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Influence of Capacity for Change on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

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Abstract:
The ease of doing business in Kenya remains weak, and the rapid development of information and technology is shaking the foundation of banking industry. The competition is cut throat, and the commercial banks have generally adopted the use of e-commerce products and services in their delivery of services to customers. The main objective of this study was to analyze the influence of organizational capacity for change on e-commerce strategy as adopted by commercial banks in Kenya. The general objective was operationalised by in-depth study of the following constructs; adaptability and flexibility, change management capability, and change culture. 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 organizational capacity for change influences electronic commerce strategy as adopted by commercial banks in Kenya in different directions and magnitude: adaptability and flexibility by 0.241, change management capability by 0.164 and culture by 0.021. Banks that embrace capacity for change have a higher level of Electronic Commerce strategy adoption. However, Adaptability and Flexibility has impact on electronic commerce adoption strategy, and we can say that banks that embraces adaptability and flexibility have a higher level of Electronic Commerce strategy adoption. The study recommends for improvement in levels of adaptability and flexibility in order to achieve a higher electronic commerce strategy adoption for competitive advantage. The study recommends remodeling of change management capability in a manner that strategically fit to organizational overall strategy. The study recommends remodeling of change culture to positively respond to the organizational strategy. Further studies should consider exploring the same study on non -commercial banks so as to support the generalization of the findings. Future studies can also focus on why change management capability, and change culture have very minimal influence electronic commerce strategy as adopted by commercial banks in Kenya.

Keywords: *Adaptability and Flexibility, Change Management Capability, Change Culture*

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 (Ramosedi, 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

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). Joseph and Mark (2013) are of the view that, in order to achieve and sustain competitive advantage and improve organization performance, managers should examine factors affecting the implementation of competitive strategies.

1.2. Statement of the Problem

Today's business environment has become increasingly competitive; business organizations are becoming more aggressive and dynamic in identifying competitive strategies that will ensure profitable existence. The present Kenyan Banking industry is one of the most dynamic and competitive industries. With only 20 per cent of Kenya's population banked, there is need for banks to strategize and reach more of the unbanked, which would constitute a big business growth as opposed to regional. Competitive strategy is vital among commercial banks in the country to the adaptation of the changing business environment.

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. Therefore, this study intends to focus on the influence of capacity for change on e-commerce strategy as adopted by commercial banks in Kenya in response to the competitive environment.

1.3. General Objective

To Determine the Influence of Capacity for Change on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya.

1.4 Specific Objective

- To determine the influence of adaptability and flexibility on electronic commerce strategy as adopted by commercial banks in Kenya
- To establish the influence of change management capability on electronic commerce strategy as adopted by commercial banks in Kenya
- To ascertain the influence of change culture on electronic commerce strategy as adopted by commercial banks in Kenya.

1.5. Research Hypotheses

- H_0: There is no significant influence of adaptability and flexibility on electronic commerce strategy as adopted by commercial banks in Kenya
- H_0: There if no significant influence of change management capability on electronic commerce strategy as adopted by commercial banks in Kenya
- H_0: There is no significant influence of change culture 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 different organizational capabilities 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 Capacity for Change on ecommerce strategy in the banking sector hence developing policies which regulate and support the development of e-commerce strategy in banks. To the Government of Kenya 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 same 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 will be considered. The research will be carried out in all commercial bank headquarters in Nairobi. The budget for this project is estimated at Ksh. 398,044.00 and is scheduled to be carried out between July, 2015 and July, 2017. The independent variables in the study will be adaptability and flexibility, change management capability, and culture. The dependent variable is e 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 Resource Based View theory.

2.1. Conceptual Framework

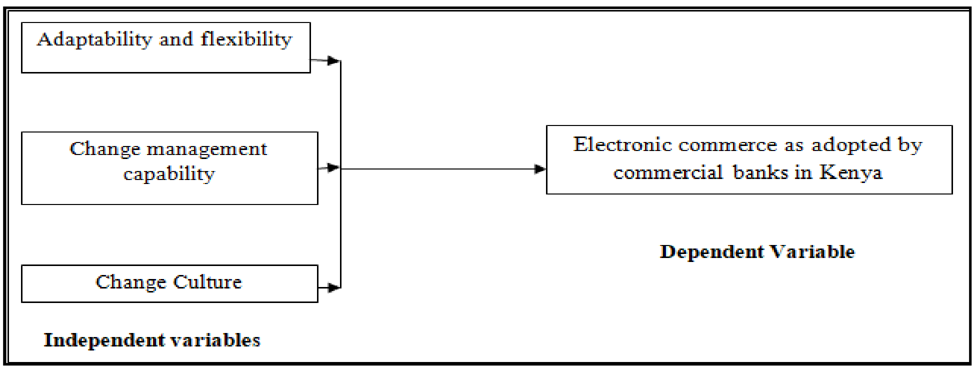

Figure 1: Conceptual Framework

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 researcher 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 at 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). 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 answers 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).

