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Influence of Leadership on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

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Abstract:
Over the past decades, the question of appropriate leadership paradigms and behaviours has received considerable attention. The way leader acts and behaves is said to directly affect company performance. Leadership is considered among key drivers of organizational performance. The world has shifted to the digital era where social and business structures are rapidly changed, and the trend of globalization forces all leaders to regularly learn more on what has changed and what is being changed. The main objective of this study was to analyze the influence of leadership on electronic-commerce strategy as adopted by commercial banks in Kenya. The general objective was operationalised by in-depth study of the following constructs; leadership performance, leadership pipeline, and middle management effectiveness. The study employed a descriptive survey research design. Self-administered questionnaire was distributed to management, supervisors, clerical and secretariat, and support staff randomly selected from the commercial banks that are sample respondent. The target population was 36,923, and the sample size of 384. The scope of the study targets was 43 commercial banks in Kenya. The quantitative data was analyzed by the use of statistical package for social scientists (SPSS). Result from the research findings indicates that different aspects of leadership influences electronic commerce strategy as adoption by commercial banks in Kenya in different directions and magnitude: Leadership Performance by 0.233, leadership pipeline by 0.009 and middle management effectiveness by 0.287. Commercial Banks embrace leadership performance and middle management effectiveness to achieve a higher level of electronic Commerce strategy adoption. Majority of commercial banks also recognizes the importance of leadership development at all levels of the organization. The study recommends improved performance by middle management functions and leadership strategy alignment with the organization strategy. Major effort is required to ensure potential weakness in leadership pipeline is addressed. Future researchers to explore the influence of leadership on electronic commerce strategy as adopted by non- commercial banks, so as to support the generalization of the findings; and also, they can focus on the influence of other organizational capabilities.

1. Background of the Study

The 21st century global trend in business and industry is experiencing rapid changes (Mundia, 2014). The worldwide commerce system is evolving from traditional activities to knowledge and information based economy (Ghobakhloo, Amada & Airanda, 2012). Every business competes in two worlds: a physical world that managers can see and touch and a virtual world made of information (Rayport & Sviokla, 1995). According to Otuya et al. (2014), the corporate organizations especially the banking industry worldwide has been characterized by fundamental changes taking place in the business environment. Business activities have taken a different turn as the general consumers become more complex. Their purchase behavior is becoming more and more complex and highly unpredictable. As reported by Chartered Institute of Management Accounts

(CIMA, 2010), banks target mass-affluent consumers, who want to feel special; do not want to wait in a queue like everyone else; who feel they have worked hard for their money and they expect to be treated well. People in that market seek good service above all else, so they expect to get what they pay for or they will make their feelings clear (CIMA, 2010).

Researchers in strategic management are particularly concerned with the development of strategies and models that can help the banks achieve superior competitive advantage. With the relatively growing competition landscape along with the customer dynamics, the business models of banks require different strategic approach. Focusing on Africa, Sub-Saharan African States (SSA's) financial sector continues to be less developed even when compared to other emerging market regions. According to KPMG, (2015), the development of the SSA banking sector is still to an extent constrained by the small size of national markets. In many cases, this prevents banks operating in their home country from realizing the benefits of economies of scale. Increased regional economic and financial integration represents an opportunity to overcome this obstacle. The region has witnessed a rapid expansion of pan-African banking groups in recent years, and as domestic markets become saturated, banks are often forced to look beyond borders for potential growth opportunities. Secondly, regulatory changes in the country where banks are domiciled could also influence ambitions to expand beyond borders (KPMG, 2015).

1.1. Banking Sector in Kenya

Ally (2013) and Sufian and Chong (2008) stated that an economy's banking sector plays a very critical role in sustaining financial intermediation, financial markets and has a substantial impact on the financial health of the entire economy. Commercial banks are regarded as crucial forces in capital formation, savings, investment and other economic resource allocation of various countries by making funds available for investors (Ongore & Kusa, 2013).

The level of competition in the banking sector in Kenya is cut–throat (Kato, Otuya, Owunza,& Nato, 2014). In the recent years, banking industry is flourishing more rapidly than any other industry, so the number of banks is likely to increase in this industry, and as a result the competition has increased.According to Mr. Osoro the director of Kenya Bankers Association's Centre for Research on Financial Markets and Policy, what is more revealing of the intensity of competition is the ambition of market players to be on the leader's board in terms of market share. Over the past decade there have been shifts in terms of ranking according to market share, with traditional international leaders losing ground to local competitors. Competition has had the obvious consequence of exerting downward pressure on interest rates, hence low profitability. For instance, in June 2012 the spread between average lending and deposit rates stood at 12.4 per cent; by June 2014 it had fallen below 10 per cent and now stands at about eight per cent (Osoro, 2015).

In order to ensure that market stability accompanies the competitive operating environment, banks' capital requirement is high. This partly explains why although banks' profits are high in absolute terms, their returns on assets and equity indicate that the rate of profitability is low comparable to those in comparable economies across the continent and many leading Kenyan businesses. The exhibited low concentration and fluctuating market shares observed as well as the fact that the market is characterized by a large number of banks that vary in size, ownership status and strategy point to the fact that competition in the industry can only get more intense and not the opposite. The recent introduction of the Kenya Banks Reference Rate (KBRR) and the Annual Percentage Rate (APR) is likely to further strengthen competition in the market, although the full impact will not be immediate (Osoro, 2015).

Banks should position themselves strategically so that they can be able to provide these important services to the customer and sustain a competitive advantage over the competitors who provide the same services that banks are providing to survive in the current competitive, local and global challenging environment. The strategic positioning needs creative thinking and experimentation with new business models and the ability to recognize what form of restructuring is needed, (Meyer, 2009). These banks have to position themselves strategically to remain on course as well as to achieve their vision and mission and to sustain a competitive advantage over the competitors, hence the need to modernize equipment, adopt the latest I.T, develop human resource, continuously improve management styles, create efficient and low cost innovative services and to provide services that are differentiated from the competitors other than the usual services so as to attain customer loyalty (Finneran, 2006).

