



**COMPETITIVE STRATEGIES AND THE PERFORMANCE OF HOUSING COOPERATIVE SOCIETIES IN KAJIADO
NORTH SUB-COUNTY, KENYA**

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ABSTRACT

In today's competitive business environment, organizations must map out their plans on how to sustain their business performance, their competitive advantage, and increase their probability. This study, therefore, intended to establish the influence of competitive strategies on the performance of housing cooperative societies in Kajiado North Sub-County. It was subsequently guided by definite objectives; to influence of cost leadership strategy, differentiation strategy, focus cost strategy, and focus differentiation strategy on the performance of housing cooperative societies in Kajiado North Sub-County. The study adopted a descriptive survey research design. The target population of the study comprised all 28 housing cooperative societies in Kajiado North Sub-County, Kenya, included in the list extracted from the Kajiado North Sub-County Cooperative office in February 2024, which forms the unit of analysis. This study report will be beneficial to regulators of SACCOs, researchers interested in studying SACCOs, and stakeholders of the housing cooperatives. The targeted respondents were 140 in total and comprised all accountants, project managers, marketing managers, and all the 2 executive board Members of each society who formed the unit of observation. The study optimized the use of primary data, which was collected using semi-structured questionnaires that contained both open and closed-ended questions. The questionnaires were administered through a drop-and-pick method. Qualitative analysis was done on the information collected from the results of the questionnaires. Quantitative analysis included descriptive statistical techniques. Descriptive statistics complemented the use of frequencies, mean, and percentages that were summarized and presented using tables, graphs, and charts. The data was analyzed with the aid of a linear regression model. The responses on cost leadership generally depicted that Saccos had formulated strategies to become a cost leader in the housing industry. The correlation coefficients of the four independent variables were found to be positive. The relationship between the variables was found to be significant, hence, Cost Leadership, Differentiation, Focused Cost, and Focused Differentiation strategies all influenced the performance of housing societies. The study revealed that all other factors held constant at zero, then the impact of the Performance of housing Saccos will be 6.326. With the dynamic business environment, it is recommended that societies choose what strategy befits them, bearing in mind different factors that may also affect performance. Researchers need to find out if there are other competitive strategies that affect competition in a certain industry other than the known competitive strategies.

Keywords: Competitive Strategy, Differentiation Strategy, Cost Leadership Strategy, Focus Strategies, Organizational Performance

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INTRODUCTION

Within the globalized business landscape, rivals vie intensely to secure their position in the market and grow sustainably. To stay ahead of their competition, companies must create successful plans that set their activities apart, reduce expenses, and maximize customer satisfaction. A firm's position within its industry determines whether its relative performance is superior or inferior to the industry average. A competitive strategy is one of the key things influencing firm performance in diverse sectors. Revathi and Aithal (2018) perceived competitive strategies as how a company can distinctively gain a competitive edge over other companies. Kasongo (2019) indicated that competitive strategies can be divided into cost leadership, product differentiation, and focus strategy.

According to Chesire and Kombo (2015), cost leadership influences firm performance through the reduction of economic-related costs such as production, marketing, and distribution costs relative to peers. Cost leadership can be achieved through cost efficiencies, cost reduction, and cost control over other aspects (Niyigena & Warren, 2016). On the other hand, the differentiation strategy is a strategy that an organization pursues, intending to develop and market unique services and products for its diverse target markets (Chaouachi, 2016). This conceptualization of differentiation strategy is similar to Huldah (2018), who perceives differentiation strategy as the creation of products considered unique to the market. The differentiation strategy can impact the firm's performance of an organization by gaining market share. Finally, Mahdi, Abbas, Mazar, and Shaju (2015) indicated that the focus strategy refers to the identification of the market segments where the organization can have competitive advantages over its competitors. In this context, the organization serves a niche market distinguished by the geographical area or specific, unique needs or traits (Mahdi et al., 2015).

To fight poverty and enhance economic development, many Kenyans have come together to join hands and form cooperative societies. The cooperative sub-sector occupies a strategic position in the socio-economic development of the country. The first cooperative society was formed in Kenya in 1908, and they have continued to impact in diverse sectors of the national economy, namely, housing, agriculture, transport, marketing, savings and credit, insurance, microfinancing, handicraft, Juakali, among others (Bwana & Mwakujonga, 2013). As gathered from the World Council of Credit Unions (WOCCU), Kenya has the highest fraction, in percentage points, of Gross Domestic Product (GDP) attributable to cooperative societies globally. The average contribution stands at 45 percent. The closest country to Kenya is New Zealand with 22 per cent contribution to GDP attributable to SACCOs. Cooperatives have played an important economic role in market economies as indicated by their substantial levels of asset ownership, sales, and market share (Chaddad and Cook, 2004).

