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## Influence of Organizational Restructuring on E-Commerce Strategy as Adopted by Commercial Banks in Kenya

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### Abstract:

The business community worldwide is faced with different challenges brought about by high competition due to globalization and liberalization of markets. Profitability has reduced tremendously especially on the dry cell battery manufacturers in Kenya. Minimal studies have been carried out to solve this challenge and that informs the reason for this study. The main objective of this study was to analyze the influence of organizational restructuring on e-commerce strategy as adopted by commercial banks in Kenya. The general objective was operationalise by in-depth study of the following constructs; layers and span of control, organization cost efficiency, and organization structure. 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 layers and span of control and cost efficiency has significant influence in e-commerce strategy as adopted by commercial banks in Kenya. The study also established that organization structure as it is having no significant influence on e-commerce strategy as adopted by commercial banks in Kenya. The study concluded that the banks cannot possibly adopt e-commerce strategy effectively without restructuring. The study recommended among others, restructuring especially by ensuring stronger management support for service off-shoring, out sourcing, and decentralized decision making.

**Keywords:** Layers and span of control, organization cost efficiency, organization structure

### 1. Background of the Study

Organization restructure is about remapping out an organizational and how the organization is aligned with all other aspects, functions, processes and strategies within the business. The context within which the business exists must be taken into consideration. It follows that the structure design of an organization should serve the overall strategic purpose (Connor, McFadden & McLean, 2012). Many organizations ignore critical factors such as organizational structure in their hurry to be quickly functional in the e-economy. Critical issues such as organizational arrangements and structure seem to be ignored in the hurry to have an e- presence as quickly as possible. These companies seem to think that with the right strategy and technology capabilities, success is assured. They seem to forget that organization needs to have appropriately structured and organized to be able to deliver effectively and efficiently the strategies and capabilities planned (Periasamy, Ho, Poh & Bok, 2002).

Banking systems globally has faced worst crisis in the last few decades, and has been characterized by far reaching fundamental changes taking place in the business environment (Otuya *et al.*, 2014). Business approaches and strategies have taken a different turn as the general consumer's interest become more complex, dynamic and unpredictable. 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 (Chartered Institute of Management Accounts (CIMA), 2010). 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). With the relatively growing competition landscape along with the customer dynamics, the business models of banks require different strategic approach. Sub-Saharan African States (SSA's) financial sector also continues to dwindle in developed as compared to other emerging market regions. The development of banking in the region is constrained by the small size of national markets (KPMG, 2015). The region has witnessed a rapid expansion of pan-African banking groups and the domestic market has become saturated. Banks are often forced to look beyond borders for potential growth opportunities. Similarly, changes in legal environment in the countries where banks are domiciled have also motivated ambitions to expand beyond borders, as the situation become more tougher (KPMG, 2015).

According to Kato, Otuya, Owunza, and Nato (2014), the nature of competition in the banking sector in Kenya is cut-throat. However, in the recent past, the banking industry has flourished more rapidly, such that the number of banks is increasing in this industry, and as a result the competition has increased. Mr. Osoro the director of Kenya Bankers Association's Centre for Research on Financial Markets and Policy, asserted that 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. There have been

changes in terms of ranking according to market share, with local competitors leading the traditional international leaders. Competition has had the resulted to downward pressure on interest rates and therefore leading to low profitability. In June 2012 the spread between average lending and deposit rates stood was at 12.4 per cent, and by June 2014 it had fallen below 10 per cent and by 2015 it stood at about eight per cent (Osoro, 2015). This partly explains why banks' returns on assets and equity show that the rate of profitability is low comparable to those in comparable economies across the continent. The low concentration and fluctuating market shares, as well as the market being characterized by a large number of banks that vary in size, ownership status and strategy is a clear indication that competition in this industry can only get more intense. The introduction Kenya Banks Reference Rate (KBRR) and the Annual Percentage Rate (APR) will further strengthen competition in the market (Osoro, 2015).