1.2. Statement of the Problem

In the recent past we have witnessed a turbulent time in the banking industry in Kenya. On 14th August, 2015, Central bank of Kenya (CBK) announced it has appointed the Kenya Deposit Insurance Corporation (KDIC) as a receiver in the interest of (Dubai Bank's) depositors, creditors and members of the public. In October 2015, the Central Bank of Kenya (CBK) put another Kenyan bank-Imperial Bank, under statutory management, barely months after taking similar measures against Dubai Bank. In April 2016 Chase bank placed under receivership (the third bank to be placed under the CBK in the past YEAR). In September 2016, Ecobank selling its office tower to recoup losses accrued from banking business. This is a problem that is causing major concerns in the financial sector. Now more than ever, banking institutions have to optimize their processes, control their cost structure, and explore new operating models using all the tools at their disposal. Leadership is critical for superior firm performance in electronic commerce (e-commerce), and plays important role in successful Customer Relationship Management implementation. This study has focused on the influence of leadership on electronic commerce strategy as adopted by commercial banks in Kenya in response to the competitive environment.

1.3. General Objective

To determinetheinfluence of leadership on electronic commerce strategy as adopted by commercial banks in Kenya.

1.4. Specific Objective

- To determine the influence of leadership performance on electronic commerce strategy as adopted by commercial banks in Kenya
- To establish the influence of leadership pipeline on electronic commerce strategy as adopted by commercial banks in Kenya
- To ascertain the influence of middle level management effectiveness on electronic commerce strategy as adopted by commercial banks in Kenya

1.5. Research Hypotheses

- H_0: There is no significant influence of leadership performance on electronic commerce strategy as adopted by commercial banks in Kenya
- H_0: There if no significant influence of leadership pipeline on electronic commerce strategy as adopted by commercial banks in Kenya
- H_0: There is no significant influence of middle level management effectiveness on electronic commerce strategy as adopted by commercial banks in Kenya

1.6. Justification of the Study

The banking sector has shown tremendous growth with commercial banks not left behind. This line of research has theoretical value, as it aids researchers in developing and validating general applied frameworks aimed at facilitating the utilization of leadership to attain expected e-commerce adoption hence strategic advantage. The findings of this study will act as a guide to management of commercial banks in their steps to developing sustainable competitive advantage and commitment to organization's strategy. It would also assist policy makers in developing policies which would evaluate the impact of organizational capabilities on ecommerce strategy in the banking sector hence developing policies which regulate and support the development of e-commerce strategy in banks. To the Governments, this research will be important in policy formulation for orderly economic growth. The research findings will also seek to extend knowledge in the world of academics in the area of Strategic Management. It will be useful as literature in the area of e-commerce strategy in the banking industry.

1.7. Scope of the Study

Only the commercial banks in Kenya were considered. The research was carried out in all commercial bank headquarters in Nairobi. The budget for this project was Ksh. 398,044.00 and was carried out between July, 2015 and July, 2017. The independent variables in the study were leadership performance, leadership pipeline, and middle management effectiveness. The dependent variable was electronic commerce strategy as adopted by commercial banks in Kenya.

1.8. Limitations of the Study

The challenges encountered during the study include financial challenges given the rising cost of materials in Kenya today and transportation. Furthermore, the subject of the study is sensitive and making appointment with some respondents caused some delays. However, the researcher used the focused groups effectively for better results.

2. Literature Review

The study was guided by four theories: Resource Based View theory, Complexity Theory, Theory of Change, Theory of Planned Behavior, and Innovation Diffusion Theory.

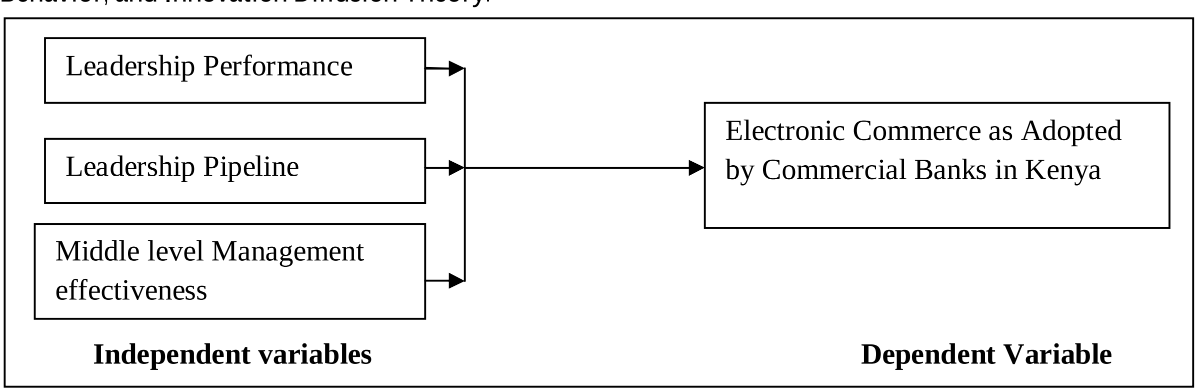

Figure 1: Conceptual Framework

3. Research Methodology

3.1. Research Design

Chandran (2004) describes research design as an understanding of conditions for the collection and analysis of data in a way that combines their relationships with the research to the economy of procedure. The research design, deal with the detailing of procedures that will be adopted to carry out the research study (Harper & Marcus, 2003). The study employed a descriptive survey research design. This is because; it permits the collection of data through questionnaires administered to a sample quickly, efficiently, and accurately (Osoo & Onen, 2007). It is an efficient method for systematically collecting data from broad spectrum of individuals and educational settings (Kothari, 2004).The study sought to describe the identified variables as they are without manipulation of variables. The major purpose of descriptive research is a description of the state of affairs, as it exists without manipulation of variables (Kombo & Tromp, 2006).