Housing cooperatives in Kenya originated as a professional support organization in the 1980s, when the National Cooperative Housing Union (NACHU) was established in 1979. Co-operatives for homes boomed in the 1990s from twenty in 1990 to 424 in 2000 (512 in 2005) (United Nations Habitat 2010). Cooperative housing operations in Kenya are closely tied to Apex. More than 390 licensed housing co-operatives were enrolled as members in 2011 (NACHU 2012). NACHU was founded by a Central Organization of Trade Unions (COTU) effort to provide its members with affordable housing (Alder and Munene 2001). It provides technical services as well as capacity-building programs to its member primary cooperatives. NACHU's main focus is on shelter for low-income communities. Financially supported by international organizations, NACHU has been notably engaged in providing microfinance loans (Houston 2010).

Housing cooperatives play a vital role as a collective housing system for low and moderate-income families. Housing cooperatives are valuable tools for

community building. Cooperatives are used in particular to organize slum inhabitants in informal or structured communities for group loans or self-help housing. According to Ganapati (2001) and Saegert and Benitez (2005), housing cooperatives require collective resource pooling that reduces the cost of each household's housing. Cooperatives have opportunities for economies of scale in property, building materials, construction, finance, management, service provision, and other housing activities. Despite that, cooperatives play a major role in economic growth; they face challenges in fulfilling their mandate. The efficiency of the cooperative is a problem that affects its position in the economy.

Statement of the Problem

Housing cooperatives play a significant role as social housing mechanisms for low- and moderate-income households. Housing cooperatives are useful vehicles for building community. However, the housing cooperatives in Kenya have faced challenges. Among them are the failure to complete housing projects, poor performance, and even poorly structured houses. In addition, the number of housing projects that have stalled over the years is quite high. Studies have also shown that the number of people without proper housing is huge despite the existence of many housing cooperatives in the country.

Kenya is home to more than 400 housing cooperative societies (NACHU 2016). The country has currently increased its annual production that between 40,000 and 50,000 units annually according to the Ministry of Housing. However, it is important to note that this annual production of housing units is a global national figure. If one is to go into detail and survey the number of low-cost housing units for low-income earners, one may notice that the figures are extremely low, and perhaps it is precise to say affordable housing is not affordable to all (NACHU 2016). According to WOCCU, Statistical Report 2011, there are notable challenges affecting the operations of SACCOs, which consequently tainted its image regarding the

mode of service delivery. In Kenya, various types of financial organizations, including microfinance organizations, banks, non-bank financial institutions, and cooperatives, have collapsed (Maingi, 2012). As of 2009, SACCOs in Kenya were not performing very well and hence were not playing the expected vital and vibrant role in the economic growth and development of Kenya (Kimeu, 2008). According to Mwangi (2020), the housing deficit stands at 2 million housing units, with an annual demand of 250,000 units against a supply of 50,000, with only two percent set aside for low-income households. Although the government of Kenya in 2017 initiated the Big 4 Agenda, which established the Affordable Housing Programme (AHP) to address the issues of affordable housing, particularly for low-middle income. Several housing models have been adopted in Kenya to facilitate the provision of affordable housing, but the housing cooperative approach has received little attention in Kenya.

Kinyuira (2014) did a study on the effects of Porter's Generic Competitive Strategies on the Performance of Savings and Credit Cooperatives (SACCOs) in Murang'a County, Kenya, and found that there has been an inadequate competitive advantage to favor the survival of SACCOs. The study by Anderson (2021) indicated that market development, product development, and cost leadership strategies significantly influenced membership, loans issued, and return on equity of the SACCOs at a 5% significance level. Omar (2017) finds that financial management practices are one of the important factors that influence the financial capability and financial well-being of institutions, and housing co-operative societies need these financial management practices for growth. Mbitio and Iteyo (2018) found that the issues of land conflicts in the housing co-operatives were rampant among members, leading to disunity and a lack of participation in various housing co-operatives.

