STRATEGIC RESPONSES AND OPERATIONAL PERFORMANCE OF SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN GARISSA COUNTY, KENYA

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STRATEGIC RESPONSES AND OPERATIONAL PERFORMANCE OF SAVINGS AND CREDIT CO-OPERATIVE SOCIETIES IN GARISSA COUNTY, KENYA

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ABSTRACT

Weak laws, poor financial management, leadership, governance, and political intervention are only a few of the numerous problems plaguing the co-operative societies sector in Kenya and, specifically, those operating in Garissa County. Consequently, SACCOs in Garissa County have used a variety of strategic solutions in an effort to boost their operational effectiveness, although the true impact of these measures remains unclear. In this light, The specific objectives guiding this study were: to determine the effect of innovation strategies on operational performance of SACCOs in Garissa County, to assess the effect of customer relations management on operational performance of SACCOs in Garissa County, to determine the effect of staff training on operational performance of SACCOs in Garissa County and to assess the effect of product pricing on operational performance of SACCOs in Garissa County. The overarching goal of this research was to learn how strategic responses have influenced the efficiency and effectiveness of SACCOs in Garissa County. The study was anchored on the following theory open systems approach theory, institutional theory, resource based view. The study used descriptive research design. The population consisted of 250 workers at 10 different SACCOs across Garissa County. A sample of 154 workers and 10 managers were randomly chosen for the research. The questionnaire were used to collect primary data from the institutions' administration by the researcher. Descriptive statistics such as Central tendency and dispersion measurements, such as standard deviation and mean were used. Inferential statistics such as regression and correlations were used. Tables and graphs were used to present numerical information, with accompanying text providing context. The study showed that a significant positive link was also found between strategic innovation indicators and the successes of public institutions, customer relations management strategies have a significant effect on operational performance, staff training strategies had significant effect on operational performance and product pricing strategies significantly influenced operational performance. The study recommended that policy makers and strategists working for SACCOs operating in Garissa County should give more weight on innovation strategies when making decisions on strategic responses.

Key Words: *Innovation, Customer Relations, Training, Pricing*

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INTRODUCTION

It is difficult for multinational corporations to survive for lengthy periods of time outside of monopolistic and subsidized markets. Collins (2014) argues that for a firm to succeed in today's dynamic market, it must constantly evolve, learn, and realign its priorities. According to Akhter and Barcellos (2011), a company's strategic reactions consist of decisions and actions that shape and ultimately implement strategies with the end goal of realizing the business's objectives. Therefore, it's a reaction to happenings beyond the company's control. Businesses in the United States, Canada, and the United Kingdom, among others, behave in ways that are consistent with an environment that they perceive to be chaotic, complex, and competitive (Stenard, 2012).

The use of strategic responses to improve performance is gaining traction in the Kenyan context. Murule (2011) found that price, promotion, and strategic partnerships were the most often used tactics by pharmaceutical corporations to sustain a market edge. Kimunguyi looked at the strategic moves made by agrochemical firms (2013). According to the findings, agrochemical companies rely heavily on differentiation and go-to-market strategies. Businesses, and SACCOs in particular, need to be able to adapt to environmental challenges if they are to thrive in today's unpredictable and complicated world. The success of a business depends on its ability to weather the storm of rising expenses, more competition, and new technological developments. There are opportunities, threats, and constraints all around us. Strategic responses have reportedly helped humans adjust to shifting environments. Organizations often need to make changes to their strategy and goals as they progress, and these are the results of such changes. This change may occur gradually or quickly. Non-financial performance focuses more on operational success, such as market share, efficiency, the production of new items, and innovation, whereas financial performance emphasizes outcome-based measurements that represent the institution's economic goals. Since this is the case, the purpose of this research is to examine how SACCOs in Garissa County could benefit from adopting different strategic strategies.

This refers to the measures used by an organization to achieve its strategic and financial goals. With the aid of this efficient instrument, company objectives may be prioritized and accomplished (Kirkendall, 2010). Using metrics other than financial results, operational performance assesses how well an organization meets its goals over a certain period of time. The term "operational performance" is used to define the observable qualities of a business's operations, such as their reliability and their turnaround time for completed products. The operational performance of a business may be described as its ability to meet the needs of its customers in a cost-efficient manner (Hill, 2017).

In business, the term "strategic responses" refers to the decisions and activities performed to forward the organization's mission and objectives. There are three key components of a firm's business plan that should be taken into consideration when deciding how the company will react to environmental problems. Goal-setting, the company's vision and purpose, and a competitive strategy that accounts for the company's strengths and weaknesses in light of the market, the competition, and the demands of the company's target audience are all part of this package (Kasekendi, 2013). Akinyele and Fasogbon (2010) argue that novel strategies are needed to deal with environmental issues. According to Yabs (2010), the ability of a company to adapt to new circumstances depends on the quality of its management system, which determines how effectively top executives identify and evaluate threats and opportunities, formulate strategies, and put those plans into action in response to shifting market conditions.

A SACCO is a self-governing group of individuals who have joined together voluntarily to meet their economic, social, and cultural goals via the means

of a firm they have jointly owned and governed democratically. Members have the same democratic rights to vote and hold office in the firm regardless of the quantity of their initial investment or the number of shares they own. In accordance with the value of their dealings with one another, they have equally divided the burdens and rewards. All participating members form the general body and vote for the Board of Directors, who in turn hire the cooperative's salaried management. Among the most prominent cooperative methods are the promotion of thrift amongst members, the improvement of mechanisms for launching micro and small enterprises as a means to provide members with gainful employment, and other similar endeavors (Tummala & Burchett, 2011). There are 10 main SACCOs in Garissa according to the county government strategic plan include; Taqwa Coop Savings Credit Society, Garissa University SACCO, Garissa County Assembly SACCO, Iften Huduma SACCO, Tomakal Huduma SACCO, Garissa North Women SACCO, Garissa County Camel Milk SACCO, United Garissa Boda Boda SACCO, Gamama SACCO and Hormar SACCO. These 10 SACCOs will form the focus of this study.