3.2. Target Population

A population is defined as a complete set of individuals, cases or objects with some common observable characteristics (Mugenda & Mugenda, 2003). Dencombe (2007) defines a population frame as "an objective list of the population from which the researcher can make his or her selection." A population frame must thus contain an up-to-date list of all those that comprise the target population. The target population of this study was 36,923, and comprised of the employees of all commercial banks, based at their headquarters in Nairobi.

Cadre of staff	Target number
Management	9,584
Supervisory	6,464
Clerical and Secretariat	18,539
Support Staff	2,336
Total	36,923

Table 1: Target Population

Source: Bank Supervisory Annual Report by CBK (2015)

3.3. Sample Procedure and Sample Size

Sampling design refers to a research plan that indicates how cases are to be selected for observation or as respondents (Mugenda & Mugenda, 2003). Any statements made about the sample should also be true of the population (Orodho, 2003). The target population was divided into strata according to cadre of staff, thereafter sample size determined by applying (Cooper & Schindler, 2003) formula. Simple random method was used to distribute the questionnaires.

$n = z^2pq/ (d^2)$

Where: n= desired sample size, z = standard normal deviation at the required confidence level, p= proportion in the target population estimated to have the characteristics being measured, q=1-p, d= level of statistical significance set.

At 95% level of confidence and P=0.5, the z statistics is 1.96. The sample size= $n= ((1.96)^2(.5)\ (.5))/\ (.05)^2 =384$. This sample size is considered representative and comprehensive in the coverage of the study objectives and economical in terms of time and money.

Cadre of staff	Target number	Sample Size
Management	9,584	100
Supervisory	6,464	67
Clerical and Secretariat	18,539	193
Support Staff	2,336	24
Total	36,923	384

Table 2: Sample Size

3.4. Data Collection Procedure

On appropriate date, the researcher administered the questionnaire to the respondents on agreement with the respondent. There was an introductory note to let the respondent to feel free to participate. Questions that were not clear to the respondent were clarified. The questionnaires were administered by the researcher. The researcher ensured that the questionnaires are received at the right time and that everything is clarified clearly to the respondents before they responded to the items in the questionnaire. The researcher also liaised with the relevant authorities to allow the study to be carried out and similarly, to conduct a pilot study to familiarize with the respondents. Similarly, the research got authority from NACOSTI, County Directors of Education, and County Commissioners for Nairobi and Nakuru counties.

A period of one month was given to the respondents to answer the questions postpaid envelops with researchers' postal address was left so that once the questionnaire is filled they will be posted. Contact mobile number and e-mail address of the researcher was given to the respondent. Researchers such as Bagchi & Udo (2007), Herindranath et al (2008), Tan et al (2009) and Wanyoike (2013) have used similar data collection procedures in similar studies.

3.4.1. Research Instruments

Questionnaire and interview guide were the research instruments. Questionnaires, incorporating both open-ended and closed-ended questions items were used to gather the study's data. According to Cooper and Emory (2008), the questionnaire is conveniently used because it is cheaper and quicker to administer, it is above researcher's effect and variability, and is highly convenient for the respondents as they could fill them during free times or when workloads are manageable. The instruments incorporated Likert scales to measure perception, attitude, values and behavior. According to Mugenda & Mugenda (2003), the questionnaire allows the researcher to collect information from a large sample with diverse background; the findings remain confidential, save time and since they are presented in paper format there is no opportunity for bias. The data received from questionnaires is appropriate and can easily be arranged and analyzed. Self-administered questionnaire is the only way to elicit self-reports on people's opinion, attitudes, beliefs and values (Sproul, 1998 as quoted by Kasiva, 2012). Questionnaires were distributed to management supervisory staff, clerical and secretarial staff and support staff. Likert (1932) scale was used to determine if the respondent agreed or disagreed in a statement. They are also easy to administer because each item is followed by an alternative answer and is economical. Interview guide were administered by the researcher to access key information to be utilized in conclusion. It was administered to management.

3.4.2. Reliability of Instrument

This refers to the extent to which data collection techniques and analysis will yield similar findings by other observers. The measurement of reliability provides consistency in the measurement of variables. Internal consistency reliability is the most commonly used psychometric measure for assessing survey instrument and scales (Zhang, Waszink & Wijngaard, 2000). Cronbach alpha (α) is the basic formula for determining the reliability based on internal consistency (Kim & Cha, 2002). The standard minimum value of alpha (α) is 0.7 recommended by Nunally (1975) and Malhotra (2004). Construct used in this study was tested for internal consistency reliability where values greater than 0.7 indicated presence of a strong internal consistency in the measurement. Table 3 produced a Cronbach alpha (α) values greater than 0.7, indicating that the questionnaire is reliable as recommended by Fraenkel & Wallen (2000) quoted by Otiso and Simyu (2017).

Study Variable	Number of Test	Cronbach Alpha
Leadership performance	15	0.9665
Leadership pipeline	15	0.9564
Middle management effectiveness	15	0.9564

Table 3: Reliability Test

4.Data Analysis, Interpretation, and Presentation

4.1. Response Rate

Out of 384 questionnaires that were distributed to potential respondents, 244 were duly filled and returned to the researcher. This translates to a response rate of 63.54%. Response rate refers to the number of questionnaires returned divided by the sample size and the result multiplied by one hundred (Baruch and Holtom, 2008). The response rate results were tabulated as presented in Table 4.

