and competitors. Furthermore, the government should collaborate with SMEs

to create supportive business environments, fostering sustainable growth and improved performance.

A study investigated the impact of environmental scanning on the organizational performance of tourism statutory bodies in Zambia, utilizing systems theory as its framework (Tembo, 2022). Employing a descriptive research design, the research targeted 160 top and middle-level managers across five statutory bodies, with a sample size of 114 respondents determined using Taro Yamane's formula. Data was collected primarily through online questionnaires distributed via email and WhatsApp. Both descriptive and inferential analyses were conducted, with the former employing metrics such as mean, standard deviation, frequency, and percentages, and the latter involving correlation and regression analyses. Findings, presented in tables and figures with accompanying narratives, revealed a significant positive relationship between environmental scanning and performance. The study highlighted the importance of systematic and regular environmental scanning in a dynamic business environment. It recommended establishing dedicated offices for strategic execution within these statutory bodies and emphasized the need for further research on the interaction between environmental scanning and organizational performance, particularly in the context of social performance. Managers were encouraged to explore how environmental scanning enhances strategic management practices to improve the performance of tourism statutory bodies in Zambia.

A study on environmental scanning examined the influence of environmental scanning on the performance of commercial-based parastatals in Nairobi County, Kenya (Nyagaki, 2022). Adopting a descriptive research design, it targeted all 129 employees from these parastatals and used a census approach. Data was collected via structured questionnaires, and analysis employed quantitative methods using SPSS version 23.0 for both descriptive and inferential

statistics. Results demonstrated that environmental scanning positively influences organizational performance, with the predictor variable shown to have a significant effect. The findings were deemed beneficial for management and policymakers in enhancing strategy implementation. The study recommended involving all industry stakeholders during strategy formulation to foster ownership and improve outcomes. It also suggested further research on other factors affecting strategic plan implementation or extending the current variables to different sectors, populations, or locations in Kenya.

A study explored the role of environmental scanning as a strategic management tool to enhance the performance of SMEs in Southwest Nigeria (Sahoo, 2021). Using a survey research approach, data were gathered primarily through structured questionnaires distributed to 396 SME owners and managers in the region. The collected data underwent both descriptive and inferential statistical analysis. Regression analysis revealed a significant and positive impact of environmental scanning on entrepreneurial development, with results indicating ($t = 20.454$; $p < 0.05$). Based on these findings, the study concluded that environmental scanning plays a crucial role in improving SME performance. It is recommended that SME managers and owners avoid hasty business decisions without proper analysis of their industry and competitors, emphasizing the need for regular environmental scanning to ensure informed and strategic business operations.

2.3.3 Influence of Resource Planning on Performance

A study within resource planning investigated the role of resource planning practices in enhancing the performance of donor-funded education projects in Rwanda, specifically focusing on the Food and Education Project (Mugorewase & Kwenya, 2024). The primary aim

was to assess the impact of human resource planning on the project's success. The study employed a descriptive research design, with a sample of 106 employees selected using universal sampling techniques. Data was gathered via questionnaires and interviews, and analyzed through descriptive statistics, correlation, and multiple linear regression using SPSS version 20. The findings revealed a strong positive correlation between resource planning practices and project performance ($r = 0.654$, $p = 0.000$), with human resource planning being the most influential factor. Based on these results, the study recommends that the Food and Education Project invest in regular and relevant training programs to enhance human resource effectiveness in agricultural initiatives. Additionally, it stressed the importance of effective financial resource planning to ensure optimal allocation and monitoring of project costs.

A study aimed at exploring the impact of human resource planning on the organizational performance of Kenya Power & Lighting Company (Aloisi, 2021). The research adopted a descriptive design and focused on the 1,173 employees working at the company's Nairobi region and Central Office. A sample of 128 respondents was selected using proportionate stratified sampling. Primary data was collected via questionnaires, while secondary data was sourced from company reports and published journals. The data was analyzed using SPSS Version 24, with the results presented in tables and charts. The findings indicated that human resource planning has a positive and significant effect on the company's performance. Additionally, the study highlighted that leadership development and succession planning play a critical role in improving organizational outcomes. The research concluded that organizations should prioritize the selection of candidates with the relevant skills for key positions, implement effective human resource strategies to enhance employee performance, and adopt objective recruitment processes to improve operational efficiency and reduce losses.

Another study aimed to evaluate how project planning practices influence project performance, focusing on the Baho Neza project implemented by Vision Jeunesse Nouvelle (VJN) in Rubavu district, Rwanda (Russo, 2023). The specific objectives were to analyze the impact of resource planning, risk management planning, and working capital management planning on the project's performance. A mixed-method approach combining quantitative and qualitative analysis was employed to address the research questions. Using Yamane's formula (1974), a sample of 300 respondents was selected from VJN's 1,200 employees through random sampling. Data collection methods included questionnaires and interviews for primary data and document reviews for secondary data. Regression analysis indicated that resource planning ($\beta = 0.498$, $p = 0.000$), risk management planning ($\beta = 0.159$, $p = 0.037$), and working capital planning ($\beta = 0.145$, $p = 0.047$) had significant positive impacts on the performance of the Baho Neza project, with all hypotheses confirmed at $p < 0.05$. The study concludes that effective planning techniques are critical for project success and recommends that project managers enhance their operational and service delivery skills to better integrate these planning practices.

A study was carried to evaluate the success and performance of construction projects hinged on three key parameters: completing the project within the allocated budget, adhering to the planned schedule, and achieving the desired quality standards (Simon, 2021). These elements are fundamentally influenced by the effectiveness of resource management during the project. In a study involving contractors, both qualitative and quantitative data were collected through questionnaires, with a 76% response rate (81 out of 106 distributed questionnaires). Most contractors agreed that Resource Planning and Leveling (RP&L) significantly reduces project costs, shortens completion timelines, and enhances quality, collectively contributing to better

project performance. Responses to open-ended questions revealed 97 suggested solutions for overcoming RP&L challenges, categorized into themes such as technical aspects (52%), project planning and control (14%), resource management (7%), top management involvement (7%), and other areas. Additionally, 98% of contractors affirmed RP&L as a critical factor for project success, while 2% noted its potential to either support or hinder success, depending on its execution. Thematic analysis of suggestions on RP&L's impact highlighted its relevance across various management domains: schedule management (28%), resource management (23%), cost management (14%), and others, emphasizing its multifaceted role in improving construction project outcomes.

2.3.4 Influence of Plan monitoring on Performance

A study within the concept of plan monitoring investigated the connection between monitoring and evaluation (M&E) planning and the performance of agribusiness projects in Kiambu County, Kenya, grounded in the resource-based view theory (Mbugua & Kimutai, 2024). Using descriptive and explanatory research designs, the study targeted 28 agribusiness projects and a sample of 82 respondents. Primary data was gathered through questionnaires, while secondary data was collected using data sheets. Analysis through descriptive statistics, correlation, and regression revealed that M&E planning substantially influences the performance of agribusiness projects, showing a significant positive linear relationship. The findings indicate that M&E planning aids in defining project goals and objectives, thereby enhancing project outcomes. The study recommends emphasizing communication and reporting as critical components of M&E to facilitate information sharing, improve collaboration, and support informed decision-making.

A previous study examined how monitoring and evaluation (M&E) practices influence the performance of the Give Directly project in India (Sahoo, 2021). Specifically, it focused on assessing the impact of M&E plans, M&E training, stakeholder involvement in M&E, and M&E budgeting on project outcomes. The research was significant for Give Directly, other NGOs, government organizations, and future researchers. It was guided by three theoretical frameworks: Evaluation Theory, Program Theory, and the Theory of Change. Using descriptive and correlational research designs, the study targeted all 90 project implementers, employing a census approach for data collection through a Likert-scale questionnaire. Quantitative data were processed and analyzed using SPSS version 20, with both descriptive statistics (mean, standard deviation) and inferential analyses (linear regression and correlation) applied. Results revealed that M&E plans, training, and budgeting each had a moderately strong positive correlation with project performance, with coefficients of $r=0.545$, $r=0.537$, and $r=0.532$, respectively, all statistically significant at $p<0.05$. Stakeholder involvement in M&E showed a weaker positive relationship ($r=0.253$, $p=0.016$).

Another study sought to explore the influence of the M&E system on the performance of the Reading and Numeracy Activities (RANA) Project in Katsina State, Nigeria (Okafor, 2021). It aimed to specifically evaluate how M&E plans, skills, and information management systems impact project outcomes. Guided by the Theory of Change and the Realistic Evaluation Theory, the research employed a descriptive survey design, targeting all 32 RANA Project employees due to their small population size. Data collection involved validated questionnaires and interview guides, with reliability assessed using the Cronbach alpha test via SPSS. Quantitative data were analyzed using descriptive statistics and correlation analysis, while qualitative data underwent narrative and thematic analysis. Findings revealed that M&E

significantly influences project performance. The study emphasized that an M&E plan, incorporating well-defined performance indicators, data collection schedules, and analytical methodologies, is essential to achieving project success. Additionally, 94% of respondents demonstrated proficiency in M&E skills, while all participants confirmed familiarity with the project's M&E plan and the existence of a data management system for capturing baseline surveys, monitoring data, and progress updates. Spearman's correlation analysis demonstrated positive relationships between M&E and project performance, with M&E plans ($r=0.8$), skills ($r=0.698$), and information management systems ($r=0.474$) significantly contributing to project outcomes. In conclusion, the study highlighted a direct and proportional relationship between M&E implementation and improved project performance. It is recommended to institutionalize M&E practices within organizations by establishing dedicated M&E units with adequate staffing to leverage their critical role in enhancing project success.

Another study aimed to examine how the involvement of households in implementing the M&E plan influenced the performance of this project (Katerengabo, 2024). Employing a pragmatic paradigm with a mixed research design approach, the study determined a sample size of 400 household heads using the Yamane formula, while eight Village Committees and Monitoring Officers were purposefully selected. Quantitative data analysis involved Pearson's correlation and regression models, while qualitative data was assessed through content analysis. Results demonstrated a significant positive impact of household participation in M&E plan implementation on the project's performance ($t = 8.472$, $p\text{-value} = .000$). This highlights the substantial role of household involvement in enhancing project outcomes. The study recommended revising the M&E policy of the Tanzania Conditional Cash Transfer program to ensure it prioritizes community participation. It suggested defining an M&E team inclusive

of household representatives to foster a people-centered approach. Additionally, future research should explore organizational M&E practices and the extent to which M&E data is utilized to improve project performance further.

2.3.5 Performance

A previous research carried out a study to assess and compare the performance of three categories of scheduled commercial banks: public sector banks, private sector banks, and foreign banks based on key metrics, namely productivity, profitability, and liquidity (Anand et al., 2024). Using ratio analysis, the study evaluated the performance of these banking groups during the post-global economic crisis period spanning 2010 to 2017. The findings indicate that foreign banks have demonstrated superior productivity within the sector. Regarding profitability, both private sector banks and foreign banks have excelled, showing remarkable performance. However, while foreign banks hold a substantial proportion of liquid assets relative to their total assets and deposits, their poor current ratio suggests a failure to adhere to standard prudential guidelines. This highlights the need for a balanced approach to maintaining liquidity and compliance with regulatory standards (Hussain et al., 2021).

A comparative analysis was conducted on the performance of selected deposit money banks in Nigeria (Habeeb & Eyupoglu, 2024). The banking sector in Nigeria has experienced significant changes since the 2005 bank consolidation, marking a shift from traditional banking practices to a more competitive landscape requiring robust strategies. This transition highlighted the need for Nigerian banks to effectively manage capital, asset creation, earnings, liquidity, and risk exposures. The study evaluated the performance of Nigerian banks from 2005 to 2015 by examining their liquidity, asset quality, profitability, and share price, ultimately ranking the banks based on their performance. These rankings offer insights into each bank's strengths and

weaknesses compared to competitors. A simple random sampling technique, using the lottery method, selected five banks from the twenty-one deposit money banks, and data from their annual audited reports were analyzed using analysis of variance (ANOVA). The findings revealed significant differences among the banks' performance levels in liquidity, asset quality, profitability, and share price. Consequently, the null hypothesis was rejected in favor of the alternative, asserting significant differences in performance across these parameters. The study emphasized the importance of addressing non-performing loans to enhance overall bank performance and provided recommendations for improvement in this area.