Study Variable	Number of Test	Cronbach Alpha
Adaptability and Flexibility	15	0.9528
Change Management Capability	15	0.9537
Change Culture	15	0.9551

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; De Vaus, 2002). The response rate results were tabulated as presented in Table 4.

Questionnaires	Frequency	Percentage
Returned	244	63.38
Unreturned	141	36.62
Total	**385**	**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 Mturi (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 (38.44%) 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); 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 are 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. The level of education is a key factor when it comes to understanding and perception of issues in an organization. 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, supervisor's 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 adoption 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. Influence of Capacity for Change on Electronic Commerce Strategy Adoption by Commercial Banks in Kenya

The main objective of the study was to ascertain the influence of capacity for change on electronic commerce strategy as adopted by commercial banks in Kenya. The objective was verified from respondent by use of Likert scaled statement on questionnaire.

4.3.1.1. Capacity for Change in the Organization

The study sought to establish whether the organization practice transition from one state to another with focus to being different from the other banks. The results were tabulated as indicated in Table 10.

Response		Frequency	Percent
	YES	234	95.9
	NO	10	4.1
	Total	**244**	**100.0**

Table 10: Capacity for Change in the Organization

The finding Yes 95.9% and No 4.1%, indicate that majority of commercial banks in Kenya identify with transition from one state to another with focus to being different from the other banks (the overall capability of an organization to either effectively prepare for or respond to an increasingly unpredictable and volatile environmental context). The findings by Kola (2011) also established that commercial banks in Kenya have more emphasis on ICT and staff changes in driving the change industry. The rapid and continual innovation in technology is critical factor influences change management process.

4.3.1.2. Organizational ability to transition from one state to another with focus of being different

The study sought to establish the level of capacity to change in the commercial banks in Kenya. This is because the ability of organizations to manage and survive change is becoming increasingly important in an environment where competition and globalization of markets are ever intensifying (Cao & McHugh, 2005). The results were tabulated as indicated in Table 11 below.

Ability to Transition		Frequency	Percent
	Very Low	3	1.2
	Low	4	1.6
	Uncertain	11	4.5
	High	112	45.9
	Very High	114	46.7
	Total	**244**	**100.0**

Table 11: Organizational ability to transition from one state to another with focus of being different

The findings show: very high 46.7%, high 45.9%, uncertain 4.5%, low 1.6%, and very low 1.2%. The largest majority suggested very high and high. This indicates that the level of capacity to change in majority commercial banks (92.6%) is between high and very high. This indicates that commercial banks are aware of the need for change, partly because they need to ensure their own survival, and partly because some matters simply require improvement. This study results showed that Kenyan commercial banks are currently operating in a rapidly changing environment as compared to the previous years and the rapidly changing environment motivated banks to be more proactive in generating new ideas and improving performance. The finding by (Wandera, 2014). show that change in the Kenyan banks is positive and it acts as leverage for success and the change management practices used by the banks reduced the chances of resistance associated with adoption on new ideas the results of the study also show that the level of capacity for change is not uniform across all banks and that banks can not apply the same change management practices in-order to achieve the same results. The findings of the study revealed that change influences a sense of belonging and commitment by employees to be more productive.

The findings by Anderson (2017) established that whether your organization has enough workload, capacity for change is a significant risk factor to your success. Most organizations are running at over-capacity: current operations consume the organization's capacity, and then leaders pile change on top of painfully stretched workloads without "taking anything off people's plates." According to the finding, this occurs regularly at senior and middle management levels. Capacity is an overlooked strategic issue. Executives, being rightfully demanding, are generally poor judges of their organization's true capacity to operate effectively while taking on major organizational change. Most either do not pay attention to capacity issues, or do not understand the dynamics and impacts that capacity challenges have on their people and organization. De Nederlandsche and Authority for Financial Market report (2014) established that banks with capacity to self reflection are the most capable of change.

4.3.1.3. Capacity for Change Factors Influence on Electronic Commerce Strategy Adoption

The study sought to test on factors influencing internet shopping, online stock and bond transactions, the downloading and selling of "soft merchandise" and business-to-business transactions as adopted by your organization. The results were tabulated as indicated in Table 12.