Banks should position themselves strategically to attain or sustain competitive advantage over competitors who continue to provide same services. The strategic positioning requires innovative thinking and sound experimentation with relevant business models and the ability to recognize what form of structure designs are required (Meyer, 2009). These banks have to remain on course as well as achieve their vision and mission. They need to modernize equipment, adopt the latest I.T, develop human resource, continuously improve management styles, and create efficient and low-cost innovative services and provide services that are differentiated from the competitors other than the usual services so as to attain customer loyalty (Finneran, 2006). The banking industry in Kenya has been turbulent. On 14th August, 2015, Central bank of Kenya (CBK) announced that 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) placed Imperial Bank under statutory management. In April 2016 Chase bank was placed under receivership. In September 2016 Ecobank sold its office tower to recoup losses accrued from banking business. This is a problem that is causing major concerns in the banking 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. Better results are created as a consequence of organizational effect which directs organization to achieving their goals. All organizational parts, together with relations and mechanisms of their coordination, are important for their proper functioning. However, the static nature of organizational structure cannot meet requirements of efficiency and adoptability (Tran & Tian, 2013).

### *1.1. Statement of the Problem*

Commercial banks play important role in economic stimulus of economy as they are instrument to nation building. However, the business landscape in Kenya especially in the banking industry has changed. The banks are experiencing low profitability and very high competition. In order for these banks to achieve effectively their strategic objective, they have to look into the designs of their organization structure. Similarly, there is limited study on how structure design adopted by different banks affects their strategies. Organizational design structure plays a major role in determining the locus of authority for each position within an organization, and is critical in the configuration of the organizational resources (Hall & Saias, 1980). Over the years, strategy and structure have represented two important constructs that captures the interest of researchers in the business field, and have been investigated in relation to other constructs such as organizational performance (Bozkurt, Kalkan & Arman, 2014). The issue of the right organizational structural design for exploiting technology has not also been adequately researched. One often comes across the relevance of new structures such as the matrix structure for high-technology companies and knowledge-based businesses such as management consulting (George and Jones, 1999). But the topic of appropriate organizational structural design for e-commerce lacks both adequate research and deliberation. Therefore, this study was intended to fill the information gap by determining the influence of structural design on e-commerce strategy as adopted by commercial banks in Kenya.

### *1.2. General Objective of the Study*

To determine the Influence of organizational restructuring on e-commerce Strategy as Adopted by Commercial Banks in Kenya

#### 1.2.1. Specific Objective of the Study

- To determine the influence of layers and span of control on e-commerce strategy as adopted by commercial banks in Kenya
- To establish the influence of organization cost efficiency on e-commerce strategy as adopted by commercial banks in Kenya
- To ascertain the influence of organization structure on e-commerce strategy as adopted by commercial banks in Kenya

#### 1.2.2. Research Hypotheses of the Study

- $H_0$ : There is no significant influence of layers and span of control on e-commerce strategy as adopted by commercial banks in Kenya
- $H_0$ : There is no significant influence of organization cost efficiency on e-commerce strategy as adopted by commercial banks in Kenya
- $H_0$ : There is no significant influence of organization structure on e-commerce strategy as adopted by commercial banks in Kenya

### 1.3. Significance of the Study

This line of research has theoretical value, as it aids researchers in developing and validating general applied frameworks aimed at facilitating the utilization of structural design to attain expected e-commerce adoption hence strategic advantage. The findings of this study act as a guide to management of commercial banks in their steps to developing sustainable competitive advantage and commitment to organization's strategy. It also assists policy makers in developing policies which would evaluate the impact of structural design on e-commerce 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 is important in policy formulation for orderly economic growth. The research findings also seek to extend knowledge in the world of academics in the same area of Strategic Management; it is a useful literature in the area of e-commerce strategy in the banking industry.

### 1.4 Scope of the Study

Only the commercial banks in Kenya were considered. The research was carried out in all commercial bank headquarters in Nairobi. Independent variables in the study were layers and span of control, operation cost efficiency, and organization structure. The dependent variable is electronic commerce strategy as adopted by commercial banks in Kenya.