A study carried out a study aimed to provide valuable insights into knowledge creation and its impact on performance by analyzing empirical studies and suggesting future research pathways (Hidayat et al., 2020). The study adopted a literature review approach, focusing on Scopus-indexed articles published between 2014 and 2020. Two key terms, “knowledge creation” and performance, as well as SECI and performance, were used to identify relevant studies. The findings revealed that research on knowledge creation spans multiple countries and industries, with the knowledge creation process and SECI model frequently employed as key indicators.

Lastly a study was carried reviewing empirical research on the link between the characteristics of top management teams (TMTs) and the performance of entrepreneurial firms (Aboramadan, 2021). By analyzing 33 quantitative studies, the review highlights the complex nature of this relationship, particularly concerning TMT demographics and heterogeneity, and underscores the need for further investigation. It offers insights into theoretical and empirical work, identifying potential moderators and mediators that shape the impact of TMT composition on firm performance. The findings emphasized the multifaceted nature of TMT-performance

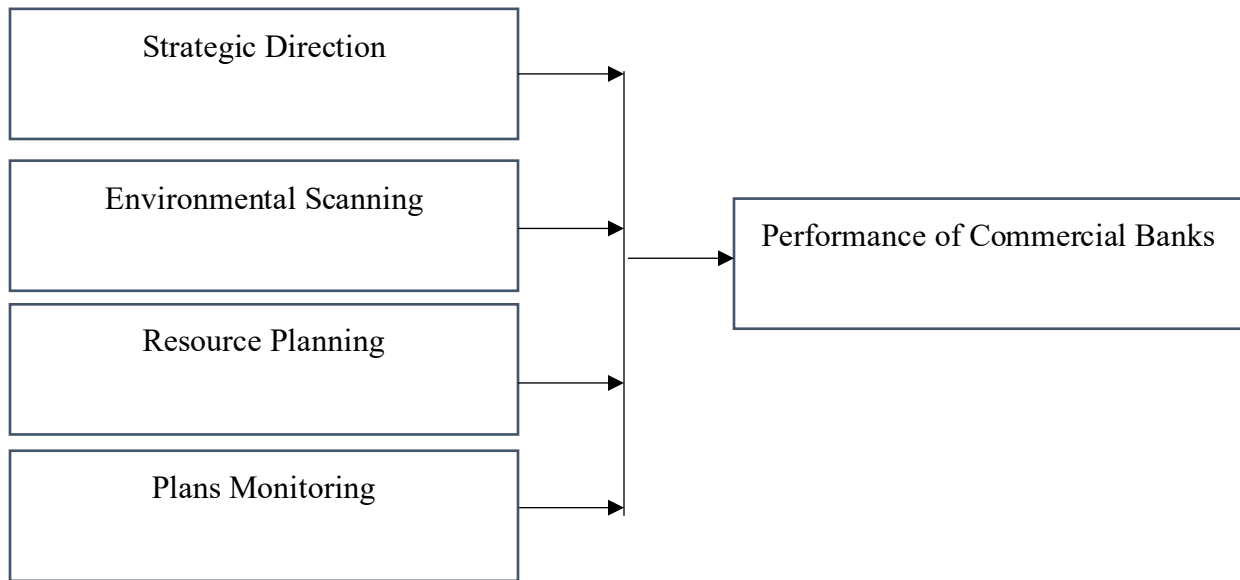
dynamics, providing a comprehensive understanding of the existing literature while proposing a detailed agenda for future research to deepen knowledge and address gaps in this area.

2.4 Conceptual Framework

A conceptual framework presents a direct relationship between the independent and the dependent variables. The four independent variables are Strategic Direction, Environmental Scanning, Resource Planning, and Plans Monitoring. Whereas the dependent variable is the Performance of Commercial Banks in Juba.

Figure 2.2

Conceptual Framework



Independent Variables

Dependent Variable

Source: Author (2025)

Strategic Direction refers to the long-term vision and goals set by a bank to achieve competitive advantage and sustainability. This variable encompasses the clarity of objectives, mission alignment, and strategic initiatives adopted by the bank. A well-defined strategic direction is expected to enhance decision-making, drive innovation, and improve overall bank performance by aligning resources and efforts toward common goals (Ngaruiya et al., 2023).

Environmental Scanning involves the systematic analysis of external and internal factors that affect the bank's operations. This variable includes monitoring market trends, understanding competitive dynamics, and identifying potential opportunities and threats. Effective environmental scanning enables banks to adapt to dynamic environments, make informed

decisions, and maintain a competitive edge, thereby positively impacting performance (Sekere, 2023).

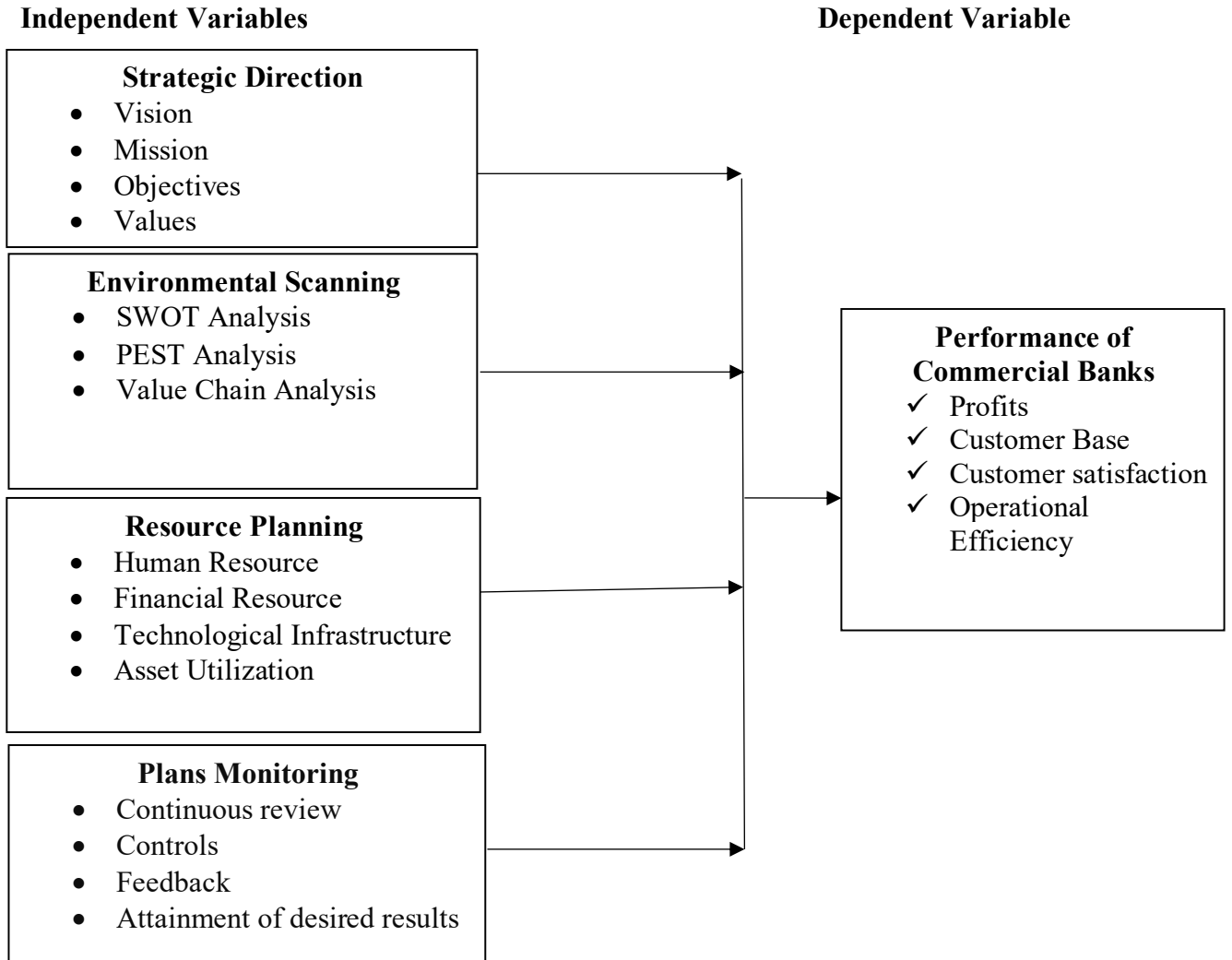
Resource Planning focuses on the allocation, mobilization, and optimization of financial, human, and material resources to meet strategic objectives. Proper resource planning ensures that resources are available when needed, minimizing wastage and enhancing efficiency. This variable is critical for sustaining operational excellence and achieving desired performance outcomes in the banking sector (Mugorewase & Kwena, 2024).

Plans monitoring involves setting benchmarks, tracking progress, and evaluating performance against predetermined objectives. This variable includes the use of key performance indicators (KPIs) to measure efficiency, customer satisfaction, and profitability. Robust monitoring systems allow banks to identify deviations early, implement corrective actions, and continuously improve their performance. Combined with the other variables, plans play a pivotal role in driving and sustaining high levels of performance in commercial banks (Katerengabo, 2024).

2.5 Operationalization of Variables

Figure 2.3

Operational Framework



Source: Author (2025)

Summary of Literature and Research Gaps

Author/Year	The focus of the Study	Key Findings	Gaps Identified
Tanui (2021)	Influence of strategic direction on SACCO performance in Kenya.	Strategic direction setting significantly enhances SACCO's performance by improving customer satisfaction, membership growth, asset expansion, and deposit base.	Limited focus on other sectors apart from SACCOs.
Ngaruiya et al. (2023)	Effect of strategic direction on pharmaceutical companies' performance in Kenya.	Strategic direction explains 8.1% of performance variance, with a significant positive influence ($\beta = 0.473$, $p \leq .05$). Enhances profitability, customer satisfaction, and organizational growth.	Need for a broader exploration of how strategic direction integrates into strategic planning across the organization.
Usmany et al. (2022)	Strategic direction's influence on Christian organizations and theological institutions.	Positive impact on performance ($r = 0.465$), accounting for 21.6% of variability. Highlights challenges such as outdated curricula, financial constraints, and leadership inefficiencies.	Limited analysis of strategic leadership's role in addressing dynamic external challenges faced by theological institutions.
Kivuitu et al. (2022)	Influence of strategic direction on commercial banks' performance in Kenya.	Strategic direction impacts 13.8% of performance outcomes ($R^2 = 0.138$). A unit increase leads to a 0.371 increase in competitiveness.	Limited focus on adaptability and emerging opportunities in changing banking environments.
Sekere (2023)	Impact of environmental scanning on SME performance in Kenya.	Environmental scanning explains 39.8% of performance outcomes ($R^2 = 0.398$). SMEs benefit from monitoring industries and competitors.	Need for broader sectoral studies to confirm results and evaluate regional disparities.
Tembo (2022)	Environmental scanning and performance of	Significant positive relationship between environmental scanning and performance.	Limited focus on social performance and stakeholder interactions.

	tourism statutory bodies in Zambia.	Emphasized systematic scanning in dynamic environments.	
Nyagaki (2022)	Influence of environmental scanning on commercial-based parastatals' performance in Nairobi.	Environmental scanning positively influences organizational performance. Stakeholder involvement in strategy formulation improves outcomes.	Limited exploration of other factors affecting strategic plan implementation.
Sahoo (2021)	Role of environmental scanning in enhancing SME performance in Southwest Nigeria.	Environmental scanning significantly improves entrepreneurial development ($t = 20.454$, $p < 0.05$). SMEs benefit from informed decisions.	Limited regional focus with no comparative analysis across other contexts.
Mugorewase & Kwenza (2024)	Role of resource planning in donor-funded education projects in Rwanda.	Strong positive correlation between resource planning practices and project performance ($r = 0.654$). Human resource planning is the most influential factor.	Narrow focus on human resource planning without much emphasis on other resource planning dimensions.
Aloisi (2021)	Impact of human resource planning on Kenya Power's performance.	Positive effect of human resource planning on performance. Leadership development and succession planning are critical for improving outcomes.	Limited exploration of external environmental factors affecting HR planning outcomes.
Russo (2023)	Influence of project planning practices on the performance of Vision Jeunesse Nouvelle's Baho Neza project in Rwanda.	Resource planning ($\beta = 0.498$), risk management planning ($\beta = 0.159$), and working capital planning ($\beta = 0.145$) significantly influence project performance ($p < 0.05$).	Limited integration of external stakeholder engagement in project planning practices.
Simon (2021)	Success and performance of construction projects through resource planning and leveling (RP&L).	RP&L significantly reduces costs, shortens timelines, and improves quality. Most contractors emphasized their critical role in project success.	Lack of attention to how RP&L challenges are addressed within varying contractor capacities and regions.

