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Business Intelligence and Performance among Savings and Credit Cooperative Society in Nairobi City County, Kenya

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Abstract:

Deposit-taking credit cooperatives and other commercial should deliberately position themselves to all the more likely to serve their clients and support a strategic advantage in the present cutthroat worldwide market. To acquire an upper hand, the financial sector has focused on Business Intelligence to improve organizational performance. Therefore, the overall aim was to probe how business intelligence affects how corporate strategy, structure, culture and business process impacts the performance of Saccos in Nairobi County, Kenya. The research was conducted using a descriptive design method. The study populace included all 38 deposit-taking SACCOs in Nairobi County. To choose research participants, the study utilized a proportionate random sampling technique. Participants were given self-administered questionnaires to provide data. The completed self-administered questionnaires duly filled were coded as figures and descriptive analysis was used to describe the perceived level of corporate strategy, structure, culture, business process and organizational performance of SACCOs in Nairobi County, Kenya. Pie charts and tables were used to display the findings. Inferential analysis was carried out using multiple linear regressions to investigate the correlation between business intelligence (BI) and organizational performance. The findings observed that corporate strategy, structure, culture and business process considerably impacts the performance of SACCOs in Nairobi County, Kenya in a positive manner. As a result, the BI systems must be properly linked with the organization's business strategy and core competencies in order to fulfill their full potential in planning effectiveness.

Keywords: Worldwide Market, SACCOs in Nairobi County, structure, culture, business process

1. Introduction

As global market demands shift to consumer expectations, business leaders are looking to find innovative ways to meet these diverse needs. Organizations must influence the ever-changing conditions around as the competitive environment becomes increasingly dynamic. Management ability to make intelligent choices has a substantial influence on an establishment's overall success and survival. The ultimate objective of every business is to eliminate redundancies, decrease costs, and supply goods and services effectively and reliably; hence, the shift to Business Intelligence (BI) plays an increasingly significant role in decision making, leading to improved performance (Ramakrishnan *et al.*, 2012). The integration and collaboration of corporate information and knowledge management systems have helped build and grow exceptional organizational performance in recent years.

Deployment of BI frameworks within enterprises to further develop the achievement of important and dynamic objectives within enterprises, also due to the fact that the excellent organization of information has made it a popular innovation among academics and professionals (Owusu, 2017). Human resources in a variety of roles use a range of BI system components to manage operations by accessing and exploring organizational data, which improves operational efficiency. Businesses can also use the BI system to find new and better opportunities and restructure their operations. Organizational performance has recently become a currency and, as a result, there is an inevitable push towards adopting BI solutions. SACCOs must position itself strategically to grow effectively, maintain a competitive advantage and thrive in today's competitive but difficult economy. SACCOs in Kenya must start looking at new profitable business strategies as a result of these developments if they are to prosper. That is why, this study is motivated to establish how the business intelligence factors affect the organizational performance of SACCOs in Nairobi County, Kenya with the scope of business intelligence systems being business process, corporate strategy, organizational culture and structure.

1.1. Statement of the Problem

The competitive landscape in the country among the SACCOs has changed dramatically in recent years, from a thriving economy with sufficient credit to a reasonably stable economy. DT-Saccos is currently being driven in ways they never imagined due to constraints such as reduced resources and an increasingly complex technology ecosystem. DT-

Saccos must be flexible and responsive to changes in the business environment. As a result, managerial decision support systems are now an essential element in the dissemination of business information, with the potential to increase productivity and competitiveness. DT-Saccos places great value on business intelligence (BI) systems to improve organizational performance, automate interactions with customer and address challenges as multinationals, geographically distributed customers and repositioned to meet customer needs.

In spite of extensive ICT integration, little is known about how and to what degrees business intelligence has facilitated SACCOs optimize their organizational performance. Studies on the banking sector's financial performance have been published (Nyabuti, 2018; Kagechu, 2018; Gichobi, 2015; Nderi, 2014). The empirical analysis reveals a conceptual gap, as the majority of researches have been published in industrialized countries. Ponelis and Britz (2011) investigated the impact of business intelligence on SMEs in South Africa, concluding that, while business intelligence is critical in SMEs, it may be fully utilized with the right assistance and guidance. Rahman (2012) conducted research at Uppsala University on the impact of business intelligence adoption in businesses, finding that it improved enterprises' commercial competitiveness. The absence of empirical evidence of how business intelligence affects the organizational performance of SACCOs in Nairobi County, Kenya is a void that must be filled. The link between the variables is difficult to determine as a consequence. These researchers looked at a correlation while taking into consideration the broader context and methodological constraints.