The operational performance of SACCOs in Garissa County is hampered by systemic problems such poor management, a lack of skilled workers, loose regulations, a dearth of products and services, ineffective advertising, stagnant product development, and a tarnished public image. Other challenges have come from a lack of financial standards, high taxes, inadequate IT, and a lack of cash. These issues definitely contribute to or detract from the effectiveness of SACCOs in Garissa County. This study will examine the effect of strategic responses on the operational success of SACCOs.

Statement of the Problem

Cooperative societies in Kenya are vital to the country's progress since they provide its members' access to affordable forms of financing and investment advice. However, there are several problems plaguing these cooperative societies, including the absence of strong laws, incompetent administration, weak leadership, insufficient governance, and political interference. Their operational performance, as well as their organizational and financial stability, has suffered as a result of these challenges (SASRA Press Release, 2011).

The ever-evolving nature of the business world necessitates regular strategy revisions in order for companies to maintain a competitive edge. If the company struggles to adapt, it may face a strategic problem (Habib,Bastl & Pilbeam,2015). If the company's products and services don't line up with those available in the market, there's a problem. In order to succeed, these companies, as argued by Lee and Jay (2015), must change with the times by proactively responding to shifts in the market. To provide just one example, Kenya's ability to achieve its Vision 2030 objectives is contingent not just on the country's own efforts but also on how it predicts and prepares for changes in the local and global economic environment.

To optimize profits in today's tough market, companies need methods that adapt to changes in operational performance (Machuki & Aosa, 2011). If organizations want to find strategic solutions, they'll need to modify not just their overall approach, but also their internal resources and processes to better accommodate the new direction they're taking (Grant, 2010). With more than 10 million depositors, KSh 501 billion in savings, and KSh 694 billion in assets under management, the SACCO business in Kenya is expanding rapidly because to deregulation, government support, and inventive new products and services. To oversee the design and execution of competitive strategy, managers at SACCOs in Kenya, and more especially those operating in Garissa County, need to conduct an analysis of the resource gaps that exist and that must be addressed.

Kairu (2013) found that KRA needed to link its strategic alliance with the objective it needed to in order to maximize the effect of strategic reactions

on operational performance. Nakhumwa's (2015) research of Old Mutual Kenya Limited's strategy responses to the business environment and performance found that, overall, the company used tactics comparable to those used by other businesses in the financial services industry, but with higher activity in certain areas. Although these studies focused on the effects of strategic responses on organizational performance, they mostly focused on unique cases. However, research was conducted before to the onset of the Covid-19 Pandemic. This motivated us to look at how different strategic approaches have affected the effectiveness of SACCOs' day-to-day operations in Garissa County.

Study's Objectives

The main objective of this study was to examine the effect of strategic responses on operational performance of SACCOs in Garissa County, Kenya. The specific objectives guiding this study were:

- To determine the effect of innovation strategies on operational performance of SACCOs in Garissa County.
- To assess the effect of customer relations management on operational performance of SACCOs in Garissa County.
- To determine the effect of staff training on operational performance of SACCOs in Garissa County.
- To assess the effect of product pricing on operational performance of SACCOs in Garissa County.

This study was guided by the following questions:

- What is the effect of innovation strategies on operational performance of SACCOs in Garissa County?
- To what extent does customer relations management affect operational performance of SACCOs in Garissa County?
- What is the effect of staff training on operational performance of SACCOs in Garissa County?
- To what extent does product pricing affect operational performance of SACCOs in Garissa County

LITERATURE REVIEW

Theoretical Literature Review

Open Systems Approach Theory

The Open Systems Approach concept was developed by Burnes (2000), and it postulates that companies operate in open systems that have a continuous two-way flow of information between the inside and outside. Businesses often engage with their surrounding ecosystems via three main channels: taking in raw materials, transforming those materials into finished products, and finally releasing those finished products back into the environment (Bastedo, 2004). Organizational environmental reliance makes sense in light of this fact. It is therefore the responsibility of the managers to constantly scan the open systems in order to devise strategic responses to turbulent waves of change. Business environment significantly influences the effectiveness of an organization, as well as its sphere of influence and impact, requires constant assessment in strategic realignment.

The external environment of a company consists of both the micro and macro settings. In this light, it is prudent for corporate leadership to keep abreast of any developments in areas such as technology, legislation, prices, consumer habits, rivalry, obstacles presented by suppliers, the needs of their customers, the state of the economy, and politics that could have an effect on the company's bottom line. If environmental changes go unnoticed and unaddressed, a company might lose market share, money, and perhaps become extinct. Open systems are used by SACCOs while doing business with the outside world. As a result, changes in both the macro and micro surroundings have an effect on them (Mercer, 1995). However, there are two problems with this theory: one is a problem with the way it is measured, and the other is the issue of how much weight one should give to an

organization's survival strategy. Robbins argues that this approach is flawed because it prioritizes the mechanisms for success rather than the success of the organization as a whole. The difficulty of the goal-attainment method becomes clearer when compared to the difficulty of gauging an organization's means or process (Robbins, 1990).