The studies above show that the majority of the studies on competitive strategies have focused on SACCOs and none on housing cooperatives. Some

studies have focused on housing cooperatives, very few, if none, that have focused on competitive strategies, thus leaving a lacuna of knowledge. These study findings will bridge the contextual gap on the need to undertake similar studies and replicate it to the housing sector, which is currently being given a limelight by the government due to the current housing shortages in various towns in Kenya hence, the findings are key to various stakeholders.

The General Objective

The overall objective of this study was to establish the influence of competitive strategies on the performance of housing cooperative societies in Kajiado North Sub-County.

The Specific Objectives

- To determine the influence of cost leadership strategy on the performance of housing cooperative societies in Kajiado North Sub-County
- To analyze the effect of differentiation strategy on the performance of housing cooperative societies in Kajiado North Sub-County
- To ascertain the effect of focused differentiation strategy on the performance of housing cooperative societies in Kajiado North Sub-County
- To establish the effect of focused differentiation strategy on the performance of housing cooperative societies in Kajiado North Sub-County

Theoretical Review

Michael Porter's Five Forces Theory

The five forces model was first proposed by Porter (1980) as a useful theory for evaluating a firm's industry structure in strategic processes. The basic premise of the framework is that organizational strategy should be informed by an assessment of the threats and opportunities facing the organization. The five competitive forces that define each industry and market include: the threat of new entrants, the threat of substitutes, the

bargaining power of suppliers, the bargaining power of customers, and the competitive rivalry among existing players. A viable organizational strategy aims at modifying these forces in a manner that enhances the competitive situation of the firm (Chesbrough & Appleyard, 2007).

The analysis of the five forces is key in understanding the strength of a firm's current competitive position and the strength of a position that the firm aims at (Grundy, 2006). The five forces framework helps in establishing the attractiveness of an industry, in addition to the provision of insights on viability. It therefore informs choices on whether to enter or exit a given industry or a market segment. Strategic analysts apply the framework to explain the potential viability of new products and services. Chesbrough and Appleyard (2007) argue that the framework elucidates the dynamics likely to influence the profitability of individual firms in a specific industry. Management of firms is therefore equipped to make informed decisions on whether to enter a new market, create new products, or increase capacity in a given industry. The framework, therefore, guides decisions on which competitive strategies, differentiation, cost leadership strategy, focus differentiation strategy, and focus cost strategy would most significantly influence performance. Therefore, the five forces framework is applied in explaining the influence of competitive strategies on the performance of housing cooperatives, especially on the cost leadership strategy (Grundy, 2006).

The Resource-Based View (RBV)

The Resource-Based View theory was developed by Wernerfelt (1984) as a theory of competitive advantage in the firm. Barney (2001) would later improve the theory, and it is now widely applied by organizations to enhance competitiveness. The founding premise of the theory is that resources, both tangible and intangible, are instrumental in enhancing a firm's competitive position. Thus, a firm's competitive edge will be dictated by its ability to constantly apply a bundle of treasured tangible

or intangible resources at its disposal. Thus, the proponents of RBV theory argue that resources play a key role in cultivating the firm's ability to achieve superior firm performance (Barney & Clark, 2007).

Resources, both intangible and tangible, are instrumental to the implementation of competitive strategies, which underpins the significance of the theory to the current analysis. The theorists suggest that firms ought to look inside the firms to establish the sources of competitive advantage as opposed to looking for competitive advantage from the competitive environment. In essence, the theory suggests that competitive strategies pursued by the firm, whether a cost leadership strategy, a differentiation strategy, or a market focus, will have a positive bearing on organizational performance (Arend, 2006).

The RBV theory emphasizes a firm's internal resources and capabilities as the genesis of competitive advantage. In essence, the advocates of the theory argue that it is much more viable to use resources at a firm's disposal to exploit opportunities in the external environment in a new way as opposed to acquiring new skills for each new opportunity. Resources make up the much-needed endowments to facilitate the pursuit of competitive advantage, thus influencing the direction of organizational performance (Arend, 2006).

While tangible resources can be copied in the long run, intangible resources remain with the firm and are hard to imitate (Galbreath, 2005). Competitive advantage is pinned on the assumption that companies or firms have different resources that they exploit differently to outsmart each other in the market. According to Barney and Clark (2007), the resource-based view (RBV) holds that by innovatively delivering superior value to customers, a firm would stand a chance to win a competitive advantage. The idea of resources as the basis of competitive advantage asserts the importance of the theory to the study at hand (Barney, 2001).