Questionnaires	Frequency	Percentage
Returned	244	63.54
Unreturned	140	36.46
Total	384	100

Table 4: Response Rate

The response rate of 63.54% was found to be sufficiently adequate for analysis and for discussions of the study findings when compared to other research results by Muturi (2014)-62%, Ngumi (2013)-62%, Wanyoike et al. (2013)-56%, Alam and Noor (2009) – 48.25%, Mutula and Brakel (2007) – 34.5%, Chiware and Dick (2008) – 58.29%. The unreturned questionnaire (36.46%) could be attributed to delay on the part of the respondent completing and hence being unable to return by on time. According to Mugenda and Mugenda (2003), for generalization purposes, a response rate of 50% is adequate, while 60% is good and a response of 75% is excellent. Hager, Wilson, Pollack and Rooney (2003) recommended 50%. Most importantly, the overall response rate of 63.54% is higher than the average response rate of 30% for survey research recommended by Saunder and Lewis (2009) and Sekara (2003).

4.2. Demographic Characteristics of the Sample

The profile of respondents identifies the main information about the characteristics of those who participated in the research process depending on the relevance of the information sought. The researcher sought to find out the distribution of the respondents according to gender, age bracket, and education level. The aim was to deduce any trend from the respondent's profile that was directly linked to the variables of the study. Similarly, previous studies have noted some relationship between these demographics factors and ecommerce strategy adoption (Looi, 2004). According to Sifer, Puddy, Warren and Robert (2002), the analysis of demographic characteristics traits of the sample helps the researcher and research consumer to make conclusion regarding the representativeness of the sample, and consequently, the generalization of the collected data.

4.2.1. Gender of the Respondents

The study sought to establish gender of the respondents so as to establish on the criteria used by the management in employing employees on gender consideration. Gender is a cross-cutting issue within the development policies of most international donors and national governments.If gender impacts are not evaluated, they are unlikely to be given any attention (World Bank Publication, 2009). The results were tabulated as indicated in Table 5.

Gender	Frequency	Percentage
Male	143	58.61
Female	101	41.39
Total	244	100

Table 5: Distribution of Respondents by their Gender

The findings show that 58.61% of the respondents are male and 41.39% female employees. This implies that there is a relative effort towards achieving gender equality in the commercial banks in Kenya since the difference between male and female counterpart is growing minimal, however there is still a big gap. This was also reflected in the interviews held with selected managers in the commercial banks in Kenya. The finding is consistent with the result by Wachudi and Mboya (2009) that demonstrated that boards of commercial banks in Kenya are male-dominated- on average, out of a typical board size of 8 members, only 1 is a female director. Gakure (2001) also observed male dominance in formal and informal sector.

The study further established that few women on the board may have come about because may be women in general do not have the necessary training and experience to work in the financial sector. That board gender diversity has no significant effect on the performance of banks, and that female employees face glass ceiling (that is promotion to a certain level but not beyond) in those organizations (Williams 1992) quoted by Mudanya (2014); and that women are tokens in the banking industry giving a hand to the tokenism theory. Similar study by Majid, Yusuff and Raza (2015) also found that women are under-represented in the skilled workforce of the Malaysian construction industry the findings by Ngugi (2016) further revealed that women constitute 48 per cent of Barclay's 2,762 employees, 43 per cent of Co-op's 3,948 and 42 per cent of KCB's 6,082 permanent workers. The findings by Masanja (2010) also established that there was low women participation in science, education and employment in Africa. The Kenya Gender Analysis Report (2013) further indicated that men control access to most productive assets in Kenya.

4.2.2. Age of the Participants

The researcher found it paramount to establish the age bracket of the respondent. This is a demographic feature that affects behaviors or perception of an individual on issues in organizations. The results were tabulated as indicated in Table 6.

Age Group	Frequency	Percent
60 and above years	1	.4
50-59 years	10	4.1
40-49 years	51	20.9
30-39 years	64	26.2
Below 30 years	118	48.4
Total	244	100.0

Table 6: Distribution of Age Group

The finding established that 48.4% of the respondents are below 30 years, 26.2% of them are between 30-39 years, 20.9% of them are aged between 40-49 years, and 4.1% are 50 -59 years, and 0.4% are 60 years and above. It was observed that the majority of the respondents were aged above 30 years and above (52%). The rest fell below 30 years (48%). The smallest number of respondents was fifty years and above (4.5%), which is in agreement with Ngumi (2013) finding that many banks' workforce is mainly aged below fifty years due to the periodic employee realignments which normally witness exit of older employees through either voluntary exit or employer initiated early retirement. The findings also back Doherty and Ellis-chadwick (2003) set of analysis, which demonstrated that organizations are most likely to adopt the Internet for information provision, marketing and direct sales purposes if their typical customer (internal and external) is male, young and a member of the professional/managerial classes; and that young, professional males are typically enthusiastic and competent users of information technologies.

4.2.3. Education Level of the Respondents

The study sought to establish the education level of the respondents. The respondents were asked to state their highest academic level. Education creates the basis for employment and the supply of labour from primary education through to tertiary level for more highly skilled labour (Aleru, Isi, and Amaechina, 2016). However, Ute (2012) notes that the level of education determines how people work and what satisfaction they draw from their work. In other words, job satisfaction rises disproportionately with the duration of the educational career and this effect is dependent only to a limited extent on the higher earnings associated with a higher level of education (Aleru et al., 2016). According to Murphy and Myors (2004), education level determines the respondents' ability to comprehend the survey questions. The results were tabulated as indicated in Table 7.