Institutional Theory

By focusing on social norms, expectations, and values as the sources of pressure on companies, the institutional theory technique provides useful direction for understanding the relationships between organizations and their contexts. This strategy focuses on legitimacy rather than efficiency or effectiveness as the primary drivers of organization (Doug & Scott, 2004). The term "environment" refers to the societal context in which an organization operates. Institutions that make up this context include the government, the law, and several other entities. Institutional theory argues that businesses successfully modify their operations to fit their new environments. To properly grasp credit reference bureaus and their surroundings, however, institutional theory presents challenges due to its inability to address several basic characteristics of organizational contexts and activities. Two of these cornerstones are the organization's dependence on external resources and its flexibility in responding to environmental changes (Doug and Scott, 2004).

Meyer and Rowan (1991), DiMaggio and Powell (1983), and other institutional theorists maintain that the institutional environment may have a far larger influence on the development of formal organizational structures than market pressures do. In this view, the novel organizational structures of early adopting firms that improve technical performance are accorded social legitimacy. Over time, these enhancements gain widespread acceptance, to the point that resistance to them is seen as irrational and negligent, or they are mandated by legislation. Now, it doesn't matter whether the structure really improves productivity; businesses old and new will embrace the new form. Critics of institutional theory like Willmott (2015) admit that it presents a comprehensive criticism of all theories that pay inadequate attention to how human behavior institutionalizes itself and of various versions of rationalist analysis. Nevertheless, this theory is relevant to the research because it provides useful guidelines for analyzing the interplay between organizations and their surroundings, with a special emphasis on the social norms, expectations, and values that operate upon them. The purpose of this theory is to enhance the effect that product price has on operational performance.

Resource Based View

The RBV Theory by Penrose (1959) is one theory that is congruent with the idea that greater performance is a reflection of basic efficiency disparities between organisations (Demsetz, 1973). Resource based view was further developed by Wernerfelt (1984*)* the theory articulates that firms operates in an environment with scarce resource, and thus strives to acquire as much resource as possible in order to beat out rival companies in a certain market. Materials are from external environment which is dynamic, thus there is need for the organization to develop strategies in order to be at par with the ever-changing environment (Stenard, 2012). Since the organization depends on the external environment for the resources, there is need of constant scan through the environment, as being in control of these scarce resources will make an organization influential in the industry. The organization need to be proactive and effectively being able to manage incompatible and competing demands from the environment. This requires the firms to develop and adopt certain measures in order to influence demand and acquiring of the critical resources and consequently to reduce the uncertainty in its external environment (Oluoch, 2013).

An appropriate allocation of both types and quantities of resources is essential for any plan to succeed in practice (Machuki and Aosa, 2011).

Those in charge of a business adopt a resource-based perspective because they believe it is the only way to ensure the firm maintains a competitive edge over its rivals (SCA). Obtaining a SCA allows the company to earn economic rents or abnormally high profits. It then highlights the importance of firms' efforts to create and preserve their competitive advantages. The solution to this question, according to the resource-based view, may be found in a small number of key resources that possess characteristics such as value, barriers to duplication, and relevance. The corporation may achieve SCA status if it puts these assets to good use in its product markets. Therefore, the RBV offers the firm's management the crucial task of finding, developing, and making the most of its most valuable resources in order to maximize its return.

Empirical Literature Review

Aswani (2013) conducted research on the ways in which universities keep their strategic innovations alive and discovered that ongoing branding and marketing activities make a significant contribution to strategic innovation in the academic sector. A significant positive link was also found between strategic innovation indicators and the successes of public institutions. The results also suggested that strategic innovation's cumulative impacts might be largely responsible for public institutions' performance. The research found that a link exists between strategic innovation and academic achievement in higher education.

Osuga (2016) looked at how strategic innovation affected the efficiency of SMEs in Nairobi County. For this study, researchers relied on the descriptive research approach. The target demographic consisted of company owners and managers from medium and small enterprises in Nairobi County. The study's sample size of 138 SMEs was drawn from a sample frame of 534 SMEs. Interviews, both formally conducted and informally, as well as questionnaires, were used to ensure the reliability of the data gathered. The data has been analyzed using regression, standard deviations, percentages, tables, and charts, and is presented in tabular and graphical formats. One positive finding from the research is the correlation between performance and strategic innovation. Some firms and corporations have made it a policy to financially reward and motivate workers for any product innovation ideas they come up with as part of their overall product innovation strategy. According to studies, companies' strategic innovations fare better when they align with the company's declared aims and objectives. Additionally, it was determined that SMEs have incorporated several process innovations into their operations in order to strengthen their competitive positions. It was also determined that the companies' total performance was much enhanced as a result of their business investigations into the requirements of their clients and other activities, such as engaging on pricing tactics. Managers of small and medium-sized enterprises (SMEs) are urged to implement the study's suggestions for increasing employee engagement in product creation. Finally, it is suggested that SMEs spend money on cutting-edge systems and procedures, such as inventory management systems, so that they can reap the benefits of these innovations.

According to Opara's findings, financial institutions have begun winding down their activities (2010). According to him, he claims banks have already begun dismantling their operations via horizontal outsourcing procedures. There are two movements contributing to this development: (a) deconstruction, or the move away from unified organizations that handle everything, toward networked' models in which various entities (technology, communications) collaborate to provide a unified offering to customers; and (b) centralization, or the consolidation of operations across all market segments, product lines, and areas of expertise.

Research by Elmuti, Jia, and Gray (2009) on the strategic application and organizational effectiveness of customer relationship management

(CRM) found that 79% of 500 U.S. financial service providers agreed that a lack of leadership and management skills is the biggest obstacle to CRM success, while 64% agreed that poor data quality and insufficient data about their customers, competitors, and market were the biggest obstacles. Moreover, it is glaringly evident that most companies in the sampled enterprise had a shallow understanding of the requirements and benefits of CRM.