### 1.5. Limitations of the Study

The challenges encountered during the study included financial, given the rising cost of materials in Kenya today and transportation. Furthermore, the subject of the study was 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

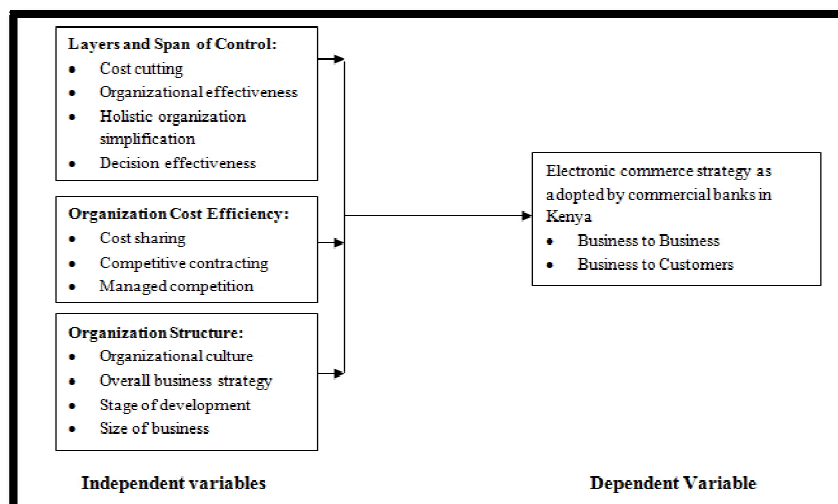


Figure 1: Conceptual Framework

## 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 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 envelopes 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.

#### 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 and 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.

#### 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). The standard minimum value of alpha ( $\alpha$ ) 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 ( $\alpha$ ) values greater than 0.7, indicating that the questionnaire is reliable as recommended by Fraenkel & Wallen (2000).

Study Variable	Number of Test	Cronbach Alpha
Layer and span of control	15	0.9323
Organization cost efficiency	15	0.9362
Organization Structure	15	0.9346

Table 3: Reliability Test

#### 4. Descriptive Analysis

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 restructuring as adopted by Commercial Banks in Kenya.

##### 4.1. Whether the Organization Identify Formalized Arrangement of Interaction between and Responsibility for Tasks, People, and Resources

The respondents were asked to indicate whether their organizations organization identifies with formalized arrangement of interaction between and responsibility for tasks, people, and resources. This was to establish whether commercial banks in Kenya practices structural design. The results were tabulated as indicated in Table 4.

Response	Frequency	Percent
Yes	242	99.2
No	2	.8
Total	244	100.0

Table 4: Whether the Organization Restructure

The findings in Table 4 above, show Yes (99.2%) and No (0.8%). This implies that majority of the commercial banks restructure. Sound structure drives leadership, collaboration, and engagement. Dumais (2011) observed that organizational design and the resulting capabilities are the last sustainable sources of competitive advantage that are available to firms. Chandler (1962) also argued that the strategy of an organization determines the long-term goals and objectives is by determining the course of actions, allocating adequate resources and determining appropriate structure that supports the given strategy. High performers therefore can never treat organization design as an afterthought. Gekonge (2012), findings also observed that the overall KCB's Organization structure was changed in 2011 to make the organization more efficient, effective and competitive in the industry. KCB used organization restructuring as a strategy to respond to competition in the ever changing and highly dynamic Kenyan Banking Industry Environment. Applegate (1994) observed that organization structure is a long-standing problem, especially for large corporations and hence the need for continuous improvement. Study by Kennedy (2015) recommended that bank managers should have an organization structure that improves performance. Gekonge (2012) similarly established that banks have successfully used organizational structure adjustments to align to market needs, hence resulting to a competitive advantage. Similar study by Mutua (2012) found that the Barclays bank had adopted incremental changes in their structure to match their strategies; and that the current Barclays bank structure is designed to improve customer service and get maximum value from customers, through improved quality, shorter processes and one-stop-shop for excellent service.

##### 4.2. Restructuring Enduring Characteristics Considered a Success Factor in Electronic Commerce Strategy Adoption

The study sought to test to what extent the enduring characteristics in structural designs contributes to the achievement of electronic commerce strategy as adopted by commercial banks in Kenya. The results were tabulated as indicated in Table 5.