In the context of housing cooperatives, which constitutes the focus of the study, the RBV framework applies especially to the ability of the firms to utilize their internal resources to develop winning competitive strategies. The theory was therefore a useful guide, particularly in the analysis of the effect of differentiation strategy. In essence, the theory holds that this strategy would influence the performance of societies positively.

Dynamic Capabilities Theory

Teece, Pisano, and Shuen (1997) proposed the dynamic capabilities model with a proposition that business firms must continually reconfigure internal resources as well as capabilities to assume corporate responsibility for adapting to turbulent environments to sustain performance in an environment of hyper-competition as stated in Van-Lieshout, Van-der Velden, Blomme, & Peters (2021).

Zahra, Sapienza, and Davidsson (2006) argue that dynamic capabilities are about obtaining and sustaining a firm's competitive advantage. While operational capabilities are about the current organizational processes, dynamic capabilities entail the ability of an entity to continually create, extend, or modify its resource base to win long-term competitive advantage (Helfat & Peteraf, 2009). The approach, therefore, concerns the modification of short-term competitive situations into long-term competitive advantage. In the context of generic strategies, the theory supports constant market feedback to guide the enhancement of products and services through either differentiation or cost as the sure route to superior performance.

According to Zahra, Sapienza, and Davidsson (2006), the assimilation of customer feedback in the firm guides the transformation of strategic assets to fit the new strategic directions. Teece (2007) outlines that a company should be in a position to profile opportunities and threats and work towards repositioning the firm to take advantage of the prospects and control the pressures to build a competitive advantage. Therefore, the

enhancement of competitiveness within the organization requires continuous augmentation of both tangible and intangible assets through combination, protection, and reconfiguration of those resources (Helfat & Peteraf, 2009). The competitive strategies pursued by the firm are informed by the need to enhance the dynamic capabilities of the firm. This theory is relevant to this study as it proposes that a focus cost strategy would positively influence the performance of Housing Cooperatives in Kajiado North, which is the focus of the study.

Institutional Theory

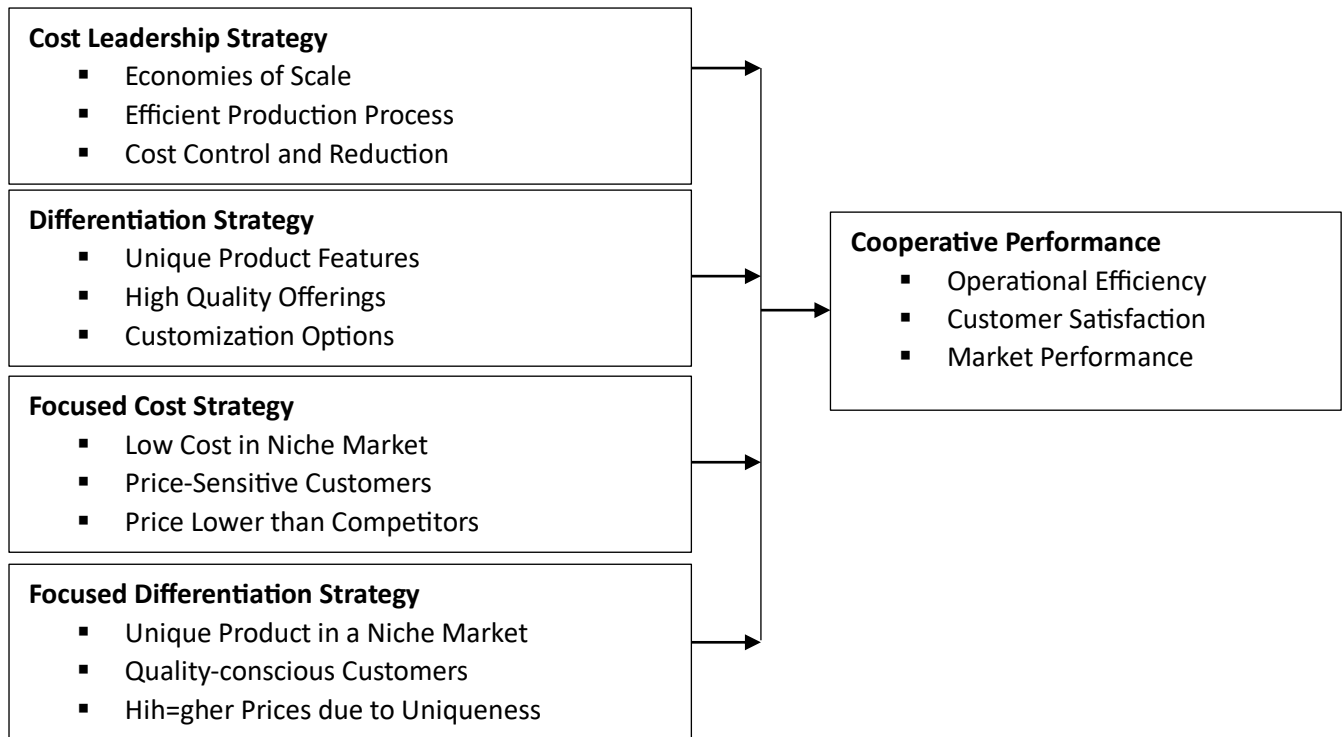
Oliver developed this theory in the year 1991 to explain how the institutional environment affects the development of structures in the organization. In this context, the institutional environment refers to rules, norms, and routines that are used to guide the operations of the institutions. According to the theory, the institutional values adopted by an organization act as a framework for the differentiation of products and services. Concerning this, technologies and innovations can only be adopted in the organization if and only if the innovations are supported by the already set rules, norms, and culture in the organization (Baroto et al., 2017).