Bin Atan and coworkers analyzed the impact of training on workers' productivity (Bin Atan et al., 2015). The research was carried out by a medium-sized company in Malaysia (SME). The impact of training on the productivity of corporate workers was investigated. Training and employee performance fall under the functional area examined, which is linked to the company's effective human resource management practices. In all, 85 workers from the company's numerous factories participated voluntarily in the poll. According to the results of the research, there is a direct correlation between proper training and increased productivity on the job.

Diamantidis and Chatzoglou (2014) examined the connection between training transfer and operational performance as part of their research into the lasting effects of training programs on businesses. This was done by employing an integrated research model that combines the key elements that the body of existing literature has shown to be related to training transfer. The research includes the training program's structure, trainees' self-assurance, and the real workplace as transfer aspects. Structural equation modeling is applied to a data set containing responses from 126 workers who have participated in various training programs at different Greek enterprises to assess the validity of the model. The findings show that the quality of a training program, together with trainees' self-efficacy and post-training conduct, is the most critical factor in predicting how well new workers perform on the job after getting training.

A total of forty-four managers were interviewed for a research by Liozu et al., (2011), who looked at fifteen small and medium-sized businesses in the United States. Pricing based on customer value (used by four of the organizations studied), price based on cost (used by six) and pricing based on competition were all discussed in this analysis (in five companies). Their research revealed that most cost-based price-setters had created sophisticated cost models that accounted for things like expected contributions and profit margins.

According to research conducted by Milan *et al*. (2013), organizations whose pricing strategies relied on lowering prices in order to get a larger share of the market saw a negative correlation between this tactic and their financial success. Perhaps this is because they are able to provide more competitive pricing than their rivals. Consequently, there is a stronger correlation between low prices and poor earnings, and low prices with low profits.

The study performed by Boland, Hinterhuber, and Perelli shows that managers use their knowledge and experience to set pricing alongside cost models, contribution margin objectives, and well-structured profit targets (2011). Even though there is no exact science to pricing, these companies were apparently employing a combination of managerial intuition and market research to establish their own rates in comparison to those of their main competitors. Research like this makes it clear that trying to set pricing in line with the market is a dangerous game to play, as your competitors may be working on razor-thin profit margins.

METHODOLOGY

Descriptive research methodology based on quantitative methods was used for this investigation. Kothari (2014) argues that when data is gathered in a stable setting, a descriptive research method is the best option since it accurately portrays the respondents. Based on data from the Garissa County Government (2020), ten SACCOs employing a total of 250 people were included in the research. For this analysis, the study used a sample framework of 250 employees of all

the 10 SACCOs in Garissa County. To determine a sample size of 154, a formula by Yamane was used.

The study's utilized secondary and primary sources of data. The researcher utilized a questionnaire to solicit first-hand information from the institution's administration. Due to its low cost and ease of use, the questionnaire is the instrument of choice for many researchers. Also, it provides numeric data to address the study's central mysteries. In order to determine the variables for the quantitative data parts, the study used a nominal and Likert scale kind of data collecting. The study employed statement-like questions to develop example questions on a 5-point Likert scale. Kothari (2014) opines that questionnaires will win out because of how little effort and time are needed to compile the data they provide. In a similar vein, they both provide readily gathered and examined quantitative data.

The collected surveys were double-checked for accuracy and completeness before the responses are processed. Primary and secondary information, both quantitative and qualitative, was gathered for this project. Quantitative data was entered and coded in SPSS Version 22 for descriptive statistical analysis. The content of the replies were prepared and arranged, the data was evaluated and studied, and then the data was categorized according to common patterns or themes for consistent classification using a technique called content analysis.

Standard deviation, mean, and percentage frequencies were used as indices of central tendency and dispersion in this study. Statistical information will be presented visually in the form of tables and graphs, with supporting textual information to explain the results. In specifically, we will employ Pearson's correlation and regression models to analyze the association between our explanatory variables and our outcome variable. Given that the direction of causality between the independent variables and the dependent variable is uncertain, we will employ two-tailed tests to evaluate the significance of the relationship. The hypothesis will be tested with a 95% degree of confidence by the researcher. To check for statistical significance between the independent variables, we'll utilize the t-test. The variables and the model's significance will be tested using ANOVA. Using F-statistics and a p-value, Anova will determine whether or not the model is appropriate for the data.

The study employed the regression model described below to determine the association between the variables.

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_3 X_3 + \beta_4 X_4 + \varepsilon$$

Where Y: Operational performance

X_1: Innovation Strategies

X_2: Customer Relations Management

X_3: Staff Training

X_4: Product Pricing

FINDINGS AND PRESENTATION

Descriptive Statistics

This section is set out to present the analysis of the Likert based questions established on each of the specific independent objective variables that guided the study including innovation strategies, customer relations management strategies, staff training strategies and product pricing strategies and how they relate to operational performance of SACCOs.

Innovation Strategies

The findings of descriptive statistics on innovation strategies which was the first independent specific objective statements of the study were as shown in table 1.