Okafor (2021)	Influence of M&E systems on the performance of the RANA Project in Katsina State, Nigeria.	M&E significantly influences performance. M&E plans ($r = 0.8$), skills ($r = 0.698$), and information systems ($r = 0.474$) contribute positively. 94% of staff showed proficiency in M&E skills.	Limited discussion on integrating M&E practices institution-wide to enhance outcomes.
Katerengabo (2024)	Role of household participation in M&E planning on Tanzania's Conditional Cash Transfer program.	Household participation in M&E plans significantly improves project performance ($t = 8.472$, $p < .000$) and highlights the value of community involvement in enhancing project outcomes.	Limited exploration of how M&E data are utilized to optimize outcomes.
Mbugua & Kimutai (2024)	Connection between monitoring and evaluation (M&E) planning and agribusiness projects' performance in Kiambu County.	M&E planning shows a significant positive relationship with project performance. Communication and reporting are critical components for improving collaboration.	Limited focus on how M&E planning integrates with overall project execution strategies.
Sahoo (2021)	Influence of M&E practices on the performance of the Give Directly project in Rwanda.	M&E practices (planning, training, budgeting) positively influence project outcomes. Significant for NGOs and governmental organizations in project implementation.	Limited focus on sector-specific adaptations of M&E practices.
Anand et al. (2024)	Comparison of the performance of the public sector, the private sector, and foreign banks based on productivity, profitability, and liquidity.	Foreign banks demonstrated superior productivity. Private and foreign banks excelled in profitability. Foreign banks held a substantial proportion of liquid assets but had a poor current ratio, indicating a failure to meet regulatory standards.	Lack of a balanced approach in maintaining liquidity and adherence to regulatory standards.

Ali (2024)	Comparative analysis of the performance of Nigerian banks post-consolidation, focusing on liquidity, asset quality, profitability, and share price from 2005 to 2015.	Significant differences in liquidity, asset quality, profitability, and share price among banks. The study highlighted the need to address non-performing loans to improve bank performance.	Limited to Nigerian banks and did not account for the dynamic nature of global economic changes.
Hidayat, et al. (2020)	Impact of knowledge creation on performance by reviewing empirical studies on knowledge creation and its relationship with performance.	Knowledge creation research spans multiple countries and industries. The SECI model is commonly used as an indicator in knowledge creation research.	Limited scope of studies; the relationship between knowledge creation and performance was not fully explored across various industries and geographical regions.
Aboramadan (2021)	Review of the relationship between top management team (TMT) characteristics and the performance of entrepreneurial firms.	The relationship between TMT demographics, heterogeneity, and firm performance is complex. The study identified moderators and mediators that affect the TMT-performance dynamics.	Lack of consensus on the direct influence of TMT characteristics on performance and limited exploration of the role of TMT heterogeneity.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter outlined the research design to be adopted, explaining its suitability for achieving the study objectives. The target population for the study, comprising key participants relevant to the banking sector, was also presented. Additionally, the chapter specified the sample size and described the sampling procedure to be applied in selecting the study sample. A description of the pilot test to be conducted was included, highlighting the reliability and validity tests to ensure the accuracy and consistency of the data collection instruments. Furthermore, the chapter elaborated on the data collection methods and the techniques that were applied for data analysis, providing a comprehensive roadmap for investigating the relationship between strategic planning practices and the performance of commercial banks.

3.2 Research Design

Research design is the methodical and organized methodology that a researcher chooses to effectively include various elements of a study logically (Tobón & Luna-Nemecio, 2021). Research design paves the way for the researcher to construct a comprehensive framework that tackles the study's issue and answers the research questions. This study employed a mixed-methods approach, grounded in a cross-sectional survey design. The use of a cross-sectional survey design allowed for the collection of both quantitative and qualitative data at a single

point in time, providing a comprehensive snapshot of the research variables (Lesch et al., 2024). A cross-sectional research design enables the collection of data at a single point in time, allowing for the examination of relationships among variables efficiently. This design is appropriate for capturing a snapshot of prevailing conditions, perceptions, and trends within the study population. It facilitates the analysis of patterns and associations without requiring long-term data collection, making it cost-effective and time-efficient. The approach was particularly useful in this study, which aimed to assess the influence of strategic planning practices on the performance of commercial banks in Juba within a specific timeframe (Bingcheng et al., 2023). This study adopted a descriptive cross-sectional mixed-methods design, specifically using a convergent parallel approach. In this design, both quantitative and qualitative data were collected simultaneously, analyzed independently, and then interpreted together to provide a comprehensive understanding of the influence of strategic planning practices on the performance of commercial banks in Juba, South Sudan.

3.3 Target Population

A target population refers to the entire group of individuals or entities from which a researcher intends to draw conclusions based on study findings. It represents the broader population from which a sample is selected to facilitate generalization (Leavy, 2017). The accessible population, on the other hand, consists of individuals or elements that can practically be included in the research. The study targets a census of 31 licensed commercial banks in Juba, which served as the unit of analysis. These banks collectively employ 186 key personnel, including branch managers, finance managers, operations managers, marketing managers, and customer service managers, who are actively involved in strategic planning and decision-making processes and form the unit of observation. By analyzing their insights, the study

sought to determine the extent to which strategic planning contributes to improving efficiency, competitiveness, and overall performance in commercial banks operating in Juba. The findings provided a comprehensive understanding of how banks can optimize strategic planning to enhance their long-term sustainability and growth.

Table 3.1

Distribution of Target Respondents

Category	Population Size
Branch Managers (MDs)	31
Finance Managers	42
Operations Managers	33
Marketing Managers	29
Customer Service Managers	51
Total	186

Source: Bank of South Sudan's Annual Banking Report (2024)

3.4 Sampling Procedure

A sample consists of individuals selected to participate in a study, ensuring they share similar characteristics with the entire population to facilitate the generalization of findings. The process of determining an appropriate sample size is essential as it enhances the reliability and applicability of the study results to the broader population. Various factors influence sample size determination, including the desired level of precision, available resources such as time, and budget constraints (Furihata et al., 2022).

Sampling procedures refer to the techniques used to select a representative sample from a larger population, ensuring that the study findings are generalizable (Haruna, 2023). This study adopted a stratified sampling technique, a method that divides the target population into distinct subgroups or strata before selecting a sample from each stratum. This approach ensures

adequate representation across different categories within the commercial banking sector in Juba, South Sudan, improving the accuracy and depth of insights drawn from the study. Although commercial banks in Juba were categorized into large, medium, and small institutions for classification purposes, this categorization was not used as a basis for sampling due to the uniformity of key management structures across all banks. Regardless of size, all banks typically maintain comparable managerial roles such as branch managers, operations managers, and department heads responsible for strategic decision-making.

To determine the final sample size, the study utilized the Taro Yamane formula, a probabilistic and mathematical approach that ensures an optimal and economically viable sample size. This method allows for a systematic and structured selection of respondents, ensuring that the findings are statistically valid and applicable to the larger population (Cowling et al., 2021). By employing this approach, the study achieved a balance between accuracy and resource efficiency while maintaining the robustness of the research outcomes. The formula is given as follows:

$n = N / [1 + N(e^2)]$ Where n is the sample size, N is the target population, and e is the desired sampling error represented as a percentage. Therefore, with a sampling error of 5%, the sample size was determined as follows:

$$n = 186 / [1 + 186(0.05^2)]$$

$n = 186 / [1 + 186(0.0025)] = 127.9$, which can be given as 128 to the nearest whole number.

The sample size was distributed as follows:

Table 3.2*Sample Distribution*

Category	Population Size	Ratio	Sample Size
Branch Managers (MDs)	31	$31/186 = 0.167$	21
Finance Managers	42	$42/186 = 0.226$	29
Operations Managers	33	$33/186 = 0.177$	23
Marketing Managers	29	$29/186 = 0.156$	20
Customer Service Managers	51	$51/186 = 0.274$	35
Total	186	1	128

Source: Author (2025)

3.5 Data Collection Instruments and Procedures

Researchers employ data collection tools to inquire about individuals' perspectives. This study employed a questionnaire that incorporates both open-ended and closed-ended questions (Cowling et al., 2021). In the course of this inquiry, these surveys were sent out to employees of commercial banks in Juba. The questionnaires are convenient and cost-effective in comparison to other methods of data collection. Therefore, the questionnaires were utilized to gather demographic data and descriptive feedback from the participants. The descriptive responses were based on 5 ordinal scale levels: 1 = strongly disagree, 2 = disagree, 3 = neutral, 4 = agree, and 5 = strongly agree.

To enhance the robustness of the study, secondary data was complemented by the primary data obtained through questionnaires (Bekele & Ago, 2022). This secondary data focused on performance indicators such as financial records, customer base growth, and operational metrics of selected commercial banks. Relevant sources, including financial statements, annual reports, and other documentation, were reviewed to provide additional context and depth to the research. By integrating primary and secondary data, the study aims to achieve triangulation, which enhances the validity and reliability of its findings. The questionnaires were distributed

both physically and online, ensuring that logistical and geographical constraints did not hinder participation. Respondents had a two-week window to complete the questionnaires, allowing ample time for careful and accurate responses. Online submissions were monitored during this period to sustain participation rates and ensure momentum was maintained throughout the process.

The data collection process followed strict ethical and procedural standards to uphold the study's reliability and validity. Before collecting data, informed consent was obtained from participants, with a clear explanation of the research objectives and assurances regarding confidentiality and anonymity. This was achieved by presenting a research authorization letter and ethical clearance documentation. Participation remained entirely voluntary, with follow-ups conducted to encourage timely responses and address any queries from participants. These measures, alongside systematic monitoring of progress, aim to ensure a smooth and ethically compliant data collection process. By employing both primary and secondary data, this study adopted a comprehensive approach to explore the influence of strategic planning practices on the performance of commercial banks in Juba, South Sudan.

3.6 Pre-Testing the Research Instrument

The piloting phase involved pre-testing the research instrument to ensure its accuracy and refine it before the main data collection. This essential step is aimed at identifying and addressing potential flaws, such as ambiguous questions or errors that could undermine the effectiveness of the questionnaire. The pilot study involved 10% of the total sample size, equivalent to 13 respondents, who were selected from managers of commercial banks in Malakal, South Sudan, a different geographical area from Juba to avoid interfering with the target participants in the study. Using the responses from the participants, the researcher was

able to plan well for the future in terms of logistics such as a more ascertained knowledge of the time and resources it would take to conduct the actual data collection (Wang, 2024). Besides, feedback gathered during this process guided adjustments to the questionnaire, ensuring it was fit for purpose and robust enough for the main study. The two main objectives, reliability and validity that were ascertained at the pilot stage are discussed below.

3.6.1 Reliability of the Research Instrument

Reliability refers to the consistency and dependability of a research instrument in measuring variables accurately under similar conditions. An instrument that yields consistent results over repeated trials is considered reliable, which is critical to the credibility of the findings. An unreliable instrument risks producing flawed data that could lead to inaccurate conclusions, ultimately undermining the integrity of the study (Furihata et al., 2022). This study adopted the internal consistency reliability method, focusing on the interrelation of items in the questionnaire. Cronbach's alpha was used to measure this reliability, with values closer to 1.0 indicating greater reliability (Bingcheng et al., 2023). The researcher used the following decision rule: A Cronbach score that is above 0.7 was considered to have reliable items of a variable, however, a Cronbach score falling short of 0.7 was deemed non-reliable.

3.6.2 Validity of the Research Instrument

Validity assesses the extent to which a research instrument accurately measures the intended constructs, ensuring the findings truly reflect the phenomena under investigation. A valid instrument strengthens the accuracy of the study and supports the development of reliable conclusions. This study employed content and construct validity to evaluate the instrument's overall validity. Content validity was ascertained through expert opinions from university

supervisors and professionals in strategic planning who sought to assess whether the instrument adequately covered the research's main questions. Their feedback was crucial in improving the instrument before actual deployment (Bekele & Ago, 2022).

Construct validity involved two complementary tests: Bartlett's test of Sphericity and the Kaiser-Meyer-Olkin (KMO) measure of sampling adequacy. Bartlett's test assessed whether the data is fit for factor analysis, with a significant (P-value < 0.05) on Bartlett test sphericity indicating that there is sufficient correlation between variables and therefore data suitability for exploratory factor analysis (Lesch et al., 2024) . The KMO test evaluated whether the sample size is adequate for factor analysis, with higher values above 0.7 indicating suitability. Based on these tests, the questionnaire was refined to ensure it aligned with constructs used in similar studies and provided valid data for analyzing strategic planning practices' influence on commercial bank performance.