Different organizations have different institutional norms and rules, and therefore, they may adopt different strategies in conformity with the institutional environment (Onyango, 2017). In a competitive market, managers create and adopt innovations that conform to the institutional rules

and regulations to achieve legitimacy in the business. For this, an organization with a flexible institutional environment may be maybe able to adopt differentiation strategies without illegitimizing the process. This may create a competitive advantage for the firm but at the same time expose the firm to risks of sustainability. Therefore, differentiation is balanced with both conformity and legitimacy to achieve a competitive advantage (Kireru, Ombui, & Omwenga, 2016). In the context of this study, housing cooperatives have rules and norms embedded in their operations. The rules guide the way these cooperatives adopt strategies in the market. Management of these cooperatives only adopts strategies that do not violate the set standards and routines (Greenstein & Mazzeo, 2016). This creates a competitive advantage for the firms in the telecommunications industry. The focus differentiation strategy may be in terms of design and controls, quality systems, or many unique and superior products (Oteki et al., 2015).

Conceptual Framework

According to Sagwa & Kembu (2016) suggest that a conceptual model presents a schematic picture of the researchers' presumed perception of the existing relationship among the variables of the study. The schematic diagram captures the linkages in the literature. The model shows a relationship between competitive strategy, as the independent variable, and organizational performance as the dependent variable that may be influenced by competitive strategy.



Independent Variables

Dependent Variable

Figure 1: Conceptual Framework

Cost Leadership Strategy

A cooperative that chooses a cost leadership strategy focuses on gaining advantages by reducing its economic costs below the costs of all its competitors (Barney, 1997). Cost leadership requires aggressive construction of efficient scale facilities, vigorous pursuit of cost reductions from experience, tight cost and overhead controls, avoidance of marginal cost accounts, and cost minimization in many areas like advertising, services, etc. Here, low costs relative to competitors become the theme running through the entire strategy, although quality and other areas cannot be ignored (Porter, 1998). The strategy protects the organization from new entrants. This is because a price reduction can be used to protect from new entrants. However, the risk of cost leadership is that competitors may leapfrog the technology, nullifying the firm's accumulated cost reductions. Other competitors may imitate the technology, leading to the firm's loss of its competitiveness. Achieving a low-cost overall position often requires a high relative market share or other advantages such as favorable

access to raw materials, having a high degree of capitalization (Porter 1998, Pearce and Robinson 1997).

A low-cost leader can use the cost advantages to charge lower prices or enjoy higher profit margins. He can thus defend himself in price wars and attack competitors on price to gain market share (Pearce and Robinson, 1997). Gathoga (2001) did a study of competitive strategies on commercial banks and concluded that banks had adopted various competitive strategies, which included the delivery of quality service at competitive prices and appropriate locations. The banks also invested in product differentiation by creating differentiated products for different market segments.