The study was motivated by the realization that despite integrating ICT systems such as business intelligence (BI) to improve organizational performance and competitiveness, SACCOs have failed to achieve the desired results. Moreover, despite the numerous benefits of integrating BI systems in SACCOs, research shows that uptake has been slow; SACCOs did not begin using BI systems until early this year. This was the cornerstone for this inquiry, which attempts to measure the bearing of BI on SACCOs' success in Kenya. The emphasis of this inquiry was to address a research vacuum by evaluating the weight of organizational strategy, organizational structure, business process, and organizational culture on Saccos' performance in Nairobi County, Kenya.

1.1. Conceptual Framework

The conceptual framework in Figure 1 explains how the researcher computes the connections between the variables in the ongoing investigation. Among the variables studied are business intelligence systems and company success.

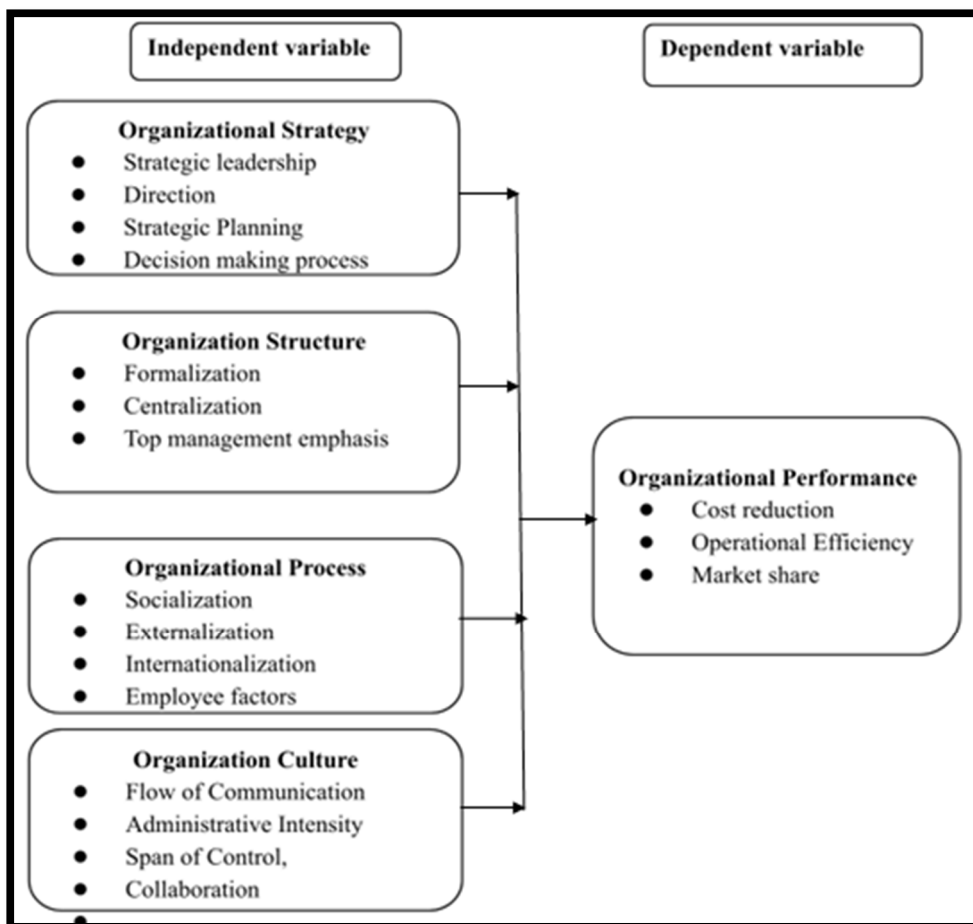


Figure 1: Conceptual Framework
Source: Researcher (2021)

2. Organizational Strategy and Performance

Making decisions is a strategy (Porter, 1985). In line with Hambrick (1982), organizational strategy has been defined both methodically and descriptively. By exposing them to new combinations of conditions, organizations use strategies to influence changing environments (Miles and Snow, 1978; Mintzberg, 1978). Organizational factors must be taken into account for the business to function efficiently and properly. The BI system cannot add isolation. The link between organizational strategy and therefore the use of business intelligence tools is fundamental and must be paid special attention to by senior management.