Education Level	Frequency	Percent
Primary Certificate	1	.4
Secondary Certificate	4	1.6
College Diploma	15	6.1
University Degree	224	91.8
Total	244	100.0

Table 7: Distribution of Respondents by Highest Level of Education

The findings show that 0.4% of the respondent reached primary school as their highest level of education, 1.6% of the respondents have secondary level as their highest level of education, 6.1% of the respondents have college level as their highest level of education, 91.8% at university level. This shows that the respondents were capable and reliable to explore the underpinning issues related to the study. The role of education as a change agent is indisputable and has always been a central mechanism for transmission of skills and values for the sustenance of societies and promotion of social change (Lebaking & Phalare, 2001). Employees need technical skills to apply skills and use techniques from education, training and experience, human professional experience is necessary to work effectively with the people and conceptualize and analyze complexities (Kimemia, 1990). According to the findings by Rahman, Rafiq and Momen (2009), high level of knowledge on enterprise management, influences offering of information that answers research question in a study.

4.2.4. Respondents Area of Operation

The study found it imperative to establish understanding on the area of operation of the respondents. This data was intended for the purpose of establishing on the respondent's awareness and level of understanding over the organizational strategies.The results were tabulated as indicated in Table 8.

Respondents	Frequency	Percent
Support staff	20	8.2
Clerical & Secretariat	92	37.7
Supervisory	36	14.8
Management	96	39.3
Total	244	100.0

Table 8: Areas of Operation of Respondents

The findings show that management forms 38.5% of the respondent, supervisors forms 14.8%, clerical and secretariat forms 37.7%, and Support staff 8.2%. This implies that the management formed the largest majority of respondents. However, with this kind of distribution, the researcher was satisfied that all areas were covered.

4.2.5. Years of Work in the Bank

The respondents were requested to indicate on how long they have worked in the organization, since this affects employee understanding on firm operations and processes; in this case the study assumed that the longer one has worked in the organization the more he or she understands the operations and processes in the organization. Experience also contributes to individual's competence on execution of organizational duties and roles on implementation of strategies. The finding of this enquiry is presented in Table 9.

Year Worked in Bank	Frequency	Percent
Less than 2 years	56	23.0
2-3 years	32	13.1
4-5 years	33	13.5
5-6 years	29	11.9
Over 6 years	94	38.5
Total	244	100.0

Table 9: Years Worked in the Bank

The result from the findings indicates that the majority of employees in this company comprising 38.5% have worked for period more than six years, followed by 23% of the respondents who have worked for less than 2 years, while those who have worked for 2-3 years constitute 13.1%, those who have worked for 4-5 years constitute 13.5%. The minority of 11.9% have worked for 5-6 years. Study by Jelangat (2014) observed that majority of bank staffs have worked for less than 5 years (43.8%); the finding attributed this to the rapid expansion of banking sector in the last decade resulting into a high number of employees engaged in the period. Ambani (2014) similarly observed that majority of staff in commercial banks are middle aged people who occupies management positions in their companies. This finding is an indication that the majority of the respondents have a reasonable experience with their organizations hence able to provide information based on their experience with the companies. Randoy et al.(2006) observed that one's experience depends on the number of years of service in the sector involved. Afande (2013) observed that it is assumed that the longer one worked in an organization, the more they understand the organization and hence the higher the ability to articulate issues pertaining to the organization. The respondent therefore is believed to understand the organization based on the period they have worked in the organization. Thus, implying that the more experienced a person is the more he understands the concept of corporate strategies and competitive advantage, principle, and policies of a given organization.

4.3. Descriptive Analysis

This section deals with specific information of the study with regard to specific objectives of the study. Descriptive Analysis focuses on describing and summarizing the basic feature of the data in a given study (Cooper & Schindler, 2013). The descriptive statistics are used to summarize data regarding electronic commerce strategy as adopted by Commercial Banks in Kenya. The responses spread within standard deviation statistical rule of 68%, 95% and 99.7% applies in all the interpretations in the rest of the document. This means that one responses spread within standard deviation has 68% of the data spread around the mean and 95% for two standard deviations and 99.7% for three standard deviations.

4.3.1. Leadership at All Level of the Organization

The study sought to test whether the organization recognize the process of transforming it from what it is to what it is to what the leaders would have it become. The results were tabulated as indicated in Table 10.

Response	Frequency	Percent
Yes	240	98.4
No	4	1.6
Total	244	100.0

Table 10: Leadership at all level of the organization

The findings indicate YES- 98.4% and NO- 1.6% showing a large percentage of commercial banks recognizing the importance of development of leaders at all level of the organization. "Companies are successful to the extent that they have leaders at all levels of the organization. Any institution that invests in the development of leaders at all levels is going to get ahead of its competition"- Noel Tichy, Director of the Global Leadership Program at the University of Michigan Business School. Griffins (2011) identified leadership in an organization as one of the main factors influencing strategy implementation by providing a clear direction, up to date communications, motivating staff and setting up culture and values that drives organizations to better performance. Arasa, Aosa, and Machuki (2011) further stated that strategic leadership keeps organizations innovative and responsive by taking special plans to foster, nourish and support people who are willing to champion new ideas, new products and product applications. According to Chung (2016) leadership style has a positive impact on the application of electronic commerce.

4.3.2. Leadership Contribution to Competitive Advantage

The study sought to establish what extent the leadership experience in organization contributor to competitive advantage over other competitors in the banking industry. The results were tabulated as indicated in Table 11.

Leadership Contributions	N	Mean	Std. Deviation
Leadership performance	244	4.55	.649
Middle management effectiveness	244	4.38	.707
Leadership alignment with strategy	244	4.49	.651

Table 11: Leadership Contribution to Competitive Advantage

The findings indicate that 68% of the responses were within one standard deviation from the mean as supported by actual standard deviations. It shows Leadership performance (with a mean of 4.55 and responses spread within standard deviation of 0.649) as the greatest contributor to competitive advantage; this is followed closely with Leadership alignment with strategy (with a mean of 4.49 and responses spread within standard deviation of 0.651). Middle management effectiveness (with a mean of 4.38 and responses spread within standard deviation of 0.707) contributes least to competitive advantage. Bass and Bass (2009) established that often, middle managers are responsible for implementing strategic decisions made by senior executives; if they don't agree, they can work against implementation.