Table 1: Innovation Strategies

Statement	Mean	Std. Dev
The SACCO`s management information system is compatible of with other systems	4.026	0.731
The SACCO has a flexible management information system	4.738	0.831
The SACCO`management information systems lead to unique service being offered.	4.693	0.873
The SACCO has put in place mechanisms for strategic innovation	4.429	1.027
The SACCO's strategic innovation are customer based	4.728	0.974
Innovation strategies used by the SACCO affect operational performance	4.629	0.968
Overall Score	**4.707**	**0.901**

Source: Survey 2023

From the study findings in Table 1 the overall mean score was 4.707 and standard deviation of 0.901 which implies that majority of the respondents who took part in this study agreed that innovation strategies have an effect on operational performance of SACCOs in Garissa County. As shown in the study findings most of the respondents with a mean score of 4.026 and standard deviation of 0.731 agreed that the SACCO`s management information system is compatible of with other systems, that the SACCO has a flexible management information system with a mean value of 4.738 and standard deviation of 0.831 and that the SACCO`s management information systems lead to unique service being offered with a mean score of 6.693 and standard deviation of 0.873. The respondents further agreed that the SACCO has put in place mechanisms for strategic innovation with a mean of 4.429 and standard deviation of 1.027, the SACCO's strategic innovation are customer based with a mean score of 4.728 and standard deviation of 0.974 and that innovation strategies used by the SACCO affect operational performance with a mean value of 4.629 and standard deviation of 0.968.

The study sought to find out from the respondents whether they thought innovation strategies affect operational performance of their organization. According to the study results organizational innovations have a tendency to improve operational performance by decreasing transaction and administrative costs, enhancing the satisfaction of employees within the workplace, attaining access to non-tradable assets or decreasing the cost of supplies. The study findings indicates that, an innovative strategy guides decisions on how resources are to be used to meet a business's objectives for innovation, deliver value and build competitive advantage. A strategy for growing by innovating is a business model innovation roadmap that guides enterprises toward their goals. It helps companies strategically expand their operations by introducing new tools and processes systematically as part of their cultures. According to the study results an effective innovation strategy can clarify priorities and goals. An innovation strategy outlines the goals of the organization's innovation activities and helps focus efforts on reaching those goals, Foster alignment with a plan in place, diverse groups within an organization will all be working toward common goals rather than pursuing their own individual priorities and keeping a business from resting on its laurels.

Customer Relations Management Strategies

In regards to the second objective the researcher assessed the effect of customer relations management strategies on operational performance of SACCOs in Garissa County. The study results are as illustrated in Table 2.

Table 2: Customer Relations Management Strategies

Statement	Mean	Std. Dev
The SACCO has an efficient customer care service	4.272	0.917
The SACCO`s has an elaborate plan in customer care service	4.381	0.928
The SACCO strives for consistent customer care service	4.028	0.838
The SACCO customer acquisition cost is associated with customer relationship management	4.025	0.782
The SACCO`s customer acquisition costs, results in other secondary benefits to the firm such as brand advocacy	4.027	0.797
The SACCO customer acquisition costs leads to direct referrals	3.821	1.062
Customer relations management strategies by the SACCO affect operational performance	3.919	0.892
Overall Score	**4.068**	**0.888**

Source: Survey 2023

As indicated in Table 2 most of the respondents with an overall score of 4.068 and standard deviation of 0.888 agreed that customer relations management strategies have an effect on operational performance of SACCOs in Garissa County. The study results further established that majority of the respondents agreed that SACCO has an efficient customer care service with a mean score of 4.272 and standard deviation of 0.917, the SACCO`s has an elaborate plan in customer care service with a mean of 4.381 and standard deviation of 0.928, SACCO strives for consistent customer care service with a mean of 4.028 and standard deviation of 0.838 and SACCO customer acquisition cost is associated with customer relationship management with a mean 4.025 and standard deviation of 0.782. The results established that most of the respondents agreed that SACCO`*s* customer acquisition costs, results in other secondary benefits to the firm such as brand advocacy with a mean value of 4.027 and standard deviation of 0.797, *SACCO* customer acquisition costs leads to direct referrals with a mean score of 3.821 and standard deviation of 1.062 and customer relations management strategies by the SACCO affect operational performance with a mean of 3.919 and standard deviation of 0.892.

The study wanted to find out from the respondents their thoughts on how customer relations management strategies affect operational performance of their organization. According to the study results customer relations management strategies enables data-driven decision-making. Informed decisions are the results of understanding the information organization have in the first place. CRM strategies let an access data points in formats that are easy to understand and interpret. The study results indicate that with CRM, an organization gain instant access to data such as contact information, purchase history, customer service contact history, and more. Additionally, they can incorporate CRM to enhance their understanding of the customer base. This information is crucial because it enables firms to anticipate the needs of the customers and, therefore, make them happy. Collecting customer feedback data and integrating it into CRM gives organizations a better understanding of customer expectations in relation to the product or service they are offering. The study findings established that customer relationship management applications attempt to focus on the customer first, specifically one customer at a time, to build a long-lasting mutually beneficial relationship. The study findings indicate that, CRM allows businesses to become more efficient by organizing and automating certain aspects of the business. From sales processes to marketing campaigns and business analytics as well as customer data, CRM automates and streamlines these processes for businesses. This allows the businesses to organize

these processes into simpler, easier to understand data.

Staff Training Strategies

On the third objective the study sought to determine the effect of staff training strategies on operational performance of SACCOs in Garissa County. The results of the study are as summarized in Table 3.