A cost leadership strategy is designed to produce goods or services more cheaply than competitors by stressing an efficient scale of operation. When a firm designs, produces, and sells a comparable product more efficiently than its competitors, as well as its market scope is industry-wide, it means that the firm is carrying out the cost leadership strategy successfully (Brooks, 1993).

Firms often drive their cost lower through investments in efficient-scale facilities, tight cost control, and overhead control, and cost minimization in such areas as service, selling, and advertising (Porter, 1980). They often sell no-frills, standardized products to the most typical customers in the industry. Thus, the firm maintains efficiency through all activities to effectively control every expense and find new sources of potential cost reduction (Dess and Davis, 1984).

Once low cost is achieved, the position provides high margins which can be reinvested in new equipment and modern facilities to maintain the cost leadership (Porter, 1998). It defends the firm against powerful buyers who can exert power to drive costs down and also against powerful suppliers by providing more flexibility to cope with input cost increases. In addition, it places the firm in a favorable position vis-à-vis substitutes relative to its competitors in the industry. For a firm seeking a competitively valuable way to reduce costs is to concentrate.

Differentiation Strategy

Differentiation strategy involves offering products or services that are perceived industry-wide as being unique (Porter, 1998). It is one in which a firm offers products or services with unique features that customers value. The value added by the uniqueness lets the firm command a premium price. The key characteristic of the differentiation strategy is perceived quality (whether real or not). This may be through superior product design, technology, customer service, dealer network, or other dimensions.

Kraja (2014) states that the advantage of differentiation is that perceived quality and brand loyalty insulate a company from threats from any of the five forces that determine the state of competition in an industry. Price increases from powerful suppliers can be passed on to customers who are willing to pay. Buyers have only one source of supply. Brand loyalty protects from substitutes. Brand loyalty is also a barrier to new entrants. The

risks to the differentiation strategy include limitations due to production technology. The 'shelf life' of differentiation advantage is getting shorter and shorter. Customer tastes may also change and wipe out the competitive advantage.

According to Sheikh (2007), computer technology is crucial to Accounting Information Systems (AIS) and accountants for many reasons. One is that computer technology must be compatible with and support the other components of the AIS. Secondly, in trying to expand their services, audit firms are moving into the provision of outsourced accounting and/or internal auditing services, which require mastery of computer accounting packages. Githae (2004) implies that in differentiating, audit firms have to broaden their services. They have to embrace various disciplines crucial to the world of business, charting what one may describe as new frontiers. They have to adopt such strategies as forensic services to remain competitive.

Focused Cost Strategy

A focused cost leadership strategy requires competing based on price to target a narrow market. A firm that follows this strategy does not necessarily charge the lowest prices in the industry. Instead, it charges low prices relative to other firms that compete within the target market (McGee, 2015). Focused low-cost is a business strategy for businesses that want to compete based on price, but only to a small portion of the target market. Sometimes, a business cannot afford broad cost leadership - being a cost leader in a generic market to offer multiple products to the whole market at low prices. The solution is to focus on a small portion of the market (one niche) to offer that niche the lowest cost possible. The focused low-cost strategy is about standing out from the competition by trying to be the lowest-cost provider for a specific niche in a market. The focused low-cost strategy is best in markets with strong competition but with a specific segment of customers capable of bringing in remarkable revenue.

This strategic approach allows businesses to serve

this segment better than competitors who target a broader audience. Mutindi et al. (2013) researched the influence of Focus Cost Strategy on the performance of the hotel industry in Kenya. The study used a mixed research method, which was both quantitative and qualitative, using a descriptive survey. The study acknowledged Focus Cost Strategy as one of the tools that drive performance in the hotel industry. It is recommended that hotels ought to embrace the adoption of strategic management drivers (Islami, Mustafa, & Topuzovska, 2020). It rests on the premise that a firm can serve its narrow strategic target more effectively or efficiently than competitors who are competing more broadly. As a result, the firm achieves either differentiation by better meeting the needs of the particular target market or lower costs in serving this market or both (Mustafa, Nakov, and Islami, 2019). This is a niche-low-cost strategy whereby a cost advantage is achieved in focusers' target segment. According to Porter, cost focus exploits differences in cost behaviour in some segments. In this, the focus is on a narrow buyer segment and outcompetes rivals based on lower cost (www.csuchio.edu)

Kamau (2015) also completed an examination on the Focus Cost Strategy adopted to drive industrial performance in the telecommunications industry in Kenya. The information was gathered from the nine firms in Kenya: Safaricom Ltd, Airtel Kenya, Telkom Kenya, Jamii Telkom, Access Kenya, Liquid Telkom, Internet Solution, MTN Business, and Wananchi Group. The study revealed that companies in the telecommunications industry embrace different techniques, including differentiation, cost initiative, and market focus, to obtain and maintain a competitive advantage. The study further concluded that the cost strategy was visible in the organizations, and they modified it from time to time when it was no longer successful.