Mwangi (2016) delineates organizational structure as the process that allows enterprises to successfully pursue its plan. A comprehensive approach is not enough. Therefore, for successful implementation, it is necessary to have an assessment of the appropriate organizational structure, compensation system, organizational culture and leadership. Process planning, evaluation and analysis are all components of performance management. BI supports performance appraisal, notably measurement and analysis methodologies, by facilitating information access and enabling decision making across the performance management cycle. The effective implementation of business intelligence has an impact on the effectiveness of planning and analysis activities related to performance management (Alnoukari, 2017). An analytical framework for performance management and BI was proposed by Bogdana *et al.* (2009) to support strategic and operational measurement by integrating business objectives using dashboards and dashboards based on data collected by business intelligence tools. Therefore, the incorporation of business information such as dashboards and records is regulated in performance management (Alnoukari, 2017).

Research by Cherop (2016) focuses on strategy implementation and business performance in Kenyan manufacturing companies. The objective of this study was to investigate the link between strategy implementation and business performance in manufacturing companies in Kenya. To collect key data, CEOs and managers filled out standardized questionnaires. Along with results, strategy execution and a manufacturing company's performance are inseparable. Outcomes demonstrate that strategy execution has a superior impact on the economic success of Kenyan manufacturing businesses. Their study used a social survey research approach, which was time consuming, inefficient and led to sampling error. To counter this, this study will use a descriptive research approach.

The relationship between strategy implementation and organizational performance has been studied by Gikungi, Githui and Ndiao (2021). Since different parts of the company provide different services, a survey model and representative sampling approach are used to select an acceptable sample size. Outcomes divulge a strong link between the independent variables and performance. The company needs to adopt a leadership style that encourages creative and artistic individuals, which is appropriate for the relationship. Another suggestion is that the corporate culture should be goal oriented to ensure that the goals are met. To protect the brand, the company must have strict procedures to maintain its administrative system. A survey method was applied in their investigation and a representative sampling approach, which was time consuming and inefficient, resulted in sampling error. The approach used in this study will be a descriptive study using the stratified sampling method.

Mutindi, Namusonge and Obwogi (2013) studied strategic management dynamics on the performance of the hotel sector. The researchers used a mixed qualitative and quantitative approach, including a descriptive survey. Overall, CRM system has a significant linear relationship with hotel performance, and there is a moderately significant linear relationship between strategic planning, strategic competitive positioning, and strategic positioning strategy and hotel performance, as well as a moderate relationship between information and communication technologies, learning, and hospitality success. In the study, the drivers of strategic management were identified as a set of tools that promote the success of a hotel. The hotel must understand the implementation of strategic management levers, in accordance with the relationship. The study focuses on the hotel industry, in particular the hotel industry. The main focus of this study was the Sacco domain and it examined the financial and non-financial performance indicators.

3. Research Findings

The descriptive results that showed the perceived effective level of organizational strategy among the SACCOs in Nairobi County are presented in Table 1 in the next page. The results were anchored on the four indicators of organizational strategy, namely - strategic leadership, strategic direction, strategic planning and decision-making process.

Organizational Strategy	Mean	Standard Deviation
Top executives are officially in charge of the Sacco's strategic business strategy.	4.37	0.71
The leadership in the SACCO has concrete vision for the future of the organization.	3.87	1.03
Having a written mission statement improves organizational performance.	3.65	0.70
Strategic planning increases SACCO's performance when resources (managers' time, money, staff assistance, etc.) are set aside expressly for it.	3.13	0.89
Strategic planning is a high-priority task that must be completed on a regular basis.	3.69	1.07
The SACCO follows a defined set of procedures in its strategic planning process.	3.87	1.03

Organizational Strategy	Mean	Standard Deviation
Sacco's performance is improved by following a specified set of processes during the strategic planning process.	3.69	0.80
The Sacco systematically measures actual performance versus goals set.	3.67	0.79
Systematically measuring actual performance vs. goals set improves organizational performance.	3.99	0.74
The SACCO actively develops new products and services.	3.69	1.08
The Sacco is constantly seeking new market opportunities for growth.	3.80	0.85
The organization strategy is clearly articulated by the management.	3.88	0.75
Aggregate score for Organizational strategy.	3.80	0.87