This is supported by the findings by Zhu et al. (2005), that effective leadership is the main cause of competitive advantage for any kind of organization. According to some respondent, commercial banks in Kenya are increasingly finding a lack of capable leaders at executive, functional and general management levels. This trend is predicted only to get worse; McKinsey Global Institute (2012) forecasts that employers in advanced economies will have a shortage of 16 to 18 million workers in skilled positions requiring tertiary education compared to what will be available in the external labour market. To contend with this reality, Byham, Smith, & Paese (2002) outline the three options available to organizations: Intensify efforts to hire hard-to-find, increasingly expensive people from outside their organization; Do nothing and likely experience a competitive decline, which could lead to being acquired or going out of business; or Tap into the quality people already in their organization, thus growing and keeping their own leaders.

4.3.3. Leadership Support for Electronic Commerce Strategy Adoption

The study sought to establish to what extent leadership supports the use of internet for purchase and sale of goods and services, including service and support after sale in your organization. The results were tabulated as indicated in Table 12.

Leadership Support	N	Mean	Std. Deviation
Management delegate responsibilities to staff and incorporate their ideas	244	4.37	.751
Management communicate operational and changes to the staff	244	4.35	.731
Management commitment necessary to the adoption of electronic	244	4.30	.814
Management actively guide and motivate employee to adopt	244	4.29	.781
Ensuring a common understanding about organizational priorities	244	4.34	.694
Clarifying responsibilities among managers and organizational units	244	4.28	.712
Uncovering and remedying problems in coordination and communication across the organization and across boundaries inside and outside the organization	244	4.25	.701
Gaining the personal commitment to a shared vision from managers throughout the organization	244	4.26	.793
Keeping closely connected with what is going on inside and outside the organization and with its consumers	244	4.23	.838
Empowering newer managers and pushing authority lower in the organization	244	4.16	.878
Management support influence the perception of employees to usefulness of electronic commerce strategy to the business	244	4.23	.806

Table 12: Leadership Support for Electronic Commerce Strategy Adoption

The results show that 68% of the responses were within one standard deviation from the mean as supported by actual standard deviations. Findings indicate management of commercial banks in Kenya delegate responsibilities to staff and incorporate their ideas (with a mean of 4.37 and responses spread within standard deviation of 0.751). The study by Kombo, Obonyo and Oloko (2014), established that effective delegation in organizations improves employee performance and organizational performance at large. Similarly, the management communicate operational and changes to the staff (with a mean of 4.35 and responses spread within standard deviation of 0.731); Management commitment necessary to the adoption of electronic (with a mean of 4.30 and responses spread within standard deviation of 0.814).

Study by Sheninger and Murray (2017) established that leaders need to appreciate and take advantage of opportunities to increase their self awareness of relevant traits, skills, and behaviors, and to develop necessary skills before they are needed. Leaders should also recognize their responsibility for helping subordinates develop and use the skills and behaviors required for flexible and adaptive leadership (Yulk & Mahsud, 2010). To be flexible and adaptive in a world full of change and uncertainty is difficult and stressful and leaders need to have a high level of commitment to do what is necessary and ethical (Raguz & Sekan, 2015).

Similarly, management actively guide and motivate employee to adopt (with a mean of 4.29 and responses spread within standard deviation of 0.781); Ensuring a common understanding about organizational priorities (with a mean of 4.34 and responses spread within standard deviation of 0.694); Clarifying responsibilities among managers and organizational units (with a mean of 4.28 and responses spread within standard deviation of 0.712); Uncovering and remedying problems in coordination and communication across the organization and across boundaries inside and outside the organization (with a mean of 4.25 and responses spread within standard deviation of 0.701); Gaining the personal commitment to a shared vision from managers throughout the organization (with a mean of 4.26 and responses spread within standard deviation of 0.793); Keeping closely connected with what is going on inside and outside the organization and with its consumers (with a mean of 4.23 and responses spread within standard deviation of 0.838). Management support influences the perception of employees to usefulness of electronic commerce strategy to the business (with a mean of 4.23 and responses spread within standard deviation of 0.806). The findings show high attention in the commercial banks.

Findings by Kiplangat, Shisia and Asienga (2015) established that support from senior management which is part of the Human resource competencies, influences the adoption of E-Commerce to a large extent.However, empowering newer managers and pushing authority lower in the organization (with a mean of 4.16 and responses spread within standard deviation of 0.878), receives the least attention in the commercial banks. Findings by Nyandoro (2015) established that managers coached and facilitated their employees by changing leadership style.

The findings by Demircis and Erbus (2010) established that the right to share authority and to codetermine important decisions is accompanied by responsibility to exercise this power for the legitimate benefit of multiple stakeholders. Responsible decision-making requires that employees have access to managerial level knowledge and information about the enterprise, as well as to opportunities to learn new skills that will enable them to interpret and use the information. Such information may, however, involve technical, economic, or interpersonal and organizational aspects of the firm that many employees will be unprepared by their previous education, training, and work experience to understand and make use of. According to Demirci and Erbas (2010), democratic workplace is needed to provide for the ongoing education and training of employees not only in relation to their immediate work tasks but also for their broader role in participating in the management of complex enterprises.

The findings by Sophonthummapharn (2005), established that leaders who have high shared leadership tend to have a higher level of e-commerce adoption than other two types of leadership. It would therefore seem that the leaders who are high in both task and people concern would be early adopters in e-commerce. Okwachi et al. (2013) studied Kenyan SMEs and found out that leadership practice has a direct relationship with strategy implementation. The study concluded that managerial practices greatly affect implementation of strategic plan in Kenya.