Capacity for Change Factors	N	Mean	Std. Deviation
Adaptability and flexibility	244	4.45	.771
Change management capability	244	4.25	.753
Change culture	244	4.10	.917
Ability for self assessment	244	4.21	.847
Self critical and understanding the need to design task, structure, process, and systems in response to external changes	244	4.34	.833
The company consider the ability to learn from past experience	244	4.39	.738
Experiencing continuous learning	244	4.33	.759
The company engaged in building bridges between the requirements and external environment and internal capacity	244	4.30	.794

Table 12: Capacity for Change Factors Influence on Electronic Commerce Strategy Adoption

The findings show that all capacity for change factors tested influences electronic commerce strategy adoption. Adaptability and flexibility (with a mean of 4.45 and responses spread within standard deviation of 0.771) enjoys the highest influence on electronic commerce strategy adoption. Similar finding by Ochola (2015) demonstrate that, first employee level of IT capacity, level of education, age of firm and pervaded innovation characteristics of complexity, and relative advantage have a significant positive effect on e-commerce; that perceived innovation Compatibility, complexity, trialability, observability and security/confidentiality affect e-commerce adoption negatively; and that age of owner/manager and business focus have no significant effect on e-commerce e adoption. On the same level of influence is change management capability (with a mean of 4.25 and responses spread within standard deviation of 0.753).

A study by Kivuva (2012) established that Commercial Bank of Africa has established a department that is expected to manage and implement change in the bank. Similar study by Onyango (2008) found that the factors influencing change management practices in the banks are to a very great extent ICT, management of the board, service provision, and organisation structure and client target. The study established that banks prefer formal structured process in strategic planning and that banks reviewed their change management strategy on a quarterly basis. The study also found that key challenges faced in implementation and managing the change program were; regulation, technology, competition, social change, leadership, financial sustainability and client satisfaction. Study by Gachoka (2015) also established that change management especially through embracing information Technology is a success factor.

Change culture (with a mean of 4.10 and responses spread within standard deviation of 0.917), enjoys least influence on electronic commerce strategy adoption in comparison to other factors in consideration. A study by Kebaya et al., (2015) found out that cultural change affects strategic planning of commercial banks a great extent. Cultural change affects values and capabilities, attitudes, experiences, habits and relationships, beliefs/norms, corporate mission, vision and goals, selection and implementation of strategies, strengths and weaknesses and opportunities and threats; Ability for self assessment (with a mean of 4.21 and responses spread within standard deviation of 0.847) is also having high influence of electronic commerce strategy adoption.

Njenga (2014) established that leading commercial banks perform self assessment from bottom of the organization by initiating internal assessment according to the procedures described in relation to the award guideline; Self critical and understanding the need to design task, structure, process, and systems in response to external changes (with a mean of 4.34 and responses spread within standard deviation of 0.833); The company consider the ability to learn from past experience (with a mean of 4.39 and responses spread within standard deviation of 0.738); Experiencing continuous learning (with a mean of 4.33 and responses spread within standard deviation of 0.759). Findings by Tannenbaum (1997) on enhancing continuous learning established that each organization has a unique learning profile and relies on different sources of learning to develop individual competencies. Those organizations with stronger learning environments appeared to demonstrate greater organizational effectiveness; company engaged in building bridges between the requirements and external environment and internal capacity (with a mean of 4.30 and responses spread within standard deviation of 0.794) also highly influence electronic commerce strategy adoption.

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 capacity for change 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 adoption by commercial banks in Kenya; X_1=Adaptability and Flexibility; X_2=Change Management Capability; X_3= Culture; 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	.540(a)	.292	.293	.468

a Predictors: (Constant), Adaptability and Flexibility, Change Management Capability, Change Culture

Table 13: Model 1 Summary

As the Table 13 shows, R-Square is 0.292, which indicates that the model explains the 29.2% 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	21.644	3	7.215	33.003	.000(a)
	Residual	52.466	240	.219		
	Total	74.111	243			

a Predictors: (Constant), Adaptability and flexibility, Change management capability, Change Culture
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)	2.477	.189		13.073	.000
	Adaptability and Flexibility	.241	.055	.337	4.416	.000
	Change Management Capability	.164	.065	.223	2.513	.013
	Change Culture	.021	.044	.035	0.473	.636

a Dependent Variable: E-commerce strategy 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). Based on Table 15, the estimated regression equation was: Electronic commerce strategy as adopted by commercial banks in Kenya (Y)

$(Y) = 2.477 + 0.241X_1 + 0.164X_2 + 0.021X_3$ Model 1

4.4.1. Influence of Adaptability and Flexibility on electronic Commerce Strategy Adoption by Commercial Banks in Kenya

The first objective of the study was to examine the influence of adaptability and flexibility on the electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 15 shows the t-statistics for adaptability and flexibility 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 the adaptability and flexibility and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance. According to findings by Chan (2010), Supply chains need to be flexible and adaptive because their operations are always subject to a variety of uncertainties like customer demand and supplier capacity, particularly for Make-to-Order (MTO) supply chains since their flow of materials is only triggered by customer orders.