3.7 Data Analysis and Presentation

Following data collection, raw data was cleaned and entered into SPSS version 25 for analysis. Both qualitative and quantitative methods were employed. Thematic analysis was applied to qualitative data, identifying recurring themes and patterns in responses. Quantitative data underwent descriptive and inferential analysis. Descriptive statistics included measures such as means, frequencies, percentages, and standard deviations. The findings were presented in a narrative format, incorporating both qualitative insights and statistical interpretations.

To carry out inferential analysis, the following tests were conducted through a binary logistic regression model. Through the use of the model, the researcher was able to test the hypothesis on whether the given strategic planning practices significantly or otherwise influence the odds of the high performance of commercial banks. A reference category was coded (0) and the

other category as (1), High performance (1) and low performance (0). A 95% confidence level (p-value ≤ 0.05) guided the interpretation of the results

The following binary regression model was applied:

$$\text{Log } Y(Pi/1 - Pi) = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4$$

Pi / (1 – Pi) - the odds ratio (the ratio of the probability that strategic planning practices influence the performance of commercial banks in Juba)

P is the probability that the commercial bank has high performance, while 1-P is the probability of a low performance

With Y as the performance of Commercial Banks in Juba, South Sudan

$\beta_1, \dots, \beta_4$ represents the odd ratio changes as a result of the unit change in the respective predictor variables in the model.

$X_1, \dots, X_4$ as the four independent variables in the model (strategic direction, environmental scanning, resource planning, and plans monitoring).

3.8 Ethical Considerations

The researcher obtained NACOSTI license to conduct primary data collection from the respondents. The study upheld ethical standards to safeguard the rights, dignity, and welfare of all participants throughout the research process (Bekele & Ago, 2022). Adhering to these principles ensures the research is conducted responsibly and transparently. Key ethical areas included obtaining informed consent, protecting privacy and confidentiality, minimizing risks, and respecting intellectual property. These measures are integral to fostering trust and cooperation between the researcher and participants while complying with international research ethics guidelines.

Participants received clear and comprehensive information about the study, including its purpose, objectives, significance, and potential risks and benefits. This approach enabled participants to make informed decisions about their involvement. Voluntary consent was sought and documented, emphasizing respect for autonomy. Furthermore, participants were assured of their right to withdraw from the study at any stage without any negative repercussions, reinforcing the voluntary nature of their participation. This approach ensured that participants felt respected and valued, which can contribute to the reliability of the data collected.

To maintain confidentiality, all personal information was handled with care and stored securely. Identifiable details were not disclosed in any reports or publications, ensuring anonymity. Advanced security measures, such as password-protected files and data encryption, are employed to prevent unauthorized access. These efforts demonstrate a firm commitment to ethical research practices and compliance with data protection laws. The study prioritized the well-being of participants by minimizing any potential psychological, emotional, or physical harm. Research activities were carefully designed to mitigate risks, with participants fully informed of any potential challenges and benefits. By fostering an open and transparent research environment, the study aimed to maximize benefits, such as contributing to improved strategic planning practices in the banking sector, while minimizing risks.

To ensure integrity and accuracy, the research was conducted with a focus on honesty and transparency. Fabrication, falsification, or plagiarism was avoided, and all sources were appropriately acknowledged to respect intellectual property rights. The researcher sought all necessary approvals, including ethical clearance from relevant South Sudanese authorities and

a research permit from the academic institution. Compliance with national and international guidelines on human rights and data security was a priority throughout the research process.

CHAPTER FOUR

RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter presented the findings of the study, which was guided by the four research variables: strategic direction, environmental scanning, resource planning, plan monitoring, and performance of commercial banks. Both Descriptive and inferential analyses are presented in Chapter four. Findings were presented on both descriptive and inferential statistics.

4.1.1 Response Rate

From 128 administrative questionnaires, the study obtained responses from 116 participants, who maintained a 90.6% response rate (116 completed surveys were returned) and 9.37% (never returned or inadequately filled) of participants who failed to complete or return valid questionnaires. The researcher obtained a high response rate through regular reminders to participants about filling out the questionnaires during the designated period.

Table 4.1

Response Rate

Response Attained	Frequency	Percentage (%)
Responded	116	90.63%
No-response	12	9.37%
Total	128	100%

4.1.2 Validity and Reliability of Research Instrument

Another test conducted to ascertain the adequacy of the research instrument was a reliability test through Cronbach alpha tests. Findings are presented in Table 4.2.

Table 4.2*Reliability Statistics*

Variables	Cronbach's Alpha	N of Items
Strategic Direction	0.916	8
Environmental Scanning	0.953	14
Resource Planning	0.888	8
Plans Monitoring	0.944	8
Performance	0.924	4

Strategic Direction (0.916), Environmental Scanning (0.953), Plans Monitoring (0.944), and Performance (0.924) exhibit excellent reliability. Resource Planning (0.888) also shows strong reliability, though slightly lower than others. These values suggest that the items within each construct are highly correlated and measure their respective concepts consistently.

The table presents the Kaiser-Meyer-Olkin (KMO) Measure of Sampling Adequacy and Bartlett's Test of Sphericity, which assesses the suitability of the dataset for factor analysis. The KMO values indicate the adequacy of the sample for factor extraction, where values above 0.6 are considered acceptable, and those above 0.8 are excellent.

Table 4.3*KMO and Bartlett's Test*

KMO and Bartlett's Test	Strategic Direction	Environmental Scanning	Resource Planning	Plans Monitoring	Performance
KMO Measure of Sampling Adequacy.	0.861	0.662	0.784	0.765	0.857
Bartlett's Test of Sphericity	Chi-Square	828.511	1888.395	709.584	947.539
	df	28	91	28	28
	Sig.	0.000	0.000	0.000	0.000

Strategic Direction (0.861), Performance (0.857), Resource Planning (0.784), and Plans Monitoring (0.765) exhibit strong sampling adequacy, suggesting that these constructs are well-suited for factor analysis. However, Environmental Scanning (0.662) shows moderate adequacy, indicating potential multi-collinearity or weaker item correlations.

Bartlett's Test of Sphericity assesses whether the correlation matrix is significantly different from an identity matrix. The test results show significant Chi-Square values ($p = 0.000$) for all constructs, confirming the presence of correlations among variables. This indicates that the dataset is appropriate for factor analysis.

4.2 Demographic Statistics

Descriptive statistics conducted included an analysis of the gender, age, and education level of the participants. Demographic statistics are performed as part of ethical requirements to achieve inclusive and diverse representation throughout research. The research involves

diverse respondents from different demographic groups to prevent unfairness and maximize equity. Table 4.4 presents the findings.

Table 4.4

Demographic Characteristics

Demographic		Frequency	Percent
Gender	Female	48	41.4
	Male	68	58.6
Age	Below 30 years	23	19.8
	Between 30 and 39 years	33	28.4
	Between 40 and 49 years	51	44
	Above 50 years	9	7.8
Level of Education	Certificate and below	25	21.6
	Diploma	29	25
	Bachelor's Degree	44	37.9
	Post Graduate	18	15.5

The sample consists of 58.6% males and 41.4% females, indicating a slight male dominance. Age distribution shows that the majority (44%) are between 40 and 49 years, followed by 28.4% aged between 30 and 39 years, 19.8% below 30 years, and 7.8% above 50 years, suggesting a youthful workforce. Regarding education, most respondents hold a bachelor's degree (37.9%), while 25% have a diploma, 21.6% have a certificate or lower qualification, and 15.5% have postgraduate education. Demographic data describes the characteristics of the sample, helping readers understand who the respondents are. For example, age, gender, or education level may shape how respondents interpret or react to certain issues.

4.3 Descriptive Analysis

The study conducted descriptive statistics on the Likert scale. Descriptive analysis included analysis of the four independent variables (strategic direction, environmental scanning,

resource planning, and plans monitoring) in addition to the dependent variable (performance). The Likert was recoded as follows: Disagree = Strongly Disagree (SD) + Disagree (D) - combined, Neutral = Neutral (N), left as it was, Agree = Agree (A) + Strongly Agree (SA) – combined.

4.3.1 Strategic Direction

The table presents respondents' perceptions of Strategic Direction within the bank, measured using a Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA).

Table 4.5*Descriptive Statistics on Strategic Direction*

Statement	Disagree	Neutral	Agree	Std Dev	Mean
Our bank's vision is communicated to all employees.	17 (14.6%)	38 (32.8%)	61 (52.6%)	1.097	3.58
The vision of our bank aligns with its long-term goals and priorities.	26 (22.4%)	28 (24.1%)	62 (53.5%)	1.176	3.52
Our bank's mission effectively guides daily operations and decision-making.	18 (15.5%)	37 (31.9%)	61 (52.6%)	1.083	3.54
Employees understand and identify with the mission of the bank.	13 (11.2%)	23 (19.8%)	80 (69.0%)	1.049	3.80
The bank's strategic objectives are realistic and achievable within the set timelines.	15 (13.0%)	32 (27.6%)	69 (59.5%)	.998	3.70
The objectives of the bank are regularly reviewed to address emerging challenges and opportunities.	21 (18.1%)	35 (30.2%)	60 (51.7%)	1.114	3.54
The bank's core values are consistently reflected in its operations and customer interactions.	15 (12.9%)	34 (29.3%)	67 (57.8%)	1.059	3.63
Employees are aware of and adhere to the bank's core values in their daily activities.	12 (10.3%)	33 (28.4%)	71 (61.2%)	1.039	3.71

The mean scores for all statements fall between 3.52 and 3.80, indicating a generally positive perception of the bank's strategic direction. The highest-rated statement, "Employees understand and identify with the mission of the bank" (Mean = 3.80), suggests that most

employees resonate with the mission, which likely enhances alignment with organizational goals. Similarly, “The bank’s strategic objectives are realistic and achievable within the set timelines” (Mean = 3.70) and “Employees are aware of and adhere to the bank’s core values in their daily activities” (Mean = 3.71) highlight strong internalization of strategic goals and values. Overall participants agreed with statement regarding strategic direction.

However, “The vision of our bank aligns with its long-term goals and priorities” (Mean = 3.52) has the lowest score, implying that some employees may perceive gaps between vision formulation and actual implementation. Likewise, “The objectives of the bank are regularly reviewed to address emerging challenges” (Mean = 3.54) suggests a need for more dynamic strategy adjustments.

Banks’ Strategic Direction on Overall Performance

Survey responses indicate that the bank’s strategic direction plays a crucial role in shaping its overall performance. Respondents emphasized that aligning operations with long-term goals ensures sustainable growth and strengthens competitive advantage through clear objectives. A well-defined strategy enhances adaptability to regulatory and economic changes while fostering accountability and performance measurement. Additionally, strategic direction improves resource allocation, ensuring business priorities are met and innovation is encouraged. Investment in technology and a culture of continuous improvement were also highlighted as key drivers of financial success.

This aligns with the Goal-Setting Theory, which emphasizes the value of clear, challenging objectives in enhancing performance (Latham & Pinder, 2025). Similarly a previous study confirms that a well-defined mission, vision, and core values foster operational focus and institutional alignment (Kivuitu et al., 2022).

4.3.2 Environmental Scanning

The table presents the respondents' perceptions of Environmental Scanning in their bank, measured using a Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA).