Table 3: Staff Training Strategies

Statement	Mean	Std. Dev
The SACCO offers continuous training programs due to change in the business software	4.589	0.848
The SACCO's regular training programs help in inculcating the sense of team work	4.942	0.841
The Through up to date training programs, morale in the SACCO has improved	4.681	0.856
The SACCO ensures all new employees are inducted before starting work	4.729	0.896
The Employee engagement through induction is an investment that the SACCO makes for the benefit of staying in business	4.027	0.797
The SACCO offers detailed induction to new employees	4.864	0.852
Staff training strategies used by the SACCO affect operational performance	3.942	1.058
Overall Score	**4.539**	**0.758**

The study results as shown in Table 3 indicated that majority of the respondents were in agreement that staff training strategies have an effect on operational performance of SACCOs in Garissa County with an overall mean score of 4.539 and standard deviation of 0.758. The results show that most of the respondents agreed that SACCO offers continuous training programs due to change in the business software with a mean of 4.589 and standard deviation of 0.848, SACCO's regular training programs help in inculcating the sense of team work with a mean score of 4.942 and standard deviation of 0.841, through up to date training programs, morale in the SACCO has improved with a mean value of 4.681 and standard deviation of 0.856 and that SACCO ensures all new employees are inducted before starting work with a mean of 4.729 and standard deviation of 0.896. According to the study findings majority were in agreement that **e**mployee engagement through induction is an investment that the SACCO makes for the benefit of staying in business with a mean of 4.027 and standard deviation of 0.797**,** SACCO offers detailed induction to new employees with a mean of 4.864 and standard deviation of 0.852 and staff training strategies used by the SACCO affect operational performance with a mean score of 3.942 and standard deviation of 1.058.

The study was interested in finding out the respondents` thoughts on how staff training strategies affects operational performance of their organizations. According to the study results, organizations engaged in employee training and development see increased sales and doubled profits double compared to organizations not committed to employee engagement. Dedicated training and development fosters employee engagement, and a more efficient, competitive, and engaged workforce is critical to the company's financial performance. Furthermore, most of employees will stay longer when a company invests in career development. Training and development helps companies gain and retain top talent, increase job satisfaction and morale, improve productivity and earn more profit. From the study findings it's clear that training is significant and an imperative tool for the organization to restore the performance of all the personnel for organizational growth and success. It is useful to both employers and employees of an organization. An employee will turn out to be more efficient and productive if he is trained well. Firms can create

and enhance the quality of the present employees by providing widespread training and development. Training is important not only to expand productivity but also to motivate and inspire workers by allowing them know how essential their jobs are and providing them all the information they require to carry out those jobs.

Product Pricing Strategies

The forth objective of the study was assessing the effect of product pricing strategies on operational performance of SACCOs in Garissa County. The results of the study are as elaborated in Table 4.

Table 4: Product Pricing Strategies

Statement	Mean	Std. Dev
The SACCO offers its products and services at prices above the market average	4.727	0.893
The SACCO ensures preferences of consumers are considered in pricing	4.921	0.995
The SACCO`s pricing policies conform the firm's above the market average pricing strategy	4.581	0.970
The SACCO offers discounts on products and services on a regular basis	4.840	0.782
The SACCO has a market uptake which determines the discounts on products and services to be offered	4.027	0.797
The image sought by the SACCO is through discount pricing	4.906	0.847
The SACCO`s product pricing strategies affect operational performance	3.894	1.042
Overall Score	**4.557**	**0.904**

As shown in Table 4 most of the respondents agreed that product pricing strategies affect operational performance of SACCOs in Garissa County with an overall mean score of 4.557 and standard deviation of 0.904. The study findings established that majority of the respondents were in agreement that their *SACCO* offers its products and services at prices above the market average with a mean of 4.727 and standard deviation of 0.893, their SACCO ensures preferences of consumers are considered in pricing with a mean of 4.921 and standard deviation of 0.995, their SACCO`s pricing policies conform the firm's above the market average pricing strategy with a mean score of 4.581 and standard deviation of 0.970 and their SACCO offers discounts on products and services on a regular basis with a mean value of 4.840 and standard deviation of 0.782. The results further found out that most respondents agreed that their SACCO has a market uptake which determines the discounts on products and services to be offered with a mean value of 4.027 and standard deviation of 0.797, the image sought by the SACCO is through discount pricing with a mean score of 4.906 and standard deviation of 0.847 and that their SACCO`s product pricing strategies affect operational performance with a mean of 3.894 and standard deviation of 1.042.

The study sought to establish the thoughts of the respondents on how product pricing strategies affect operational performance of organizations. According to the study findings, pricing strategy can have a significant impact on a company's revenue and profitability. A well-designed pricing strategy that takes into consideration the cost of production and the target market's willingness to pay can help increase revenue and maximize profits, while a poorly designed pricing strategy can lead to lower profits and decreased revenue. The study findings also show that pricing strategy can be used to position a product in the market. A marketer can use different pricing strategies such as premium pricing, psychological pricing among others to position the product in a way those appeals to the target market. The price of a product or service can greatly influence how consumers perceive its value and quality. A well-designed pricing strategy can help position a product or service as premium or high value, leading to increased customer loyalty and brand recognition. Decisions regarding product

pricing have a direct effect on product positioning in the marketplace. Rightly or not, products that are priced more aggressively are often perceived by customers as being of greater quality or produce a higher demand and vice versa.

Operational Performance

The study was interested in findings out from the respondents the condition of operational performance at their SACCO. The study results are as summarized in Table 5.

Table 5: Strategy Evaluation

Statement	Mean	Std. Dev
The SACCO has witnessed continuous growth in asset base	4.430	0.782
The SACCO meets it revenue targets yearly	3.906	0.847
The SACCO has been employing new employees every year	3.894	1.042

Source: Survey 2023

According to the study finding in Table 5 it was established that most of the respondents with a mean value of 4.430 and standard deviation of 0.782 were in agreement that their SACCO has witnessed continuous growth in asset base. The results indicate that majority of the respondents with a mean value of 3.906 and 0.847 and mean score of 3.894 and standard deviation of 1.042 disagreed that their SACCO meets it revenue targets yearly and that their SACCO has been employing new employees every year respectively.