4.4. Inferential Analysis

This focuses on evaluating the strengths and direction of relationship between variables inferring findings from the sample to the population (Bryman & Bell, 2015). In this study, the inferential analysis focuses on evaluating the relationship between the various organizational capabilities and electronic commerce strategy as adopted by commercial banks in Kenya. The multiple linear regression technique was used with the following model being tested:

$Y= \beta_0+ \beta_1X_1+ \beta_2X_2+ \beta_3X_3+ \varepsilon$, Model 1

Where Y=Electronic commerce strategy as adopted by commercial banks in Kenya; X_1=Leadership Performance; X_2=Leadership Pipeline; X_3= Middle Management Effectiveness; ε = error term. Table 13 presents a summary of the model 1.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.568(a)	.322	.314	.457

a Predictors: (Constant), Leadership performance, leadership pipeline, Middle Management Effectiveness

Table 13: Model 1 Summary

As the Table 13 shows, R-Square is 0.322, which indicates that the model explains the 32.2% of electronic commerce strategy adoption by the commercial banks in Kenya. According to Toole (2013), a model that yields an R Square of above 0.25 is considered to be fit in social science.

Table 14 presents the Analysis of Variances (ANOVA) of the model. The ANOVA test examines the significance of the relationship between the independent variable and the dependent variable by comparing the predicting power of the model with that of the intercept only model (Faraway, 2002).

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	23.885	3	7.962	38.044	.000(a)
	Residual	50.226	240	.209		
	Total	74.111	243			

a Predictors: (Constant), Leadership Performance, Leadership Pipeline, Middle Management Effectiveness
b Dependent Variable: Electronic commerce strategy as adopted by commercial banks in Kenya
Table 14: ANOVA for the model 1

The regression model as illuminated in the ANOVA Table 14 predicts the dependent variable significantly well. The statistical significance of the regression model run is 0.000 which is much lower than the study's level of significance of 0.05. This implies that the overall regression model statistically significantly predicts the outcome variable-electronic commerce adoption by commercial banks in Kenya.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.070	.216		9.575	.000
	Leadership Performance	.233	.053	.304	4.412	.000
	Leadership Pipeline	.009	.063	.011	0.142	.887
	Middle Management Effectiveness	.287	.057	.348	5.002	.000

a Dependent Variable: Electronic commerce as adopted by commercial banks in Kenya
Table 15: Regression Coefficients for Model 1

Table 15 presents the Analysis of Variances (ANOVA) of the model. The ANOVA test examines the significance of the relationship between the independent variable and the dependent variable by comparing the predicting power of the model with that of the intercept only model (Faraway, 2002).

4.4.1. Influence of Leadership Performance on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

The first objective of the study was to examine the influence of leadership performance on the electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 15 shows the t-statistics for leadership performance yielded a p-value of 0.000. Since this p-value is greater than 0.05, we fail to reject the null hypothesis and affirms that there is statistically significant relationship between the leadership performance and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance. The pace of change confronting organizations today has resulted in calls for more adaptive, flexible leadership (Bass et al. 2003). According toBurges (2002) the support of management positively affected the perceived ease of use and the perceived usefulness of information technology within the small businesses. Tarabishy, et al (2005), found that leaders and their leadership style influence both their subordinates and organizational outcomes. Zinatelli et al (1996) similarly established that the involvement of owner/managers is one of the key factors leading to successful implementation of IT in small businesses. Successful leaders are actively involved in building structures, teams, systems, and organizational processes that facilitate the implementation of their visions and strategies (Sengupta & Chandan, 2011).

4.4.2. Influence of leadership pipeline on electronic commerce strategy adoption by commercial banks in Kenya

The second objective of the study was to examine the influence of quality of leadership pipeline on electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 15 above the t-statistics for structural design yielded a p-value of 0.887. Since this p-value is greater than 0.05, we fail to reject the null hypothesis and affirm that there is no statistically significant relationship between the leadership pipeline and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance. This is consistent with the findings by Study by Rogne et al (2012) that even the companies that perform better need to pay attention to potential weakness in the leadership pipeline. Winiarska and Winiarski (2014) also established that talent management strategy for high potentials often fails as organizations select the wrong criteria to identify leadership pipeline members. That confusing performance with potential, lack of due diligence, vague criteria and questionable accuracy are among many challenges that are present while building organization talent pool. Leadership pipeline is managed with a help of various systems, processes and organization structure. Similarly, the pipeline changes as the organization needs change and is influenced by many inside and outside influencers. Study by Gitonga, Kilika and Obere (2016) observed that talent management strategies for Generation Y positively affect the commercial banks' competitive advantage at a level of 56.3% meaning that this cohort of employees requires consideration when making organization's strategic policies and decisions. The current structure of banks' HRP strategies for Generation Y is not well thought out. The study by Kamil, Hamid and Rani (2016) observed that strategies of talent management are expected to make Islamic banking institutions more competitive.

4.4.3. Influence of middle management effectiveness on Electronic Commerce Strategy as adopted by Commercial Banks in Kenya

The third objective of the study was to examine the influence of middle management effectiveness on electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 15above the t-statistics for capacity for change yielded a p-value of 0.000. Since this p-value is less than 0.05, we reject the null hypothesis and affirm that there is statistically significant relationship between middle management effectiveness and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance. This is consistent with the findings by Bass and Bass (2009) that often-middle management is responsible for implementing decisions made by senior executives. They are responsible for maintaining workflow, morale, equipment, and safety for their subordinates. Effective leadership is the main cause of competitive advantage for any kind of organization (Zhu et al., 2005). Findings by Karamat (2013) established that active leadership has a strong impact on innovation propensity. Effective leadership is likely to be even more essential in the future to facilitate the growth and adaptation of human services organizations in the constant challenge to improve performance (Patty, 2009).