Table 1: Descriptive Statistics for Organizational Strategy

The overall mean organizational strategy score is 3.80, as shown in Table 1. On the 5-point Likert scale used in the study, this mean score is about equal to 4.00 (agree). There was also little variance in responses from the mean response, as illustrated by the aggregate standard deviation of 0.87. The total mean score suggests that respondents agree that organizational strategy-related activities are carried out by DT-Saccos in Nairobi County. However, there was some skepticism regarding strategic planning improving DT-Sacco performance when resources were set aside specifically for that, as demonstrated by a mean of 3.13, near to 3.00 (moderate), and a standard deviation of 0.89. Most of the respondents from the DT-Saccos in Nairobi County strongly agreed (justified by a mean of 4.37 which is greater than 4) that the top executives are officially in charge of the SACCO's strategic business strategy. Besides that the data was fairly close to the mean as shown by the standard deviation figure of 0.71. It can also be observed that the majority of the respondents in DT-Saccos at Nairobi County agreed that the leadership in the SACCOs have a concrete vision for their future and that the Sacco follows a defined set of procedures in their strategic planning process. The statements were justified by a mean of 3.87 which was close to 4 that indicated agreed. This is considering that the data of the two aforementioned statements were fairly close to the mean as shown by the standard deviation figure of 1.03.

A clear strong vision operationalized by a defined set of procedures in an organizational strategy boosts productivity and more importantly efficiency (Ahmed, 2019). The findings also concurred that the DT-Saccos in Nairobi County have organizational strategies that are clearly articulated by the management and that the SACCOs constantly seek new market opportunities for growth. This was supported by mean values of 3.88 and 3.80 respectively. The data for the two aforementioned statements were close to the mean justified by standard deviation values of 0.75 and 0.85 respectively which were fairly low. The findings of the study agreed with Faki (2013) who observed that a clearly articulated strategy proves easy to be implemented thus increasing organizational efficacy and optimal usage of resources with minimum wastage. The research results were also able to confirm that strategy planning is a high-priority task that should always be finished on a consistent basis and the SACCO performance is actually improved by adhering to a definite set of processes during the strategic planning process. This was supported by a mean value of 3.69. The data for the two aforementioned statements were close to the mean justified by standard deviation values of 1.07 and 0.80 respectively which were fairly low. The findings of the study agreed with Taiwo and Idunnu (2007) who noted that prioritizing on the execution of strategy planning with clearly defined processes boosts organizational performance.

The findings of the study were also able to observe that most of the respondents agreed (since the mean of 3.67 was close to 4 = agreed) that the DT-Saccos in Nairobi County systematically measures actual performance against the goals set. All the responses for the statement were close to the mean since the standard deviation value was 0.79 which was relatively low. The research results also reported that having a written mission statement improves organizational performance. This was supported by a mean value of 3.65. All the responses for the statement were close to the mean since the standard deviation value was 0.70 which was relatively low. The findings of the study were congruent with the outcomes of Sattari, Pitt and Caruana (2011) who observed that a clear and simple mission statement that can be easily understood and can be realistically operationalized will lead to a firm to achieve its projected outcomes. The findings conflicted with the findings of Alawneh (2015) who observed that mission statements that have been clearly written, short and are simple, do not have any serious impact on performance in the context of the Jordanian banking sector.

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.766 ^a	.587	.579	.27009

Table 2: Model Summary Findings

Predictors: (Constant), Organizational Strategy, Organizational Structure, Business Process and Organizational Culture

Source: Survey Data (2021)

Using a multiple regression model, Table 2 shows how BI systems affect DT-Sacco performance. The R-squared value adjusted is 0.579, whereas the R-squared value is 0.587. This suggests that, in DT-Saccos, the organizational strategy, organizational structure, business process, and organizational culture account for 58.7% of the variation in company performance. As seen by the modified R squared, the model is a strong match for assessing the influence each independent

variable has on firm performance in DT-Saccos (0.579). The quality of fit of the model was further confirmed by the standard error of estimate value of 0.27009. The statistic was comparatively low, showing that the data was extremely near to the regression line, indicating that the model fit perfectly.

Table 3 below denoting the ANOVA results shows how significant the BI factors accounted for the change in the performance of SACCOs in Nairobi County.

	Model	Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.774	3.00	5.258	72.081	.000 ^b
	Residual	11.088	152.00	.073		
	Total	26.862	155.00			

Table 3: Summary of ANOVA Results of the Regression Analysis

a. Dependent Variable: Firms Performance

b. Predictors: (Constant): Organizational Strategy, Organizational Structure, Business Process and Organizational Culture

Source: Survey Data (2021)

The regression model that predicts the association between the dependent and independent variables is significant at $F = 72.081$ and p -value = 0.000, according to the research findings in Table 3. The p -value of 0.000, which is less than 0.05, indicated that all the four business intelligence factors (organizational strategy, organizational structure, business process and organizational culture) significantly accounted for the 58.7% change in the performance of the SACCOs in Nairobi County.