Table 4.6*Descriptive Statistics on Environmental Scanning*

Statement	Disagree	Neutral	Agree	Std Dev	Mean
Our bank effectively leverages its strengths to maintain a competitive advantage.	12 (10.3%)	31 (26.7%)	73 (63.0%)	.963	3.73
Our bank continuously identifies and addresses its internal weaknesses to improve performance.	10 (8.7%)	30 (25.9%)	76 (65.4%)	.995	3.91
Our bank proactively explores opportunities for growth and expansion in the market.	10 (8.6%)	33 (28.4%)	73 (63.0%)	1.026	3.79
Our bank has strategies in place to mitigate potential threats from external factors.	11 (9.5%)	28 (24.1%)	77 (66.4%)	1.024	3.85
Our bank effectively adapts to changes in government policies and regulations.	4 (3.5%)	35 (30.2%)	77 (66.4%)	.880	3.91
Our bank's strategic decisions consider economic trends and market conditions.	10 (8.6%)	32 (27.6%)	74 (63.8%)	1.017	3.79
Our bank responds to changing customer preferences and societal trends effectively.	8 (6.9%)	31 (26.7%)	77 (66.4%)	.983	3.87
Our bank invests in modern technology to enhance operational efficiency and service delivery.	13 (11.2%)	28 (24.1%)	75 (64.7%)	1.018	3.84
Our bank efficiently manages the procurement and handling of financial resources and materials.	6 (5.1%)	36 (31.0%)	74 (63.8%)	.978	3.84
Our bank's internal processes are well-structured to enhance service delivery and operational efficiency.	7 (6.0%)	31 (26.7%)	78 (67.3%)	.983	3.91
Our bank ensures the timely and effective distribution of financial services to customers.	9 (7.8%)	30 (25.9%)	77 (66.4%)	.978	3.84
Our bank implements effective marketing strategies to attract and retain customers.	10 (8.6%)	30 (25.9%)	76 (65.5%)	1.004	3.84
Our bank provides excellent customer support and after-sales assistance.	5 (4.3%)	38 (32.8%)	73 (62.9%)	.909	3.87

Our bank invests in innovative technologies to improve banking operations and service delivery.	12 (10.3%)	28 (24.1%)	76 (65.5%)	1.052	3.82
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The mean scores for all statements range between 3.73 and 3.91, indicating an overall positive perception of the bank's environmental scanning capabilities. The highest-rated statements, "Our bank continuously identifies and addresses its internal weaknesses to improve performance" (Mean = 3.91), "Our bank effectively adapts to changes in government policies and regulations" (Mean = 3.91), and "Our bank's internal processes are well-structured to enhance service delivery and operational efficiency" (Mean = 3.91), suggest that employees believe the bank is proactive in improving its weaknesses, adapting to external regulatory changes, and maintaining operational efficiency.

Similarly, the bank scores well in strategic decision-making based on economic trends (Mean = 3.79), responding to customer preferences and societal trends (Mean = 3.87), and mitigating potential external threats (Mean = 3.85). These findings indicate that the bank demonstrates a strong ability to anticipate market changes and adjust its strategies accordingly.

Investments in technology also received a relatively high rating, with "Our bank invests in modern technology to enhance operational efficiency and service delivery" (Mean = 3.84) and "Our bank invests in innovative technologies to improve banking operations and service delivery" (Mean = 3.82). This suggests that the organization values technological advancements to improve operations and service quality.

Another key area assessed was marketing and customer service. Statements such as "Our bank implements effective marketing strategies to attract and retain customers" (Mean = 3.84) and "Our bank provides excellent customer support and after-service assistance" (Mean = 3.87)

highlight the bank's efforts in ensuring customer satisfaction and retention through strategic marketing and strong post-service interactions.

However, the statement "Our bank effectively leverages its strengths to maintain a competitive advantage" (Mean = 3.73) received the lowest rating. This may indicate that while the bank is responsive to external factors, it may not be fully capitalizing on its internal strengths to sustain a long-term competitive edge. Additionally, "Our bank proactively explores opportunities for growth and expansion in the market" (Mean = 3.79), while positive, suggests that there could be improvements in identifying and executing growth opportunities. Overall participants agreed with statement regarding environmental scanning.

Bank assurance that its environmental scanning process captures all critical external and internal factors

Survey responses indicate that the bank employs a comprehensive approach to environmental scanning, ensuring it captures all critical external and internal factors. The bank actively analyzes economic trends, market conditions, and regulatory changes while integrating AI-driven predictive analytics and business intelligence tools for real-time insights. Regular market research, competitor analysis, and benchmarking against industry best practices strengthen its strategic positioning. Collaborations with research institutions, think tanks, and industry experts provide additional insights, while employee and customer feedback further enhance decision-making. The bank also implements early warning systems for risk management and utilizes SWOT and PEST analysis frameworks to assess opportunities and threats.

Effective environmental scanning enables organizations to detect opportunities and threats, thereby improving decision-making and adaptability (Sekere, 2023). This aligns with findings

of a past study which demonstrated that systematic scanning improves performance by aligning organizational responses with dynamic market conditions (Tembo, 2022). Similarly, the global cases of HSBC and ICBC show how integrating environmental insights, including ESG factors and big data analytics, supports strategic agility (Nguyen et al., 2024). Contingency Theory further affirms that aligning strategies with environmental realities enhances performance.

4.3.3 Resource Planning

The table presents respondents' perceptions of Resource Planning within their bank, assessed using a Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA).

Table 4.7*Descriptive Statistics on Resource Planning*

Statement	Disagree	Neutral	Agree	Std Dev	Mean
The bank effectively plans for the recruitment and retention of skilled personnel to meet its strategic goals.	10 (8.6%)	24 (20.7%)	82 (70.7%)	1.126	3.97
Training and development programs are regularly incorporated into the strategic planning process to enhance employee performance.	13 (11.2%)	17 (14.7%)	86 (74.1%)	1.138	4.13
The bank allocates financial resources effectively to meet both short-term and long-term strategic objectives.	20 (17.2%)	34 (29.3%)	62 (53.5%)	1.137	3.45
Budgeting processes are aligned with the bank's overall strategic plan to ensure financial sustainability.	6 (5.2%)	22 (19.0%)	88 (75.9%)	1.017	4.03
The bank's strategic planning includes investments in modern technology to improve operational efficiency.	11 (9.5%)	25 (21.6%)	80 (69.0%)	.967	3.93
Regular upgrades and maintenance of technological systems are prioritized in the bank's resource planning.	12 (10.3%)	28 (24.1%)	76 (65.6%)	1.102	3.78
The bank ensures optimal utilization of its physical assets (e.g., buildings and equipment) to achieve its strategic objectives.	9 (7.7%)	28 (24.1%)	79 (68.1%)	1.049	3.94
Asset management practices are reviewed regularly to align with the bank's strategic planning goals.	13 (11.2%)	27 (23.3%)	76 (65.5%)	1.134	3.81

The mean scores for the statements range from 3.45 to 4.13, indicating a generally positive perception of the bank's resource planning effectiveness. The highest-rated statement, "Training and development programs are regularly incorporated into the strategic planning process to enhance employee performance" (Mean = 4.13), suggests that employees strongly believe in the bank's commitment to workforce development. This indicates that training is a key priority in resource planning, which can enhance productivity and organizational performance.

Similarly, "Budgeting processes are aligned with the bank's overall strategic plan to ensure financial sustainability" (Mean = 4.03) received high ratings, highlighting confidence in the financial planning process. "The bank effectively plans for the recruitment and retention of skilled personnel to meet its strategic goals" (Mean = 3.97) further supports the idea that human capital planning is a significant part of the bank's resource management.

Investments in technology and physical assets are also well-rated, with "The bank's strategic planning includes investments in modern technology to improve operational efficiency" (Mean = 3.93) and "The bank ensures optimal utilization of its physical assets" (Mean = 3.94). This implies that technological advancements and asset utilization are prioritized for long-term growth. Overall participants agreed with statement regarding resources planning.

However, the lowest-rated statement, "The bank allocates financial resources effectively to meet both short-term and long-term strategic objectives" (Mean = 3.45), suggests that some employees perceive inefficiencies in financial resource distribution. Additionally, "Regular upgrades and maintenance of technological systems are prioritized in the bank's resource planning" (Mean = 3.78) and "Asset management practices are reviewed regularly" (Mean = 3.81) indicate that while these areas are addressed, there is room for improvement.

Tools utilized by banks to facilitate resource planning and how they contribute to achieving strategic objectives

Survey responses indicate that banks leverage various tools to facilitate resource planning, ensuring alignment with strategic objectives. AI-driven analytics and forecasting tools enhance investment decisions and predict financial needs, while budgeting software and ERP systems streamline financial management. Automated procurement systems contribute to cost control, and compliance monitoring tools ensure regulatory alignment. Business Intelligence tools, performance dashboards, and the Balanced Scorecard support data-driven decision-making and track strategic execution. CRM systems optimize marketing resource allocation, and HR management systems aid in workforce planning. Cloud-based financial reporting tools provide real-time access to financial data, enhancing agility.

While the resource-based view (RBV) theory emphasizes the importance of aligning internal resources with strategic goals past scholars argue that static resource configurations may not yield performance gains in unstable settings (Barney, 1991). Banks in regions like South Sudan face constraints such as limited infrastructure and institutional capacity which can reduce the impact of traditional resource planning. Empirical studies like stress that effective resource planning improves performance only when paired with sufficient capacity and stable conditions (Mugorewase & Kweni, 2024).

4.3.4 Plan monitoring

The table presents respondents' perceptions of Plan monitoring s in their bank, evaluated using a Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA).

Table 4.8*Descriptive Statistics on Plan monitoring*

Statement	Disagree	Neutral	Agree	Std Dev	Mean
The plan monitoring in our bank is regularly reviewed to ensure alignment with strategic objectives.	8 (6.9%)	17 (14.7%)	91 (78.4%)	.974	4.09
Regular updates to the plan monitoring help identify and address emerging challenges effectively.	5 (4.3%)	22 (19.0%)	89 (76.7%)	.925	4.12
The plan monitoring includes adequate controls to track the progress of strategic initiatives.	6 (5.2%)	32 (27.6%)	78 (67.2%)	.986	3.95
Monitoring controls in our bank ensures compliance with set timelines and resource allocations.	7 (6.0%)	17 (14.7%)	92 (79.3%)	.988	4.12
The feedback mechanisms in the plan monitoring provide actionable insights for improving performance.	7 (6.0%)	36 (31.0%)	73 (63.0%)	.942	3.91
Feedback gathered through the plan monitoring is timely and effectively communicated to relevant stakeholders.	6 (5.2%)	26 (22.4%)	84 (72.4%)	.986	4.05
The plan monitoring contributes significantly to achieving the desired strategic outcomes.	7 (6.0%)	22 (19.0%)	87 (75.0%)	.969	4.09
Monitoring activities help evaluate whether strategic goals are being met within the planned timeframe.	8 (6.8%)	25 (21.6%)	83 (71.6%)	1.008	3.96

The mean scores range between 3.91 and 4.12, indicating an overall positive perception of the effectiveness of the monitoring process. The highest-rated statements, “Regular updates to the

plan monitoring help identify and address emerging challenges effectively” (Mean = 4.12) and “Monitoring controls in our bank ensure compliance with set timelines and resource allocations” (Mean = 4.12), suggest that the bank has strong monitoring systems that support adaptability and compliance with strategic objectives. These high ratings indicate that employees perceive the bank’s monitoring framework as a crucial tool for addressing risks and ensuring the timely execution of plans.

Similarly, “The plan monitoring in our bank is regularly reviewed to ensure alignment with strategic objectives” (Mean = 4.09) and “The plan monitoring contributes significantly to achieving the desired strategic outcomes” (Mean = 4.09) highlight that regular assessments are conducted to keep the plan relevant and impactful. This suggests that monitoring is an active and ongoing process rather than a static exercise.

However, the statement “The feedback mechanisms in the plan monitoring provide actionable insights for improving performance” (Mean = 3.91) received the lowest rating, suggesting that while feedback is gathered, it may not always be effectively utilized for continuous improvement. Similarly, “The plan monitoring includes adequate controls to track the progress of strategic initiatives” (Mean = 3.95) and “Monitoring activities help evaluate whether strategic goals are being met within the planned timeframe” (Mean = 3.96) indicate that there is still room to enhance tracking mechanisms.

Improvements are recommended to enhance the effectiveness of the plan Monitoring.

Survey responses suggest several key improvements to enhance the effectiveness of the bank’s plan monitoring. Aligning monitoring metrics with evolving business goals and establishing clear performance KPIs linked to strategy can improve relevance. Conducting external audits

ensures unbiased performance reviews, while enhancing employee training on monitoring tools fosters better utilization. Increasing automation and cloud-based platforms would facilitate real-time data collection, improving efficiency. AI integration for predictive performance analysis can enhance decision-making. Simplifying processes reduces the administrative burden while improving data visualization aids quick interpretation. More frequent review cycles and better cross-departmental collaboration would strengthen responsiveness. Overall participants agreed with statement regarding plan monitoring.

The Balanced Scorecard (BSC) model underscores the importance of regular monitoring through financial, customer, internal process, and learning metrics to ensure strategic alignment (Katerengabo, 2024). Similarly, previous empirical study found that consistent monitoring and evaluation frameworks enhance institutional outcomes by enabling timely adjustments (Sahoo, 2021). Leading global banks such as JPMorgan Chase and CBA rely heavily on monitoring mechanisms to track strategy execution and drive results.