The study results indicate that, expanding the target market refers to seeking new customers or markets willing to engage with the existing products and services. SACCOs may involve in moving to new markets or sectors to attract new members. This can be done by offering new kinds of services or more affordable loans to non-members. The respondents were of the opinion that, SACCOs can adopt diversification in response to the changing environment to enhance competitiveness, meet changing needs of members, develop personalized loan products, and generate more revenue. SACCOs can also adopt policies and procedures that can help them enhance efficiency and product diversification. Identifying and applying growth strategies for cooperative societies can help them gain a competitive advantage. Moreover, these strategies can impact the factors affecting the performance of SACCOs enabling them to achieve their mission.

Regression Results

Regression analysis was conducted to establish the link between strategic responses and operational performance of SACCOs in Garissa County, Kenya. The results from this included the model summary, the analysis of variance and the regression beta coefficients as summarized in the subsequent sections.

Regression Model Summary

The findings of the model summary were established and summarized as indicated in Table 6.

Table 6: Regression Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.773[a]	.598	.589	1.4683

a. Predictors: (Constant), Innovation strategies, customer relations management strategies, staff training strategies, product pricing strategies

From the results in Table 6, it was established that the value of R square was 0.598, which can interpreted to suppose that 59.8% change in the operational performance of SACCOs in Garissa County, Kenya is explained by its strategic responses like innovation strategies, customer relations management strategies, staff training strategies and product pricing strategies.

Analysis of Variance

Table 7 gives a summary on findings of the ANOVA conducted at 5% level of significance.

Table 7: Analysis of Variance

	Sum of Squares	df	Mean Square	F	Sig.
Regression	596.096	5	149.024	29.358	.000[b]
Residual	401.013	113	5.076		
Total	**997.11**	**118**			

a. Dependent Variable: Operational performance

b. Predictors: (Constant), Innovation strategies, customer relations management strategies, staff training strategies, product pricing strategies

The ANOVA findings were established and summarized as indicated in Table 7. From the findings, F=29.358 & p<0.05. This means that strategic responses significantly affected the operational performance of SACCOs in Garissa County, Kenya. The findings are consistent with those of Oleng` (2022) who carried out a study to determine the influence of strategic response to covid-19 pandemic on performance of deposit-taking SACCOs in Nairobi, Kenya and found out that relating to strategic leadership and organization performance of deposit- taking SACCOs have a clear set of goals and all employees are aware of these goals and management facilitates employees' meaningful instituting alteration to attain the envision future via communication. The study found that strategic innovations positively and significantly influences organization performance; strategic crisis management has a positive and significant influence on organization performance and strategic leadership positively and significantly influence organization performance of deposit-taking SACCOs in Nairobi County. The study also established that deposit-taking Sacco's strategic responses to covid-19 have influenced operational performance positively.

Regression Coefficients and Significance

The findings of the regression beta coefficients and the significance as determined through the p- values are shown in Table 8.

Table 8: Regression Coefficients and Significance

		Unstandardized Coefficients		Standardized Coefficients		
Model		**B**	**Std. Error**	**Beta**	**t**	**Sig.**
1	(Constant)	15.428	1.463		10.546	.000
	Innovation strategies	1.104	0.088	2.084	12.482	.000
	Customer relations management strategies	0.071	0.034	0.097	2.076	.039
	Staff training strategies	0.931	0.129	0.984	7.210	.000
	Product pricing strategies	0.411	0.115	0.580	3.585	.000

a. Dependent Variable: Operational performance

As shown in Table 8 the fitted regression model becomes:

$Y = 15.428+1.104X_1+0.071X_2+0.931X_3+ 0.411X_4$

The first objective was to determine the effect of innovation strategies on operational performance of SACCOs in Garissa County. From the results, it was established that a unit change in innovation strategies holding other factors constant would lead to 1.104 unit improvement in operational performance of SACCOs in Garissa County. At the same time, the p-value is (p<0.05), this meaning that innovation strategies significantly influenced in operational performance. This study results are in

agreement with the results of Aswani (2013) who conducted research on the ways in which universities keep their strategic innovations alive and discovered that ongoing branding and marketing activities make a significant contribution to strategic innovation in the academic sector. A significant positive link was also found between strategic innovation indicators and the successes of public institutions. The results also suggested that strategic innovation's cumulative impacts might be largely responsible for public institutions' performance. The research found that a link exists between strategic innovation and academic achievement in higher education.

In regards to the second objective, the study sought to assess the effect of customer relations management strategies on operational performance of SACCOs in Garissa County. According to the study findings, it was revealed that holding other factors constant, a unit change in customer relations management strategies would lead to 0.071 unit increment on operational performance of SACCOs in Garissa County. The study established that the p-value ($p<0.05$), meaning that customer relations management strategies have a significant effect on operational performance. This study is in support of the findings by Kumar, Tran ,Thi ,Quy ,Chinh, Tran ,Cuong, Jiancheng and Chen (2011) who argued that in today's competitive business climate, many organizations understand the need of being customer centric. Companies are realizing the need of maintaining positive relationships with their clientele, and as a result, CRM is being adopted as a core business strategy. Thus, it has been concluded that the CRM concept may help firms better manage relationships with customers. This study focused on the effect of CRM as a business strategy while the current study will cover CRM strategies in terms of customer care and customer acquisition.