4.4.2. Influence of Change Management Capability on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

The second objective of the study was to examine the influence of change management capability on electronic commerce strategy adoption by commercial banks in Kenya. As shown in Table 15 above the t-statistics for structural design yielded a p-value of 0.013. Since this p-value is greater than 0.05, we fail to reject the null hypothesis and affirm that there is statistically no significant relationship between the change management capability and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance.

4.4.3. Influence of Change Culture on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

The third objective of the study was to examine the influence of change culture on electronic commerce strategy adoption by commercial banks in Kenya. As shown in Table 15 above the t-statistics for capacity for change yielded a p-value of 0.636. Since this p-value is greater than 0.05, we fail to reject the null hypothesis and affirm that there is statistically no significant relationship between the change culture and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance.

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. According to the findings, majority of the commercial banks are aware of the need for change, and they believe that capacity for change has impact on e-commerce strategy adoption.

5.1. Influence of Adaptability and Flexibility on Electronic Commerce Strategy Adoption by Commercial Banks in Kenya

The findings indicate that there is a positive and significant relationship between the adaptability and flexibility and electronic commerce strategy adoption by commercial banks in Kenya at 0.05 level of significance. This indicates that adaptability and flexibility have impact on electronic commerce adoption strategy.

5.2. Influence of Change Management Capability on Electronic Commerce Strategy Adoption by Commercial Banks in Kenya

According to the findings there is no statistically significant relationship between the change management capability and electronic commerce strategy adoption by commercial banks in Kenya at 0.05 level of significance. This indicates that change management capability has very minimal impact on electronic commerce adoption strategy adoption, and we therefore cannot say that banks that embrace change management capability have a higher level of Electronic Commerce strategy adoption.

5.3. Influence of Change Culture on Electronic Commerce Strategy Adoption by Commercial Banks in Kenya

According to the findings there is statistically significant relationship between the change culture and electronic commerce strategy adoption by commercial banks in Kenya at 0.05 level of significance. This indicates that change culture has very minimal impact on electronic commerce adoption strategy adoption; therefore, we cannot say that banks that embrace change culture have a higher level of Electronic Commerce strategy adoption. Wanjohi (2014) established that change is a process driven by several strategic considerations including the need for more integrated ways of working and the need to improve business performance.

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 Adaptability and Flexibility on Electronic Commerce Strategy Adoption by commercial banks in Kenya

The research finding has led to the conclusion that adaptability and flexibility influences electronic commerce strategy as adopted by commercial banks in Kenya. The banks that embrace adaptability and flexibility are therefore able to achieve a higher level of electronic commerce strategy adoption.

6.2. Influence of Change Management Capability on electronic commerce strategy Adoption by commercial banks in Kenya

The research finding has led to the conclusion that change management capability has very minimal influence electronic commerce strategy as adopted by commercial banks in Kenya. Banks that embrace change management capability therefore cannot be said to have a higher level of Electronic Commerce strategy adoption.

6.3. Influence of Change Culture on Electronic Commerce Strategy Adoption by commercial banks in Kenya

The research finding has led to the conclusion that change culture has a very minimal influence electronic commerce strategy as adopted by commercial banks in Kenya. Banks that embrace change culture therefore cannot be said to have a higher level of Electronic Commerce strategy adoption.

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 for introduction of improvement in levels of adaptability and flexibility in order to achieve a higher electronic comer strategy adoption for competitive advantage by the commercial banks. Adaptability and flexibility should be treated as a competitive priority by the commercial banks.
- The study recommends remodeling of change management capability in a manner that strategically fit to organizational overall strategy. This will enable this capability to effectively and positively shape the organization's response to take competitive advantage in the order of organization success.

- The study recommends remodeling of change culture to positively respond to the organizational strategy. The organization should concern itself by change culture that is based on what is required by the rapidly changing environment, and not merely need for control. The study further recommends for shared purpose, supported by a common understanding and language about the organizational change.

8. Suggestions for Further Studies

Further studies should consider exploring the same study on non -commercial banks so as to support the generalization of the findings. Future studies can also focus on why change management capability, and change culture have very minimal influence electronic commerce strategy as adopted by commercial banks in Kenya

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