Restructuring Enduring Characteristics	N	Mean	Std. Deviation
Layers and span of control	244	4.21	.822
Organization culture	244	4.23	.783
Human Resource Management	244	4.32	.766
Parent-Subsidiary Relationship	244	4.15	.761
Current Organization Structure	244	4.20	.755
Information System	244	4.31	.743
Current Business Arrangement	244	4.32	.670
Organization cost efficiency	244	4.30	.694
Organization structure	244	4.23	.823
Role of center	244	4.17	.793
Shared services-off shoring and outsourcing	244	4.03	.858

Table 5: Structuring Enduring Characteristics on the Success Factors to Electronic Commerce Strategy Adoption

The findings show layers and span of control (with a mean of 4.21 and responses spread within standard deviation of 0.822). Organization culture (with a mean of 4.23 and responses spread within standard deviation of 0.783). Human Resource Management (with a mean of 4.32 and responses spread within standard deviation of 0.766). Information System (with a mean of 4.31 and responses spread within standard deviation of 0.743). Current Business

Arrangement (with a mean of 4.32 and responses spread within standard deviation of 0.670); Organization cost efficiency (with a mean of 4.30 and responses spread within standard deviation of 0.694); Organization structure (with a mean of 4.23 and responses spread within standard deviation of 0.823); Role of center (with a mean of 4.17 and responses spread within standard deviation of 0.793). Parent-Subsidiary Relationship (with a mean of 4.15 and responses spread within standard deviation of 0.761), and Current Organization Structure (with a mean of 4.20 and responses spread within standard deviation of 0.755), Shared services-off shoring and outsourcing (with a mean of 4.03 and responses spread within standard deviation of 0.858). The finding shows that restructuring is extensively considered in the commercial banks.

Buchanan *et al.* (2003) however observed unfortunate phenomenon (excessive layers and narrow spans of control, particularly among mid-level directors and managers; the result is often bureaucratic buildup, bottle-necked decision-making, and a general lack of innovation. Employees laboring at the customer-facing end of this attenuated organization structure are hamstrung by vertical decision-making and multi-matrixed reporting relationships. Their career prospects are un-enticing and their creativity diminished. The view at the top is equally uninspiring and crowded. Study by Seranathna, Warren, Yeoh and Salzman (2014) established a positive correlation between adhocracy culture and e-commerce adoption. The firms with hierarchy characteristics indicated negative correlation to e-commerce adoption. Study by Sobihah (2015) also found that practice with e-commerce adoption needs to consider the organizational culture as a key element in the hotel performance; Study by Ngelechei and Olwenyei (2016) established that MIS enabled knowledge sharing, operational efficiency, customer relationship management, and market intelligence significantly affect achievement of competitive advantage of KCB.

According to IMF working paper (2016), findings reveal that parent company has a large influence on what the subsidiary can do or not do. The study established that whilst there are disadvantages of being closely related by a parent company, there are also many benefits which are associated with multinational companies; the corporate parent subsidiary relationship and choice of subsidiary strategy at Barclays Bank of Kenya Ltd has an effect on the strategy of subsidiary. However, this is inconsistent with the finding by Tallman (2011) observation that there is no inherent reason in today's world to assume that strategy leadership comes from home country. A similar Factor that is given moderate attention is role of centre. Study by Vuylsteke (2011) observed that industry structure plays a powerful role in determining success or failure of e-commerce efforts. Tran and Tian (2013) found that a well-designed organizational structure promotes success.

According to the findings human resource management and current business arrangement are equally the most considered a success factors in e-commerce adoption. Parent subsidiary relationship is least considered. Lee, Lee and Wu (2010) indicated that there is a direct relationship between a firm's strategy and the use of human resources. According to Gupta and Carol (1996) human resource management plays an important role in strategy implementation therefore if human resource in an organization is not managed effectively, it would potentially cause disruptions to the strategy implementation process (cited in Wei, 2006). Al-Alawi and Al-Ali (2015) observed that factors such as the organizational context (top management support), the technology context also (perceived benefits) and the environmental context (government regulations) are positively related to e-Commerce adoption. contributes least to the electronic commerce strategy adoption. The study by Mella and Pellicelli (2012) found that the tendency today is to attain global sourcing and off shoring; that is outsourcing that involves outsourcers located in countries other than that of the outsource. This tendency to outsource most of the functions and processes can take on an extreme outsourcing and lead to the formation of virtual organization, a company characterized by the pure businesses, where all the productive and economic processes have been outsourced through the formation of a suitable but flexible network. 'Whereas a man builds the structure of an organization, in practice, it is this very structure that later constrains the strategic choices they make' (Hall & Sias, 1980). According to the finding, strategy, structure, and environment are closely intertwined.