On the third objective the study sought to determine the effect of staff training strategies on operational performance of SACCOs in Garissa County. According to the study findings holding all other factors constant, a unit change in staff training strategies would lead to an increase of 0.931 per unit on operational performance of SACCOs in Garissa County. The results established that the p-value was less than 0.05, thus staff training strategies had significant effect on operational performance. These finding are in tandem to the findings of Diamantidis and Chatzoglou (2014) who studied the long-term effects of training programs on businesses by using an integrated research model that combines the key elements that the body of existing literature has shown to be related to training transfer and by examining the relationship between training transfer and operational performance. Included in the study's list of transfer elements are the design of the training program, the confidence of the trainees, and the actual working environment. Based on the results, it is clear that the design of a training program, together with trainees' self-efficacy and post-training behavior, is the most important factor in determining how well new employees perform on the job after receiving training.

The forth objective of the study was an assessment of the effect of product pricing strategies on operational performance of SACCOs in Garissa County. It was revealed that holding all variables the constant, a unit change in product pricing strategies would bring about a unit increase by 0.411 in operational performance of SACCOs in Garissa County. The results showed that the p-value was 0.00, which was less than 0.05 implying that product pricing strategies significantly influenced operational performance. The result is consistent with the findings of research conducted by Milan et al. (2013), who established that organizations whose pricing strategies relied on lowering prices in order to get a larger share of the market saw a negative correlation between this tactic and their financial success. Perhaps this is because they are able to provide more competitive pricing than their rivals. Consequently, there is a stronger correlation between low prices and poor earnings, and low

prices with low profits. The study focused on pricing strategies like lowering prices and market shares whereas the current study covered.

CONCLUSION AND RECOMMENDATIONS

The study sought to determine the effect of innovation strategies on operational performance of SACCOs in Garissa County as the first objective. From the results, it was revealed that a unit change in innovation strategies holding other factors constant would lead to an increase on operational performance of SACCOs in Garissa County. At the same time, the p-value statistic meant that innovation strategies significantly influenced operational performance. From descriptive statistics, respondents agreed that innovation strategies were one of the strategic responses that had been embraced by SACCOs operating in Garissa County.

The second objective of the study was an assessment of the effect of customer relations management strategies on operational performance of SACCOs in Garissa County. From the results, it was shown that holding other factors constant, a unit change in customer relations management strategies would lead to an increase in operational performance of SACCOs in Garissa County. The study revealed that customer relations management strategies have significant effect on operational performance. The results of descriptive statistics were that customer relations management strategies were one of the strategic responses that had been adopted by SACCOs operating in Garissa County.

The study sought to determine the effect of staff training strategies on operational performance of SACCOs in Garissa County as the third objective. The findings showed that holding all the factors constant, a unit change in staff training strategies would lead to an increase on operational performance of SACCOs in Garissa County. The results show that the p-value indicated that staff training strategies had significant effect on operational performance. The results from descriptive statistics also showed that SACCOs operating in Garissa County had adopted staff training strategies as one of the strategic responses.

The fourth objective of the study sought to assess the effect of product pricing strategies on operational performance of SACCOs in Garissa County. It was established that holding all factors constant, a unit change in product pricing strategies would bring about a significant increase on operational performance of SACCOs in Garissa County. The p-value statistic implied that product pricing strategies significantly influenced operational performance. As per descriptive statistics, respondents agreed that SACCOs operating in Garissa County had embraced product pricing strategies as one of the strategic responses.

The first objective of the study sought to determine the effect of innovation strategies on operational performance of SACCOs in Garissa County as the first objective. From the findings innovation strategies had a positive regression beta coefficient that was significant. Thus, the study concludes that SACCOs operating in Garissa County employed innovation strategies and this contributed towards their operational performance.

The second objective of the study was to assess the effect of customer relations management strategies on operational performance of SACCOs in Garissa County. As per the findings, the regression beta coefficient of customer relations management strategies was positive and significant. Hence, the study concludes that customer relations management strategies was one of the strategic responses embraced and it enhanced operational performance of SACCOs operating in Garissa County.

The third objective of the study was to determine the effect of staff training strategies on operational performance of SACCOs in Garissa County. In view of the regression findings, the beta coefficient of staff training strategies was positive and significant. Thus, the study concludes that staff training strategies are a critical aspect of strategic responses

that drives operational performance of SACCOs operating in Garissa County.

The fourth objective of the study sought to assess the effect of product pricing strategies on operational performance of SACCOs in Garissa County. In line with the regression results product pricing strategies had a positive beta that was significant. Hence, this study concludes that product pricing strategies significantly drives operational performance of SACCOs operating in Garissa County.

The results of regression analysis showed that innovation strategies had the largest regression beta coefficient that was significant. Based on this finding, the study recommends that policy makers and strategists working for SACCOs operating in Garissa County should give more weight on innovation strategies when making decisions on strategic responses.

As per regression analysis, staff training strategies had the second largest regression beta coefficient that was positive and significant. Hence, this study recommends that the human resource department among SACCOs operating in Garissa County should be seeking new training strategies as they seek to enhance strategic responses for improved operational performance.

The results of regression analysis were that product pricing strategies had the third largest beta coefficient that was also positive and significant. Hence, this study recommends that the sales and marketing teams for SACCOs operating in Garissa County should improve on the product pricing mechanisms and systems as a strategic response.

Customer relations management strategies had the least regression beta coefficient that was however positive and significant. Thus, this study recommends that strategists working for SACCOs operating in Garissa County should liaise with the communication department so as to improve on their customer relations management strategies as a way of improving their firms1s operational performance.

Suggestions for Further Research

This study was conducted to link strategic responses and operational performance. Future studies should be done to link strategic responses with other concepts like organizational growth, competitive advantage or employee productivity. The present inquiry was based on one country and focused on SACCOs; future studies should cover other counties and other sectors so that results could be compared.

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