4.3.5 Performance of Banks in Juba

The table presents respondents' perceptions of Performance in their bank, assessed using a Likert scale ranging from Strongly Disagree (SD) to Strongly Agree (SA).

Table 4.9

Descriptive Statistics on Performance

Statement	Disagree	Neutral	Agree	Std Dev	Mean
Our revenues have increased in the past five years.	7 (6.0%)	29 (25.0%)	80 (69.0%)	.913	3.84

Our profits have increased in the past five years.	12 (10.3%)	27 (23.3%)	77 (66.4%)	1.043	3.82
We have increased the number of customer deposits in the past five years.	13 (11.2%)	34 (29.3%)	69 (59.5%)	1.072	3.71
We have increased the number of customers we serve in the past five years.	5 (4.3%)	35 (30.2%)	76 (65.5%)	.941	3.84

The mean scores range from 3.71 to 3.84, indicating a generally positive perception of the bank's performance over the past five years. The highest-rated statements, "Our revenues have increased in the past five years" (Mean = 3.84) and "We have increased the number of customers we serve in the past five years" (Mean = 3.84), suggest that employees believe the bank has experienced growth in revenue and customer base. Similarly, "Our profits have increased in the past five years" (Mean = 3.82) indicates a steady financial performance.

However, the lowest-rated statement, "We have increased the number of customer deposits in the past five years" (Mean = 3.71), suggests that while performance is improving, deposit growth may require more strategic efforts to sustain financial stability. Overall participants agreed with statement regarding performance.

Commercial banks in Juba face challenges such as high non-performing loans, limited customer reach, and low profitability consistent with the study's findings. Institutions applying strategic direction, environmental scanning, and monitoring achieve improved performance (Kivuitu et al., 2022). The Resource-Based View also supports the idea that internal capabilities, when leveraged effectively, enhance performance outcomes (Barney, 1991). Global cases like HSBC and ICBC demonstrate similar results when strategic practices are systematically applied (Nguyen et al., 2024).

4.4 Assumptions of the Binary Logistic Model

The table presents results from the Multi-collinearity Test, which is assessed using Tolerance and the Variance Inflation Factor (VIF). VIF indicates the extent to which the variance of a predictor is inflated due to multi-collinearity. A VIF above 10 suggests severe multi-collinearity.

Table 4.10

Multi-Collinearity Test

Variable	Tolerance	VIF
Strategic Direction	0.606	1.651
Environmental Scanning	0.431	2.319
Resource Planning	0.8	1.249
Plans Monitoring	0.365	2.738

The results indicate that Strategic Direction has a tolerance value of 0.606 and a VIF of 1.651, suggesting no multi-collinearity concerns. Environmental Scanning has a tolerance value of 0.431 and a VIF of 2.319, indicating moderate multi-collinearity but within acceptable limits. Resource Planning has a tolerance of 0.8 and a VIF of 1.249, showing no multi-collinearity concerns, while Plans Monitoring has a tolerance of 0.365 and a VIF of 2.738, reflecting moderate but acceptable multi-collinearity. Since all VIF values are below 10 and all tolerance values exceed 0.1, multi-collinearity is not a significant issue in this study.

The normality test was performed using both the Kolmogorov-Smirnov (K-S) test and the Shapiro-Wilk (S-W) test. The K-S test is generally applied to larger samples ($n > 50$), while the S-W test is more powerful for small to moderate sample sizes. In both tests, a p-value (Sig.) greater than 0.05 suggests that the data is normally distributed.

Table 4.11*Tests of Normality*

Variable	Kolmogorov-Smirnov^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Strategic Direction	.085	116	.088	.957	116	.051
Environmental Scanning	.069	116	.200*	.965	116	.104
Resource Planning	.111	116	.101	.939	116	.056
Plans Monitoring	.121	116	.200	.904	116	.087
Performance	.108	116	.202	.926	116	.082

The results indicate that Strategic Direction has a K-S p-value of 0.088 and an S-W p-value of 0.051, suggesting near-normality. Environmental Scanning has a K-S p-value of 0.200 and an S-W p-value of 0.104, confirming normal distribution. Resource Planning has a K-S p-value of 0.101 and an S-W p-value of 0.056, again indicating near-normality. Similarly, Plans Monitoring has a K-S p-value of 0.200 and an S-W p-value of 0.087, suggesting normality, while Performance has a K-S p-value of 0.202 and an S-W p-value of 0.082, further confirming normality. Since all p-values exceed 0.05, the assumption of normality is met.

4.5 Bivariate Logistic Regression Analysis

Hypothesis 1: Influence of Strategic Direction on Performance

The first hypothesis tests whether having a well-documented vision, mission, and core values positively influences the performance of commercial banks in Juba.

Table 4.12*Bivariate logistics on Strategic Direction*

	B	S.E.	Wald	df	Sig.	Exp(B)
Our bank has a well-documented vision, mission, and core values	2.548	.613	17.295	1	.000	12.784
Reference category- Our organization lacks a well-documented vision, mission, and core values	0	0	0	0	0	0
Constant	.383	.335	1.308	1	.253	1.467

The results show a significant relationship between strategic direction and performance ($B = 2.548$, $p < 0.001$). The Wald statistic (17.295) and the corresponding significance level ($p = 0.000$) suggest that this relationship is statistically significant.

The odds ratio for strategic direction ($\text{Exp}(B) = 12.784$) indicates that banks with a well-documented vision, mission, and core values are 12.784 times more likely to achieve higher performance than those that do not have such structured direction. This significant result aligns with the expectation that a clear strategic direction provides a roadmap for operational alignment and performance enhancement. These findings suggest that banks in Juba that clearly define their strategic goals and values are better equipped to align their operations and resources toward achieving their performance targets. The model's constant ($B = 0.383$) is not significant ($p = 0.253$), indicating that without strategic direction, the baseline performance outcome does not show a significant shift. This further reinforces the idea that having a structured strategic framework is critical for enhancing performance.

Hypothesis 2: Influence of Environmental Scanning on Performance

The second hypothesis evaluates the impact of environmental scanning on bank performance.

Table 4.13*Bivariate logistics on Environmental Scanning*

	B	S.E.	Wald	df	Sig.	Exp(B)
The organization incorporates external data sources	4.439	1.062	17.488	1	.000	.012
Reference category- The organization relies solely on internal data for its scanning activities	0	0	0	0	0	0
Constant	4.382	1.006	18.965	1	.000	80.000

The results show that incorporating external data sources into the scanning process significantly influences performance ($B = 4.439$, $p < 0.001$). The Wald statistic (17.488) and the p-value ($p = 0.000$) confirm the statistical significance of this relationship.

The odds ratio ($\text{Exp}(B) = 0.012$) suggests that organizations that incorporate external data sources, such as industry reports, competitor analysis, and customer feedback, are 0.012 times as likely to achieve poor performance compared to organizations that rely solely on internal data sources for their scanning activities. In other words, relying on external data substantially increases the likelihood of better performance by improving decision-making processes with broader insights. External environmental scanning helps banks identify market trends, emerging risks, and new opportunities, which are crucial for strategic adaptation and performance enhancement.

The constant term ($B = 4.382$) is highly significant ($p = 0.000$) and has an odds ratio of 80.000, meaning that in the absence of external scanning, banks are highly likely to perform poorly. This suggests that the ability to adapt to external conditions is crucial for maintaining a competitive edge and ensuring organizational success.

Hypothesis 3: Influence of Resource Allocation on Performance

The third hypothesis investigates whether flexible resource allocation positively affects the performance of commercial banks.

Table 4.14

Bivariate logistics on Resource Allocation

	B	S.E.	Wald	df	Sig.	Exp(B)
The organization utilized a flexible resource allocation	-2.316	.576	16.144	1	.000	.099
Reference category- The organization utilizes a fixed resource allocation	0	0	0	0	0	0
Constant	2.721	.462	34.742	1	.000	15.200

The results show that the use of flexible resource allocation is statistically significant ($B = -2.316$, $p < 0.001$). The Wald statistic (16.144) supports this finding, indicating that the variable significantly influences performance outcomes.

However, the odds ratio for flexible resource allocation ($\text{Exp}(B) = 0.099$) shows a negative relationship with performance. Specifically, banks using flexible resource allocation are 0.099 times as likely to perform well compared to those that use fixed resource allocation. The constant term ($B = 2.721$) and its significance ($p = 0.000$) suggest that banks that maintain a fixed allocation of resources may have more predictable and reliable outcomes.

Hypothesis 4: Influence of Plan Monitoring on Performance

The final hypothesis examines the effect of regular plan monitoring on the performance of commercial banks in Juba.

Table 4.15*Bivariate logistics on Plan Monitoring*

	B	S.E.	Wald	df	Sig.	Exp(B)
We conduct regular plan monitoring	-2.734	.618	19.562	1	.000	.065
Reference category- We conduct irregular monitoring of plans	0	0	0	0	0	0
Constant	2.970	.513	33.572	1	.000	19.500

The analysis indicates a significant negative relationship between regular plan monitoring and performance ($B = -2.734$, $p < 0.001$). The Wald statistic (19.562) further confirms the statistical significance of this relationship.

The odds ratio for plan monitoring ($\text{Exp}(B) = 0.065$) indicates that banks that conduct regular monitoring of their plans are 0.065 times as likely to achieve poor performance compared to those that conduct irregular monitoring. Regularly plan monitoring without making adaptive changes or taking corrective actions might lead to stagnation and missed opportunities for improvement. The constant term ($B = 2.970$) is highly significant ($p = 0.000$), indicating that in the absence of regular plan monitoring, banks may have a higher chance of performing better.

4.6 Binary Logistic Regression Analysis (Multiple)

A binary regression analysis was conducted to establish the odds ratio of the different independent variables to predict the organizational performance of commercial banks in Juba, South Sudan.

4.6.1 Model Summary

The Model Summary Table presents key indicators of model fit, including the -2 Log Likelihood, Cox & Snell R Square, and Nagelkerke R Square values.

Table 4.16

Model Summary

Step	-2 Log likelihood	Cox & Snell R Square	Nagelkerke R Square
1	39.091 ^a	.426	.722

The -2 Log Likelihood of 39.091 suggests that the model has adequately converged after seven iterations. The Cox & Snell R Square (.426) and Nagelkerke R Square (.722) indicate that between 42.6% and 72.2% of the variance in the dependent variable (Performance) is explained by the independent variables (Strategic Direction, Environmental Scanning, Resource Planning, and Plans Monitoring). The Nagelkerke R² above 0.7 indicates strong model fit, indicating that the predictors significantly contribute to explaining performance variations among banks.

4.6.2 Hosmer and Lemeshow Test

The Hosmer and Lemeshow Test assesses how well the model fits the data.

Table 4.17

Hosmer and Lemeshow Test

Step	Chi-square	Df	Sig.
1	13.844	5	.057

The Chi-square value of 13.844 with 5 degrees of freedom (df) and a p-value value of 0.057 suggests that the model has a concurrence between the observed and predicted values, thus a

good fit. The overall model therefore provides useful insights into the relationship between independent variables and performance.

4.6.3 Classification of the model

The Classification Table evaluates the predictive accuracy of the model.

Table 4.18

Model Classification

Observed			Predicted Performance		Percentage Correct
			Low performance	High performance	
Step 1	Performance	Low performance	15	4	78.9
		High performance	3	94	96.9
	Overall Percentage				94.0

a. The cut value is .500

The model correctly classifies 78.9% of low-performance cases and 96.9% of high-performance cases, leading to an overall classification accuracy of 94.0%. This suggests that the model is highly effective in distinguishing between banks with low and high performance, reinforcing its practical applicability in predicting performance outcomes.

4.6.4 Logistic Regression Coefficients

This table presents the logistic regression coefficients (B), standard errors (S.E.), Wald statistics, degrees of freedom (df), significance values (Sig.), and odds ratios (Exp(B)) for each independent variable.