#### 4.2.1. The Level of Management Support for Structuring

The study sought to test on various aspects to the design of the established pattern of relationships among the components of company that enable the paperless exchange of business information using electronic platforms like electronic data interchange, e-mail, electronic bulletin boards, fax transmissions, and electronic funds transfer. The results were tabulated as indicated in Table 6.

Management Support	N	Mean	Std. Deviation
Layers and span of control	244	4.27	.640
Organization cost efficiency	244	4.42	.600
Organization structure	244	4.38	.683
Best 'fit' of organizational structure and controls for just-in-time and total quality management	244	4.27	.761
Better and newer applications of organizational theories to the study of multinational enterprises	244	4.20	.852
Customer interaction total quality management	244	4.31	.710
Liberalization of market	244	4.22	.707
Decentralization of decision making	244	4.11	.949
Role of center	244	4.18	.798
Shared services-off shoring and outsourcing	244	4.07	.886

Table 6: Level of Management Support for Restructuring

The results show that 68% of the responses were within one standard deviation from the mean as supported by actual standard deviations. The findings indicates that factors that receives the highest management support are layers and span of control (with a mean of 4.27 and responses spread within standard deviation of 0.640); Organization cost efficiency (with a mean of 4.42 and responses spread within standard deviation of 0.600), Organization structure (with a mean of 4.38, and responses spread within standard deviation of 0.683), Best 'fit' of organizational structure and controls for just-in-time and total quality management (with a mean of 4.27 and responses spread within standard deviation of 0.761).

The interviewed respondent mentioned that the current organization structures in commercial banks align cost factors with operational efficiency driven by technology enables cost and reporting to line managers' effectiveness. That the structure is for cost rationalization and improving of non-funded income to enhance profitability. That it ensures effective execution of functions and management of operation; mainly for efficiency and clear chain of command in the organization, support for strategic pillars of the organization by reducing levels of management hence reducing cost. Others are better and newer applications of organizational theories to the study of multinational enterprises (with a mean of 4.20 and responses spread within standard deviation of 0.852). Information System (with a mean of 4.31 and responses spread within standard deviation of 0.743) for effective and efficient control system and total quality management so as to achieve the desired organizational goal; keeping up with the time and the generation evolving of the technology, competitors, and dynamic market. Customer interaction total quality management (with a mean of 4.11 and responses spread within standard deviation of 0.707) for effective and efficient customer satisfaction and customer management; today customers are versatile due to changing economic trend (digitization). Liberalization of market (with a mean of 4.22 and responses spread within standard deviation of 0.707) also receive high management support.

Study by Thi (2009) found that foreign entry by mergers and acquisitions of domestic banks exerts significant impacts on bank performance. However, similar study by Sun, Tong and Yan (2009) found that liberization measure has helped to improve the quality of banking share market. Zygiaris (2000) established that the globalization of the economy and the liberalization of the trade markets have formulated new conditions in the market place which are characterized by instability and intensive competition in the business environment; that competition is continuously increasing with respect to price, quality and selection, service and promptness of delivery; and that removal of barriers, international cooperation, technological innovations cause competition to intensify; that all these changes impose the need for organizational transformation, where the entire processes, organization climate and organization structure are changed. The factors that receive moderate support of management are decentralization of decision making with a mean of 4.11 and responses spread within standard deviation of 0.949; and Role of center with a mean of 4.18 and responses spread within standard deviation of 0.798. According to the interviewed respondents, role of centre results to proper decision making and seamless information, segregation of duties, management flow and governance. It eases decision making, and proper time management, faster and effective solution. Shared services-off shoring and outsourcing with a mean of 4.07 and responses spread within standard deviation of 0.886 gets the least management support. Study by Al-Alawi and Al-Ali (2015) observed top leadership support as positively correlated to e-commerce adoption. Muhammed, Almsafir and Alnasir (2013) observed that the relationship between manager willingness and e-commerce adoption by SMEs is significant. The commercial banks need to build up more effort on management at all levels of the organization to empower structural design, as a boost to e-commerce strategy adoption.

#### 4.2.2. Extents Restructuring Considerations Influence Electronic Commerce Strategy Adoption Process

The study sought to test what extent the considerations for structural design determines electronic commerce adoption in the commercial banks in Kenya. The results were tabulated as indicated in Table 7.

