

GENERIC STRATEGIES ON ORGANIZATIONAL PERFORMANCE OF SAVING AND CREDIT CO-OPERATIVE SOCIETIES IN KENYA: A CASE OF KENYA BANKERS SAVING AND CREDIT CO-OPERATIVE SOCIETY, NAIROBI COUNTY.

By

Faith Muniafu Naliaka  
21-1473

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APPROVAL

GENERIC STRATEGIES AND ORGANIZATIONAL PERFORMANCE OF SAVING AND CREDIT CO-OPERATIVE SOCIETIES IN KENYA: A CASE OF KENYA BANKERS SAVING AND CREDIT CO-OPERATIVE SOCIETY, NAIROBI COUNTY.

By

Faith Muniafu Naliaka

21-1473

In accordance with Daystar University policies, this thesis is accepted in partial fulfillment of requirements for the Master of Business Administration degree.

Date

\_\_\_\_\_  
Joanes Kyongo, PhD  
1st Supervisor

\_\_\_\_\_  
Laban Chesang', PhD  
2nd Supervisor

\_\_\_\_\_  
Joseph Munyao, MSc (Sta IS)  
HOD, Commerce

\_\_\_\_\_  
Evans Amata, PhD  
Dean, School of Business and Economics

DECLARATION

GENERIC STRATEGIES AND ORGANIZATIONAL PERFORMANCE OF SAVING AND  
CREDIT CO-OPERATIVE SOCIETIES IN KENYA: A CASE OF KENYA BANKERS  
SAVING AND CREDIT CO-OPERATIVE SOCIETY, NAIROBI COUNTY

I hereby declare that this is my original work and has not been submitted to any other university/  
college for academic credit.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_

Faith Muniafu Naliaka (21-1473).

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## DEDICATION

I dedicate this work to my parents, Linnet Kidiga and Ben Muniafu, for their continued support, belief, and encouragement.

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## LIST OF ABBREVIATIONS AND ACRONYMS

- GDP - Growth Domestic Product
- ICT - Information Communication Technology
- ISERC - Institutional Scientific and Ethics Review Committee
- SACCO - Saving and Credit Co-operative Societies
- SASRA - SACCO Societies Regulatory Authority
- SPSS - Statistical Package for Social Sciences

## ABSTRACT

The statement of the problem of the study highlighted a critical research gap in that, generic strategies have been widely recognized as potent tools for achieving competitive advantage in the business world, however, their application within the SACCO sector in Kenya remains underexplored. The specific objectives of the study were to establish the generic strategies used at Kenya Bankers SACCO, to assess organizational performance at Kenya Bankers SACCO and to determine the effect of generic strategies on organizational performance at Kenya Bankers SACCO. Theories that underpinned the study included Game theory, Structuralism theory, Contingency theory and Strategic choice theory. The study adopted descriptive research design. The researcher used stratified sampling technique to come up with a sample of 104 respondents out of target population of 347. The study used questionnaire to gather data from the respondents at Kenya Bankers SACCO and Statistical Package of Social Sciences (SPSS) Version 25 to code, enter and analyze the collect data which was presented in forms of figures, tables, frequencies, and percentages. In this study, generic strategies—differentiation, cost leadership, and focus—were found to have a positive impact on Kenya Bankers SACCO's organizational performance, supported by median values of 4.0. Performance metrics encompassing efficiency, service quality, and employee satisfaction were deemed crucial by 88% of respondents. Strong evidence emerged, with 91.6% agreement among participants, indicating that implementing these strategies significantly enhances performance. Robust correlations were observed: 0.798 for cost leadership, 0.359 for differentiation, and 0.502 for focus strategies. Moreover, external factors (SASRA regulations) and internal factors (organizational culture) were identified as moderating influences. This underscores the importance of aligning strategies with regulations and cultural dynamics for optimal effectiveness. The study recommended Kenya Bankers Sacco to embrace new and advanced technology, put more focus on lucrative market niches, focus on policies and measures of lowering cost as well as increase budget on research and development.