Table 4.19*Beta Coefficients, P-values, and Logistic Odds*

	B	S.E.	Wald	Df	P-values	Odds
Strategic Direction						
Undocumented vision, mission, and core values	0	0	0	0	0	0
Well-documented vision, mission, and core values	2.058	.853	5.818	1	.016	7.831
Environmental Scanning						
The organization relies solely on internal data	0	0	0	0	0	0
The organization incorporates internal and external data sources	3.896	1.241	9.854	1	.002	49.204
Resource Planning						
The organization utilizes a fixed resource allocation	0	0	0	0	0	0
The organization utilized a flexible resource allocation	.179	.987	.033	1	.856	1.196
Plans Monitoring						
Irregular minoring of plans	0	0	0	0	0	0
Regular plan monitoring	2.331	.920	6.425	1	.011	10.289
Constant	-	.756	8.443	1	.004	.111
	2.197					

a. Variable(s) entered on step 1: Strategic Direction, Environmental Scanning, Resource Planning, and Plans Monitoring.

Influence of Strategic Direction on Performance

The logistic regression results show that Strategic Direction ($B = 2.058$, $\text{Sig.} = 0.016$, $\text{Exp}(B) = 7.831$) has a significant positive effect on bank performance, meaning that banks with well-defined vision, mission, and strategic objectives are 7.83 times more likely to perform well than those without well-defined plans. This finding is consistent with previous study which found that strategic direction significantly enhances the performance of pharmaceutical companies in Kenya (Ngaruiya et al., 2023). The study highlighted that a well-defined strategic direction improves customer satisfaction, asset expansion, and deposit base growth. Similarly,

another study found that strategic direction significantly explained 8.1% of the variance in performance (Nagelkerke $R^2 = 0.081$) in pharmaceutical companies in Kenya (Ngaruiya et al., 2023). They emphasized that embedding a leader's vision and mission into the strategic planning process ensures long-term success. Furthermore, a previous research demonstrated that strategic direction determination significantly influences commercial banks' performance in Kenya, with regression results showing an R^2 of 0.138, meaning that 13.8% of performance outcomes was explained by strategic direction practices (Kivuitu et al., 2022). Their study recommended that top management teams strengthen strategic direction practices, establish a clear mission and values, and enhance decision-making agility to improve competitiveness.

Influence of Environmental Scanning on Performance

The logistic regression results indicate that Environmental Scanning ($B = 3.896$, $\text{Sig.} = 0.002$, $\text{Exp}(B) = 49.204$) is the most influential predictor, suggesting that banks incorporating external data sources in their scanning process are 49.2 times more likely to perform well. This result is supported a previous study which found that environmental scanning significantly influences the performance of SMEs in Kenya, with regression results showing an R^2 of 0.398 and $p = 0.000$ (Sekere, 2023). The study emphasized that regular scanning of competitors, economic trends, and regulatory changes enhances strategic decision-making. Similarly, found a positive relationship between environmental scanning and performance in Zambian tourism statutory bodies, emphasizing the need for systematic and regular scanning in a dynamic business environment. The study recommended establishing dedicated offices for strategic execution and incorporating market intelligence techniques to enhance organizational performance (Tembo, 2022). Furthermore, a study examined commercial-based parastatals in Nairobi, Kenya, concluding that environmental scanning has a significant effect on performance

(Nyagaki, 2022). The study recommended involving all industry stakeholders in strategic formulation to enhance ownership and improve outcomes.

Influence of Plan Monitoring on Performance

The logistic regression results show that Plans Monitoring ($B = 2.331$, $\text{Sig.} = 0.011$, $\text{Exp}(B) = 10.289$) is a significant predictor, meaning that banks with effective monitoring frameworks are 10.3 times more likely to have high performance. This aligns with a study which found that monitoring and evaluation (M&E) planning significantly enhances the performance of agribusiness projects in Kenya (Mbugua & Kimutai, 2024). Their regression results showed a strong positive relationship between M&E planning and project performance, emphasizing its role in ensuring accountability, tracking progress, and improving decision-making. Similarly, a previous study examined monitoring and evaluation practices in India, finding that M&E plans, training, and budgeting significantly influenced project outcomes (Sahoo, 2021). The study emphasized that monitoring activities should be integrated into strategic management to improve performance. Further support comes from a study which analyzed the impact of M&E on the reading and numeracy activities (RANA) Project in Nigeria (Okafor, 2021). The study demonstrated that well-structured M&E systems contribute to performance improvements by ensuring data-driven decision-making and effective stakeholder engagement.

Influence of Resource Planning on Performance

Unlike the other variables, Resource Planning ($B = 0.179$, $\text{Sig.} = 0.856$, $\text{Exp}(B) = 1.196$) does not significantly affect performance, as indicated by its high p-value (0.856), which is above the 0.05 threshold. The results therefore show that whether an organization utilizes fixed or flexible budgets for resource allocation, either option does not significantly lead to better performance. This contradicts some previous studies that found a positive relationship between

resource planning and performance. For example a study found that resource planning practices positively correlated with project performance in Rwanda, with a correlation coefficient of $r = 0.654$, $p = 0.000$ (Mugorewase & Kwena, 2024). The study emphasized that effective human and financial resource planning enhances organizational efficiency and project success. Similarly, Another study examined the Kenya Power & Lighting Company and found that human resource planning significantly influenced organizational performance (Aloisi, 2021). The study recommended that firms prioritize succession planning, leadership development, and strategic workforce allocation. However, the insignificance of Resource Planning in this study may be attributed to inefficiencies in financial resource allocation or poor strategic execution. If banks allocate resources without aligning them with performance-driven objectives, their impact on organizational success may be minimal. Additionally, factors such as bureaucratic financial policies, rigid budgeting systems, or ineffective workforce planning may contribute to this weak relationship.

4.7 Hypothesis testing

The hypotheses summary is as follows, based on the binary logistic regression output when all independent variables are considered against the dependent variable.

Table 4.20*Hypotheses summary*

Hypothesis	P-value	Decision
HO1: Strategic direction has no significant influence on the performance of commercial banks in Juba.	0.016	Reject the null hypothesis
HO2: Environmental scanning has no significant influence on the performance of commercial banks in Juba.	0.002	Reject the null hypothesis
HO3: Resource allocation has no significant influence on the performance of commercial banks in Juba.	0.856	Accept the null hypothesis
HO4: Regular plan monitoring has no significant influence on the performance of commercial banks in Juba.	0.011	Reject the null hypothesis

Strategic direction, environmental scanning, and regular plan monitoring significantly affect the performance of commercial banks in Juba (p-values < 0.05). Therefore, the null hypotheses for these variables are rejected. Resource allocation, however, does not significantly affect performance (p-value = 0.856), so the null hypothesis for this variable is accepted.

CHAPTER FIVE

SUMMARY OF FINDINGS, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the key findings of a study that sought to determine how strategic planning practices influence the performance of commercial banks in Juba. The chapter also presents conclusions that were drawn from the findings, and lastly, the chapter presents policy recommendations to support the managers with policies that are crucial in enhancing the performance of the banks through strategic practices.

5.2 Summary of Key Findings

The purpose of the study was to determine the influence of strategic planning practices on the performance of commercial banks in Juba, South Sudan.

5.2.1 Strategic Direction and Performance

The study found that banks in Juba carry out practices on setting strategic direction through setting vision, mission, and objectives, and setting important core values that drive the organization towards its goals. This was evident through the participants agreeing with statements given on strategic direction. Additionally, the study revealed that organizations that banks in Juba have a well-documented vision, mission, and core values have 7.831 times better chances of reporting improvement in performance than those without formalized policies. Strategic direction ($B = 0.699$, $p = 0.000$) significantly affects performance. The regression analysis confirms that strategic direction is a significant predictor of the performance of private solar energy companies in Kenya.

5.2.2 Environmental Scanning and Performance

Results also demonstrate higher evidence that banks in Juba carried out SWOT, PEST, and Value chain analysis to understand both the internal and external environment of the organization through the high mean score of the Likert of between 3.73 and 3.91. Additionally, results from the main findings showed that banks that conducted environmental scanning by incorporating both internal and external data sources (such as industry reports, competitor analysis, and customer feedback) had about 49.204 more chances of increasing the banks' performance than those that solely relied on internal data for their scanning activities. Environmental scanning significantly impacts performance, with a B value of 0.843 ($p = 0.000$). Environmental scanning is a significant predictor of performance in private solar energy companies, with a robust positive relationship.

5.2.3 Resource Planning and Performance

Banks in Juba practice resource planning as one of the practices under strategic plan practices aimed at boosting organizational performance. The key practices included the assignment of human, financial, and technological resources. Findings. However, findings showed indifference between organizations that utilized a fixed resource allocation versus those that utilized a flexible resource allocation. Practice either the use of either fixed or flexible resource budgeting did not increase significantly the odds of performance. The unstandardized coefficient for resource planning is 0.530 ($p = 0.000$), suggesting that resource planning has a significant positive effect on performance. The regression analysis confirms that resource planning significantly influences the performance of private solar energy companies, with a positive relationship.

5.2.4 Plans, Monitoring, and Performance

Findings revealed that banks in Juba carried out continuous review, controls, and feedback as the major monitoring activities. Additionally, findings show that banks which conducted regular plan monitoring were 10.289 more likely to have higher performance than those that conducted irregular monitoring. The model summary shows an R value of 0.763, indicating a strong positive correlation between plans monitoring and performance. The unstandardized coefficient for plans monitoring is 0.830 ($p = 0.000$), indicating that plans monitoring significantly influences performance. The regression analysis highlights that plan monitoring is a significant predictor of performance in private solar energy companies, with a strong positive effect on enhancing organizational performance.

5.3 Conclusions of the Study

The study concluded that strategic direction setting within commercial banks in Juba significantly and positively influenced the performance through well-documented vision, mission, and core values which increased the odds of higher performance. The conclusion, therefore, leads to a rejection of the null hypothesis that strategic direction does not significantly influence the performance of banks in Juba. The conclusion is in support of goal-setting theory, which postulates that specific and challenging goals lead to higher organizational performance than those that are vague. Goal setting enhances motivation by increasing persistence and promoting persistence.

The study also concludes that environmental scanning positively and significantly influences the performance of banks in Juba. Organizations that consider both internal and external sources of information while scanning the environment using a combination of PEST, SWOT, and value chain analysis significantly increase the odds of higher performance. The conclusion,

therefore, leads to a rejection of the null hypothesis claim that environmental scanning does not significantly influence the performance of banks in Juba. The outcome of the study is in support of the contingency theory, which postulates that every unique situation calls for a unique approach to management. By scanning the environment to understand the internal and external environment of an organization, bank managers can place the right manager in the right job to handle unique situations based on qualifications and competencies.

The study, however, concluded that resource planning does not significantly influence the performance of banks in Juba which contradicts the resource base view theory which postulates that organizations can leverage on competencies and resources through policies that promote better performance outcomes. Therefore, based on the conclusion, the researcher fails to reject the null hypothesis that resource planning does not significantly influence the performance of banks in Juba.

Lastly, the study concluded that plan monitoring significantly influenced the performance of the banks in Juba. Banks that conduct regular monitoring of the plans significantly increased the odds of higher performance. The conclusions, therefore, lead to a rejection of the null hypothesis with a claim that plan monitoring does not significantly influence the performance of banks in Juba. The conclusions are in support of the resource-based view theory, which postulates that organizations with rare, inimitable, and valuable resources have to be aligned or organized properly according to the organization's strategy and structure to boost performance.

5.4 Recommendations of the study

The recommendations of this study are mainly classified into policy recommendations and suggestions for future studies. The policy recommendations are suggestions to managers of the

banks in Juba on what they are required to do within the strategic planning practices to enhance the performance of the banks in Juba. On the other hand, the suggestion for future study poses study gaps to future scholars on the areas of academia that need immediate address.

5.4.1 Policy Recommendations

5.4.1.1 Strategic Direction and Performance

The top management for commercial banks in Juba should actively formulate and communicate the vision, mission, and core values of their organization by aligning their strategies with the organizational structure and overall goals to enhance performance. Additionally, Managers for banks in Juba should periodically review and update their strategic direction to align with changing market conditions and competitive landscapes.

5.4.1.2 Environmental Scanning and Performance

Managers for banks in Juba should ensure that they comprehensively conduct environmental scanning by involving data from both internal and external environments. The best way to do this should be through use of PEST, SWOT, and value chain analysis tools in strategic management for purposes of scanning the environment. By capturing internal and external environment data organizations will increase their chances for better performance than alone capturing the internal sources of data alone. Besides, it would be crucial for the banks in Juba to apply data analysis such as the use of machine learning, deep learning, and tools that artificial intelligence tools that support data-driven decisions.

5.4.1.3 Resource Planning and Performance

Banks in Juba should consider a review of the resource planning approach to ensure that the right workforce, technology, and finances are put to the right use to enhance performance, despite resource planning being found to have an insignificant positive effect on performance.