<b>Structural Design Factors</b>	<b>N</b>	<b>Mean</b>	<b>Std. Deviation</b>
Layers and span of control	244	4.15	.810
Organization cost efficiency	244	4.35	.757
Organization structure	244	4.23	.806
Role of center	244	4.17	.796
Shared services-off shoring and outsourcing	244	4.06	.901

*Table 7: Extents Restructuring Considerations Influence on Electronic Commerce Strategy Adoption Process*

Findings shows that, Organization cost efficiency with a mean of 4.35 and responses spread within standard deviation of 0.757; and Organization structure with a mean of 4.23 and responses spread within standard deviation of 0.806 are the highest determinants of electronic commerce strategy in commercial banks in Kenya. Role of center with a mean of 4.17 and responses spread within standard deviation of 0.796; and Layers and span of control with a mean of 4.15 and responses spread within standard deviation of 0.810 give moderate determination. Shared services-off shoring and outsourcing with a mean of 4.06 and responses spread within standard deviation of 0.901 is however the least determinant of electronic commerce strategy adoption in commercial banks in Kenya.

This is consistent with the findings by McGregor and Vrazalic (2004) that SMEs need to be re-educated about the benefits of E-commerce because this type of technology is still perceived by SMEs as being unsuitable to the way they do business. The findings by Kebaya, Okibo and Nyangau (2015) established that indicated that structural changes implemented

facilitated the increase in productivity and efficiencies by outsourcing non-core activities. Gekonge (2012) observed that Bank should continue to review her organization structure from time to time in order to benefit fully from the ever-changing banking information technology to reach out to new markets regionally and globally and to maintain the competitive advantage thus far obtained. Oslon, Slater and Hult (2005), established that three structural dimensions that affect communication, co-ordination and decision making, which are core to strategy implementation, are formalization, centralization and specialization.

#### 4.3. 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 various structural design factors and electronic commerce strategy as adopted by commercial banks in Kenya. The multiple linear regression technique was used with the following model being tested:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon, \quad \text{Model 1}$$

Where Y=Electronic commerce strategy as adopted by commercial banks in Kenya;  $X_1$ =Layers and span of control;  $X_2$ =Organization cost efficiency;  $X_3$ = organization structure;  $\varepsilon$  = error term. Table 8 presents a summary of the model 1.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.547(a)	.299	.290	.465

Table 8: Model 1 Summary

a Predictors: (Constant), Layers and Span of Control, Organization Cost Efficiency, Organization Structure

As the Table 8 shows, R-Square is 0.299, which indicates that the model explains the 29.9% 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 8 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	22.169	3	7.390	34.154	.000(a)
	Residual	51.941	240	.216		
	Total	74.111	243			

Table 9: ANOVA for the Model 1

a. Predictors: (Constant), Layers and Span of Control, Organization Cost Efficiency, Organization Structure  
b. Dependent Variable: E-Commerce Adoption

The regression model as illuminated in the ANOVA Table 9 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 strategy as adopted by commercial banks in Kenya.

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.957	.242		8.099	.000
	Layers and span of control	.245	.052	.308	4.711	.000
	Organization cost efficiency	.131	.068	.154	1.923	.056
	organization structure	.174	.066	.193	2.648	.009

Table 10: Regression Coefficients for Model 1

a. Dependent Variable: E-Commerce Adoption

Table 10 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 Tables 4.5 and 4.7, the estimated regression equation was: Electronic commerce strategy as adopted by commercial banks in Kenya (Y)

$$(Y) = 1.957 + 0.245X_1 + 0.131X_2 + 0.174X_3 + 0.465. \quad \text{Model}$$



#### 4.3.1. Influence of Layers and Span of Control on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

The first objective of the study was to examine the influence of layers and span of control on the electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 10 shows the t-statistics for layers and span of control 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 layers and span of control, and electronic commerce strategy adoption by commercial banks in Kenya at 0.05 level of significance. Findings by Symon (2000) argue that new forms of organizational structure are closely linked to technology implementation. Hinds and Kiesler (1995) also contended that new technologies require organizations to restructure and adopt new ways of working. Study by Gekonge (2012), KCB is now a fairly organic organisation running under a Divisional Structure compared to ten years ago when it was largely bureaucratic with too much government influence. The bank has therefore successfully used Organisation Structure adjustments to align to market needs resulting to a competitive advantage which serves as a strategic response to competition in the industry.