4.5. Estimated Regression Equation

Based on Table 4.12, the estimated regression equation was: Electronic commerce strategy as adopted by commercial banks in Kenya (Y) = $2.070+0.233X_1+0.009X_2+ 0.287X_3+ \varepsilon$

The equation shows that middle management effectiveness has the most significant influence on electronic commerce strategy as adopted by commercial banks in Kenya. The beta coefficient of 0.287 implies that, holding other factors constant, increasing quality of middle management effectiveness by 1 unit would increase Electronic commerce strategy as adopted by commercial banks in Kenya by 0.287 units. Leadership pipeline has the least influence on Electronic commerce strategy as adopted by commercial banks in Kenya with beta coefficient (0.009) suggests that improving leadership pipeline by 1 unit would increase the level of Electronic commerce strategy as adopted by commercial banks in Kenya by 0.009 units.

5. Summary of Findings

The study employed descriptive survey design where a sample of 384 respondents was drawn from a population of 36,923 using simple random sampling. A total of 384 questionnaires were distributed to the respondents, 244 were dully filled and returned to the researcher, translating to a response rate of 63.54%. The collected data was analyzed using both descriptive and multiple linear regression technique.

Findings indicate that the management of commercial banks in Kenya delegate responsibilities to staff and incorporate their ideas, communicate operational and changes to the staff, and ensures commitment necessary to the adoption of electronic. The management actively guides and motivate employee to adopt electronic commerce, and influence the perception of employees to usefulness of electronic commerce strategy to the business. The findings also show that there is a common understanding about organizational priorities, clarifying responsibilities among managers and organizational units, uncovering and remedying problems in coordination and communication across the organization and across boundaries inside and outside the organization; gaining the personal commitment to a shared vision from managers throughout the organization; keeping closely connected with what is going on inside and outside the organization and with its consumers; and empowering newer managers and pushing authority lower in the organization.

5.1. Influence of leadership performance on Electronic Commerce Strategy as adopted by Commercial Banks in Kenya

The findings indicate that there is a positive and significant relationship between the leadership performance and electronic commerce strategy as adopted by commercial banks in Kenya. This indicates that leadership performance has a positive significant impact on electronic commerce strategy adoption, and we can say that banks that have embrace leadership performance have achieved a higher level of Electronic Commerce strategy adoption.

5.2. Influence of leadership pipeline on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

The findings indicate that there is a positive but not significant relationship between the leadership Pipeline and electronic commerce strategy as adopted by commercial banks in Kenya. This indicates that leadership Pipeline has a positive but insignificant impact on electronic commerce strategy adoption, and we cannot say that banks that embrace leadership Pipeline have a higher level of Electronic Commerce strategy adoption.

5.3. Influence of middle management effectiveness on Electronic Commerce Strategy Adoption by Commercial Banks in Kenya

The findings indicate that there is a positive and significant relationship between middle management effectiveness and electronic commerce strategy as adopted by commercial banks in Kenya. This indicates that middle management effectiveness has positive significant impact on electronic commerce strategy adoption, and we say that banks that embrace middle management effectiveness have achieved a higher level of Electronic Commerce strategy adoption.

6. Conclusion

Based on the findings of the study, the researcher has drawn several conclusions which are presented in this section following the order of the objectives of the study

6.1. Influence of Leadership Performance on Electronic Commerce Strategy Adoption by commercial banks in Kenya

The research finding has led to the conclusion that leadership performances have positive and significant influences on electronic commerce as adopted by commercial banks in Kenya. The study concluded that managerial practices greatly affect implementation of strategic plan in the commercial banks in Kenya. Similarly, leadership practices have a direct relationship with electronic commerce strategy adoption.

6.2. Influence of Leadership Pipeline on electronic commerce strategy as Adopted by commercial banks in Kenya

The research finding has led to the conclusion that leadership pipeline has no significant influence on electronic commerce strategy as adopted by commercial banks in Kenya; the internal architecture for growing leaders therefore seem broken and this indicate that the commercial banks in Kenya are finding a lack of capable leaders at executive, functional and general management levels.

6.3. Influence of Middle Management Effectiveness on Electronic Commerce Strategy as Adopted by commercial banks in Kenya

The research finding has led to the conclusion that banks that embrace middle management effectiveness have a higher level of Electronic Commerce strategy adoption. Middle manager plays a very important role in the integrative strategy formation process, acting as an agent between top and bottom levels, even being able to intercede and change organization directions by inserting their organization practical perspectives.

7. Recommendations

Based on the findings, of the study has drawn several recommendations which are presented in this section following the order of the objectives of the study

- The study recommends that commercial banks should have in place flexible leaders who act as agents of change and center of gravity, who can enable people and organization to adapt and be successful while keeping in mind customer satisfaction. The study further recommends reduction on unhealthy leadership practices, and further advocate for the better leadership styles that suites different situation. The study also recommends professional performance guidelines that create a sense of responsibility to employees and entire organization.
- The study recommends special attention to potential weakness in the leadership pipeline; clearly defined success outcomes for high potentials programs by determination of what organization wants to accomplish by the program. Balance organizational and personal goals. So that employees build interpersonal relationships with their coworkers who can help them do their jobs better and achieve their development goals. The leadership should build organizational commitment to high potentials development which requires all managers and leaders to actively coach, mentor, and provide formal high potential training. Challenge high potentials by giving them highly visible, on-the-job opportunities in order to push them to make risky decisions, learn new skills,and interact with different stakeholders. In order for organization to have an alignment in performance and development, high potential program should be part of a broader developmental strategy of the organization.
- The study recommends increased improved middle management effectiveness. The study further recommends for self-assessment which is a requirement for making the organization to grow in an environmentally sensitive fashion.

8. Suggestions for Further Studies

The current study was limited to commercial banks in Kenya in Kenya. Further studies should consider exploring other non-commercial banks so as to support the generalization of the findings. Future studies can also focus on the influence of other organizational capabilities.

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