Table 4, that was presented in the next page, depicts the regression coefficient results with reference to how each business intelligence factor affected the performance of SACCOs in Nairobi County.

	Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		β	Std. Error	Beta		
1	(Constant)	1.193	.432		1.127	.115
	Organizational Strategy,	.209	.108	.192	5.109	.000
	Organizational Structure,	.175	.125	.128	2.316	.019
	Business Process	.548	.143	.340	14.488	.000
	Organizational Culture	.257	.124	.207	5.920	.000

Table 4: Coefficients of Regression Equation

a. Dependent Variable: Organizational Performance

Source: Survey Data (2021)

The following was the study's established model based on the results presented in Table 4 in the previous page:
 $Y = 1.193 + 0.209 \text{ Organizational Strategy} + 0.175 \text{ Organizational Structure} + 0.548 \text{ Business Process} + 0.257 \text{ Organizational Culture} + \epsilon$

When all the business intelligence components (organizational structure, strategy, process, and culture) are maintained constant at zero, organizational performance will be 1.193, as shown in Table 4. This means that the level of organizational performance of the SACCOs in Nairobi County will be very low in the absence of organizational strategy, organizational structure, business process and organizational culture.

As a result, there is an inescapable demand to use BI solutions. SACCOs should strategically position themselves to increase their effectiveness, preserve a competitive edge, and prosper in today's competitive yet hard environment. If SACCOs in Kenya want to thrive, they must start looking at new and viable business models as a result of these changes. SACCOs use business intelligence tools to improve organizational performance, update customer interactions, and react to difficulties like as globalization and fragmented clientele, all while repositioning themselves to meet customer expectations. The correlation between business intelligence and performance in SACCOs in Nairobi County, Kenya was investigated systematically in the study. The researcher inferred crucial conclusions based on the evidence.

The results of this study reveal that business intelligence systems, such as strategy, structure, process, and culture, have a direct influence on corporate performance. With regard to the first objective, strategy is statistically significant, implying that strategy and performance are linked. Structure is also statistically significant in terms of the second objective, implying that there is a link between structure and performance. Furthermore, process is statistically significant on the basis of the third objective, and so there is a link between process and performance; and culture is statistically significant on the basis of the fourth objective, and thus there is a relationship between culture and performance.

As a result, the study shows that employing BI systems has a favorable influence on a company's productivity. There was wide consensus that BI systems can help a company boost revenue by improving accounting analysis and reporting, lower expenses by improving stock management, and help it compete more successfully by implementing improved business strategies. The research also suggests that BI systems aid in informed decision-making by assisting workers in comprehending the organization's aims and objectives, hence improving the organization's efficiency and effectiveness. In any corporation, implementing a business intelligence system is a crucial step.

4. Recommendation for Policy and Practice

The conclusions of this study have significant policy and practical implications for SACCOs and other Kenyan enterprises who want to improve their business intelligence systems and performance.

In the face of challenges such as globalization, deregulation, mergers and acquisitions, non-financial organization rivalry, and technology innovation, the financial services sector continues to adapt, prompting organizations to reassess their strategy. The financial industry has recently placed fraud detection and prevention, risk management, client management, product management, and loss prevention at the top of its priority list. Business intelligence frameworks were not endorsed by the Kenyan Bankers' Association Sacco until 2021, signaling the onset of the SACCOs' digital transformation journey. As such, SACCOs and other organizations should overcome the technical and organizational hurdles of implementing BI in order to gain effective use of it, as BI enhances business performance and enhances overall productivity.

Since business intelligence systems are advantageous in the financial sector, particularly in DT-Saccos, more effort and resources should be invested to ensure that the industry's implementation of the technologies is sustainable. SACCO management must extensively engage low-level personnel in strategic business planning. Business intelligence systems improve inter-departmental collaboration. As a result, BI systems must be properly linked with the organization's business strategy and core competencies in order to fulfil their full potential in planning effectiveness.

5. Suggestions for Further Study

Future research should focus on replicating this study's results and conclusions in other Kenyan organizations and sectors of the economy. This study focused on the influence of business intelligence on performance confined to the case of DT-Saccos in Nairobi City County. Therefore, this study recommended that a similar study should be carried out on the effectiveness of Business intelligence in the financial sector as a whole to include the banks. This will enable for generalization of the study findings on the effectiveness of Business Intelligence on firm performance of the financial sector. In addition, further study should be done to look at the moderating and mediating effects of different variables on the link between business intelligence and performance.

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