#### 4.3.2. Influence of Organization Cost Efficiency on Electronic Commerce Strategy Adoption by Commercial Banks in Kenya

The second objective of the study was to examine the influence of organization cost efficiency on electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 10 above the t-statistics for structural design 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 organization cost efficiency and electronic commerce strategy adoption by commercial banks in Kenya at 0.05 level of significance. This is consistent with the findings by Mitra and Chaya (1996) observed that larger companies spend more on information technology as a percentage of their revenues than smaller companies. Research by Mutua (2013) found that online banking has improved the performance of these banks because costs associated with adopting it are lower than revenues from online services. Finding by Kariuki (2011) established that the cost efficiency level in Kenya is found to be 99.2% on average, and local banks are found to be more efficient than both the local private and foreign banks.

#### 4.3.3. Influence of Organization Structure on Electronic Commerce Strategy as Adopted by Commercial Banks in Kenya

The third objective of the study was to examine the influence of organization structure on electronic commerce strategy as adopted by commercial banks in Kenya. As shown in Table 10 above the t-statistics for capacity for change yielded a p-value of 0.056. 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 organization structure and electronic commerce strategy as adopted by commercial banks in Kenya at 0.05 level of significance. This is consistent with the findings by Chege (2016) established that during the evolution of the organization's structure and strategy in the bank under study, lack of consensus was observed in the organization occasionally, there was lack of adaptive mechanisms to understand this change in structure, and the new roles brought by change in organisational structure led to discord in duties to a great extent methods and lines of communication were greatly hampered during the change of structure to fit strategy in their organisation. Doreen (2017) however established that organizational structure, information system and strategic communication influenced m-commerce performance and that the human resources in the banking industry were no longer rare, inimitable but could be substituted and therefore does not influence strategy implementation and m-commerce performance. Study by Onodugo, Ugbam, Ogosi and Ibe (2013) on Nigerian banks concluded that structure has significant positive effect on the enhancement of performance of Commercial Banks in South East Nigeria.

## **5. Summary of Findings**

Majority commercial banks in Kenya have embraced restructure to survive, and as the last sustainable sources of competitive advantage that are available to firms. In order to do this better, there is the need, in the organization, to determine the course of actions, allocate adequate resources and determine the appropriate structure that supports a given strategy. Sound structural design system therefore drives leadership, collaboration, and engagement. The factors that receives the highest management support are layers and span of control, organization cost efficiency, organization structure, and best 'fit' of organizational structure and controls for just-in-time and total quality management. Current organization structures in commercial banks align cost factors with operational efficiency driven by technology enables cost and reporting to line managers' effectiveness. Restructuring is for cost rationalization and improving of non-funded income to enhance profitability. Layers and span of control and cost efficiency have significant influence on e-commerce strategy as adopted by commercial banks in Kenya. Organization structure as it is having no significant influence on e-commerce strategy as adopted by commercial banks in Kenya. Therefore, for banks to adopt efficiently e-commerce strategy, they have to restructuring. Management has supported organization structure, customer interaction quality management, but however need to adjust on decentralization of decision making, outsourcing, and shared service off-shoring.

### *5.1. Conclusions of the Study*

From the findings, the study concluded that commercial banks that perform restructuring are able adopt e-commerce strategy much efficiently. Structure status quo is detrimental to commercial banks, and any bank that cannot redesign its structures to fit e-commerce strategy cannot cope with the dynamic banking industry today. The management however are not doing enough on decentralization of decision making, shared service-off shoring, role of centre, and support for better and newer application of organizational theories.

## 5.2. Recommendations

From the study conclusions, the study recommends the commercial banks should reengineer their organization structure appropriately to ensure strategic best fit. This can only be possible with the management that supports just in time operation and believe in total quality management. The management should consider strongly shared services-off shoring and outsourcing, role of centre, decentralization of decision making, and supporting better and newer applications of organization theories to the study of multinational enterprises. Layers and span of control, organization structure, role of centre, and shared services also need more improvement in the commercial banks in Kenya effort to achieve excellent electronic e-commerce strategy adoption.

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