Therefore, banks can invest in their staff through training and strategically allocate all resources to strategic planning

5.4.1.4 Plan Monitoring and Performance

Managers in Juba banks should carry out regular monitoring of plans and provide feedback loops for all the stakeholders affected by a strategy in one way or the other. Real-time data capture and action for review and plan adjustments should be enhanced to enhance the overall performance outcome.

5.4.2 Suggestions for Further Studies

The study recommends for a future study be conducted where more variables on strategic planning practices are included, the current model with four variables could explain between 42.6% and 72.2% of the variance in the dependent variable (Performance). Therefore, in future studies, both mediating and moderating variables can be included to increase the model's prediction capacity. Such a control variable can include stakeholder support as a moderating variable or an intervening variable such as corporate governance.

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APPENDICES

Appendix I: Questionnaire

Instructions: Please answer all the questions while ticking appropriately

Section A: Demographic Information

1. Gender Male ☐ Female ☐

2. Age

Below 30 years ☐ Between 30 and 39 years ☐

Between 40 and 49 years ☐ Above 50 years ☐

3. Level of Education

Certificate and below ☐ Diploma ☐

Bachelor's Degree ☐ Post Graduate ☐

Section B: Strategic Direction

Please indicate the extent to which you agree with the following statements on strategic direction using a Likert scale. Where 1= strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree

Statement	1	2	3	4	5
Vision					
Our bank's vision is communicated to all employees.					
The vision of our bank aligns with its long-term goals and priorities.					
Mission					
Our bank's mission effectively guides daily operations and decision-making.					
Employees understand and identify with the mission of the bank.					
Objectives					
The bank's strategic objectives are realistic and achievable within the set timelines.					
The objectives of the bank are regularly reviewed to address emerging challenges and opportunities.					
Values					
The bank's core values are consistently reflected in its operations and customer interactions.					
Employees are aware of and adhere to the bank's core values in their daily activities.					

Please tick appropriately in response to the following statements (choose **only one**)

Yes: Our bank has a well-documented vision, mission, and core values ()

No: Our organization lacks a well-documented vision, mission, and core values ()

How does the bank's strategic direction influence its overall performance?

.....

Section C: Environmental Scanning

Please indicate the extent to which you agree with the following statements on environmental scanning using a Likert scale. Where 1= strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree

Statement	1	2	3	4	5
SWOT Analysis					
Our bank effectively leverages its strengths to maintain a competitive advantage.					
Our bank continuously identifies and addresses its internal weaknesses to improve performance.					
Our bank proactively explores opportunities for growth and expansion in the market.					
Our bank has strategies in place to mitigate potential threats from external factors.					
PEST Analysis					
Our bank effectively adapts to changes in government policies and regulations.					
Our bank's strategic decisions consider economic trends and market conditions.					
Our bank responds to changing customer preferences and societal trends effectively.					
Our bank invests in modern technology to enhance operational efficiency and service delivery.					
Value Chain Analysis					
Our bank efficiently manages the procurement and handling of financial resources and materials.					

Our bank's internal processes are well-structured to enhance service delivery and operational efficiency.					
Our bank ensures timely and effective distribution of financial services to customers.					
Our bank implements effective marketing strategies to attract and retain customers.					
Our bank provides excellent customer support and after-sales assistance.					
Our bank invests in innovative technologies to improve banking operations and service delivery.					

Please respond appropriately on the Use of External Data Sources in your organization

(choose only one)

Yes: The organization incorporates external data sources (such as industry reports, competitor analysis, and customer feedback) in its environmental scanning process. ()

No: The organization relies solely on internal data for its scanning activities. ()

How does the bank ensure its environmental scanning process captures all critical external and internal factors?

.....

Section D: Resource Planning

Please indicate the extent to which you agree with the following statements on resource planning using a Likert scale. Where 1= strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree

Statement	1	2	3	4	5
Human Resource					
The bank effectively plans for the recruitment and retention of skilled personnel to meet its strategic goals.					
Training and development programs are regularly incorporated into the strategic planning process to enhance employee performance.					
Finance Resource					

The bank allocates financial resources effectively to meet both short-term and long-term strategic objectives.					
Budgeting processes are aligned with the bank's overall strategic plan to ensure financial sustainability.					
Technological Infrastructure					
The bank's strategic planning includes investments in modern technology to improve operational efficiency.					
Regular upgrades and maintenance of technological systems are prioritized in the bank's resource planning.					
Asset Utilization					
The bank ensures optimal utilization of its physical assets (e.g., buildings, and equipment) to achieve its strategic objectives.					
Asset management practices are reviewed regularly to align with the bank's strategic planning goals.					

Please select only one that describes your organization's resource allocation plan (***choose only one***)

The organization utilized a **flexible** resource allocation ()

The organization utilizes fixed resources allocation ()

What tools does your bank utilize to facilitate resource planning, and how do they contribute to achieving strategic objectives?

.....
.....

Section D: Plans Monitoring

Please indicate the extent to which you agree with the following statements on plan monitoring using a Likert scale. Where 1= strongly disagree, 2= disagree, 3= neutral, 4= agree and 5= strongly agree

Statement	1	2	3	4	5
Continuous Review					
The plan monitoring in our bank is regularly reviewed to ensure alignment with strategic objectives.					
Regular updates to the plan monitoring help identify and address emerging challenges effectively.					
Controls					
The plan monitoring includes adequate controls to track the progress of strategic initiatives.					

Monitoring controls in our bank ensures compliance with set timelines and resource allocations.					
Feedback					
The feedback mechanisms in the plan monitoring provide actionable insights for improving performance.					
Feedback gathered through the plan monitoring is timely and effectively communicated to relevant stakeholders.					
Attainment of Desired Results					
The plan monitoring contributes significantly to achieving the desired strategic outcomes.					
Monitoring activities help evaluate whether strategic goals are being met within the planned timeframe.					

Please choose one that describes the nature of monitoring in your organization (**choose only one**)

We conduct regular plan monitoring ()

We conduct irregular monitoring of plans ()

How does the plan monitoring in your bank contribute to achieving strategic objectives?

.....

.....

What improvements would you recommend to enhance the effectiveness of the plan monitoring ?

.....

.....

Section E: Performance

Please indicate the extent to which you agree with the following statements on Performance using a Likert scale. Where 1= strongly disagrees, 2= disagree, 3= neutral, 4= agree and 5= strongly agree.

Statement	1	2	3	4	5
Our revenues have increased in the past five years.					
Our profits have increased in the past five years.					
We have increased the number of customer deposits in the past five years.					

We have increased the number of customers we serve in the past five years.					
--	--	--	--	--	--

Based on the previous performance highlighted above, what was the overall performance of your institution

High ()

Low ()

Appendix II: Banks in Juba, South Sudan

S/N	NAME OF BANK
1	KCB Bank South Sudan Limited
2	Equity Bank South Sudan Limited
3	Commercial Bank of Ethiopia
4	Qatar National Bank
5	Stanbic Bank Kenya Limited
6	Ecobank South Sudan Ltd
7	National Bank of Egypt-Juba
8	African National Bank
9	Afriland First Bank
10	Agricultural Bank
11	Buffalo Commercial Bank
12	Charter One Bank
13	Cooperative Bank of South Sudan
14	Eden Commercial Bank
15	International Commercial Bank
16	Ivory Bank
17	Kush Bank PLC
18	Liberty Commercial Bank
19	Mountains Trade and Development Bank
20	National Credit Bank
21	Nile Commercial Bank
22	Opportunity Bank
23	People's Bank
24	Phoenix Commercial Bank
25	Regent African Bank
26	Royal Express Bank
27	South Sudan Commercial Bank
28	Alpha Commercial Bank
29	Ebony National Bank
30	National Investment & Development Bank (S.S) Plc
31	Horizon Bank

Source: Bank of South Sudan's Annual Banking Report (2024)

Appendix III: Operationalization of variables

Variable			
Variable	Type	Indicators	Scale
Strategic Direction	Independent	No: Our organization lacks a well-documented vision, mission, and core values (0)	Nominal
		Yes: Our bank has a well-documented vision, mission, and core values (1)	
Environmental scanning	Independent	No: The organization relies solely on internal data for its scanning activities. (0)	Nominal
		Yes: The organization incorporates external data sources (such as industry reports, competitor analysis, and customer feedback) in its environmental scanning process. (1)	
Resource Planning	Independent	The organization utilizes a fixed resource allocation (0)	Nominal
		The organization utilized a flexible resource allocation (1)	
Plans Monitoring	Independent	We conduct irregular monitoring of plans (0)	Nominal
		We conduct regular plan monitoring (1)	
Performance	Moderating	Low (0)	Nominal
		High (1)	

Appendix IV: Introduction Letter to NACOSTI



KENYA METHODIST UNIVERSITY

P. O. Box 267 Meru - 60200, Kenya

Fax: 254-64-30162

Tel: 254-064-30301/31229/30367/31171

Email: deanrd@kemu.ac.ke

DIRECTORATE OF POSTGRADUATE STUDIES

Our Ref: KEMU/NACOSTI/BUS/10/2025

April 11, 2025

Commission Secretary

National Commission for Science, Technology and Innovations

P.O. Box 30623-00100

NAIROBI

Dear Sir/Madam,

RE: JOHN AYUEN DHOOR DENG-BUS-3-2326-2/2023

This is to confirm that the above named is a bona fide student of Kenya Methodist University, in the Department of Business Administration, undertaking a Master's degree in Business Administration. He is conducting research on: *"Influence of Strategic Planning Practices on the Performance of Commercial Banks in Juba, South Sudan"*.

We confirm that his research proposal has been defended and approved by the University.

In this regard, we are requesting your office to issue a research license to enable him collect data.

Any assistance accorded to him will be highly appreciated.

Yours sincerely,

Dr. Nancy Rintari (PhD)

Director, Board of Postgraduate Studies

Cc: Dean, School of Business

CoD, Business Administration

Postgraduate Coordinator - BA

Supervisors

Appendix V: Ethics and Review Board



KENYA METHODIST UNIVERSITY

P. O. BOX 267 MERU - 60200, KENYA
TEL: 254-064-30301/31229/30367/31171

FAX: 254-64-30162
EMAIL: info@kemu.ac.ke

Our Ref: KeMU/ISERC/BUS/10/2025

April 10, 2025

JOHN AYUEN DHOUR DENG
BUS-3-2326-2/2023

Dear John,

SUBJECT: INFLUENCE OF STRATEGIC PLANNING PRACTICES ON THE PERFORMANCE OF COMMERCIAL BANKS IN JUBA, SOUTH SUDAN

This is to inform you that Kenya Methodist University Institutional Scientific Ethics and Review Committee has reviewed and approved your research proposal. Your application approval number is KeMU/ISERC/BUS/10/2025. The approval period is 10th April, 2025 – 10th April, 2026.

This approval is subject to compliance with the following requirements:-

- I. Only approved documents including (informed consents, study instruments, MTA) will be used.
- II. All changes including (amendments, deviations, and violations) are submitted for review and approval by Kenya Methodist University Institutional Scientific Ethics and Review Committee.
- III. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to KeMU ISERC within 72 hours of notification.
- IV. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to KeMU ISERC within 72 hours.
- V. Clearance for export of biological specimens must be obtained from relevant institutions.

- VI. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- VII. Submission of an executive summary report within 90 days upon completion of the study to KeMU ISERC.

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://oris.nacosti.go.ke> and also obtain other clearances needed.



Appendix VI: Field Permit Letter from South Sudan

THE REPUBLIC OF SOUTH SUDAN
Ministry of Higher Education, Science & Technology
Office of the Undersecretary



RSS/MoHEST/USO/J/IM Date: 18th /3/2025

To Whom It May Concern:

Subject: John Ayuen Dhuor Deng

This is to inform you that, the above-mentioned is a Postgraduate scholar (MBA Program) at Kenya Methodist University in Nairobi/ Kenya.

He intends to collect data for his research scheme titled *"The Influence of Strategic Practices on the Performance of Commercial Banks in Juba, South Sudan"*

Therefore, I will appreciate it greatly any support rendered to this scholar on collecting data for academic purposes only, in Juba (at any Commercial Bank) for duration of Six (6) Months effective March 2025.

Kind regard,



Dr. Adil Attahazion
Undersecretary
Ministry of Higher Education, Science & Technology/RSS



Cc: Hon. Minister
Cc: Director General for Training & External Relations.
Cc: File.

Appendix VII: NACOSTI License