Karanja (2002) observes in a study of real estate firms in Kenya that an increase in the number of players has led to increased competition. The most popular type of competitive strategy was based on

focused differentiation. Firms tended to target certain levels of clients, especially the middle and upper classes, who resided in certain targeted estates. Ramadani et al. (2019) explain that firms pursuing this strategy are willing to service isolated geographic areas, satisfy the needs of customers with special financing, inventory, or servicing problems, or even tailor the products to somewhat unique demands of the small to medium-sized customers. The firms that achieve this strategy may potentially earn above-average returns for their industry (Zehir, Can, and Karaboga, 2015). It can also be used to select targets that are least vulnerable to substitute products or where competitors are weakest.

Focused Differentiation Strategy

Chege (2018) observed that a focused differentiation strategy requires offering unique features that fulfill the demands of a narrow market. As with a focused low-cost strategy, narrow markets are defined in different ways in different settings. Some firms using a focused differentiation strategy concentrate their efforts on a particular sales channel, such as selling over the Internet. Others target particular demographic groups. In a differentiation strategy, a business aims to stand out by leveraging some factors that are valued and dear to clients within its industry (Porter, 1985). In differentiation focus, a business aims to stand out by adopting differentiation in the given market it operates in (Porter, 1985). As Pearce and Robinson (1997) stated, focus strategies center on segmenting the needs of a particular market, whether based on differentiation or low cost. Differentiation focus would likely elevate a firm's competitive capability in a given market if well executed. When a firm targets a specific market and differentiates itself from its competitors by giving superior value, it can attract more customers and increase its market share

Milusheva (2020) stated that when an organization successfully utilizes its resources over a long duration and maximizes elements of the external environment, that ability is referred to as a business

organization's competitiveness. Buyers look for value, and hence the goal of any generic strategy should be to create it; a business should wholly exploit its capabilities that separate it from its competitors by positioning itself, and this results in strategic competitiveness (Grant, 2016). Bao and Li (2016) explored the service differentiation strategy and competitiveness of a catering business. Case study research design was employed, and the study surveyed respondents of a Chinese chain restaurant, Sichuan Haidilao Catering Company Limited, namely, the CEO, Site managers, and HR managers. An interview was used for data collection. The study suggested that a service differentiation strategy enhances the competitiveness of a firm, and management activities like HRM and CRM are key to achieving the success of the firm.

A focused strategy takes a segment of the previously described broad strategy audience and narrows the focus down to those with unique needs. The market should be niche, but there must still be customer needs to address, because without customer needs, a new offering is not necessary (Mwalili, 2019). Instead of trying to appeal to the entire market, companies employing this strategy focus on a particular segment or group of consumers. Age, income level, geographic location, specific interests, or lifestyle could define this segment. The company seeks to provide something the target segment perceives as unique and highly valued. This could be in product quality, design, branding, customer service, or any other aspect that makes the product stand out. Often, due to the unique value proposition, products or services under a focused differentiation strategy can command a higher price. Customers in the target segment are usually willing to pay more for what they perceive as superior value or exclusivity.

Organizational Performance

Organizational performance refers to how well an organization achieves its market-oriented goals as well as its financial goals. Organizational performance means the attainment of the ultimate objectives of the organization as set out in the

strategic plan. In general, the concept of organizational performance is based on the idea that an organization is the voluntary association of productive assets, including human, physical, and capital resources, to achieve a shared purpose (Islami, Mulolli, and Mustafa, 2018).

When the industry is not growing, the firm can still grow its sales by increasing its market share; such growth in market share leads to a growth in revenues, which in the long run can be used as a measure of performance. Organizational performance can be used to view how an enterprise is doing in terms of the level of profit, market share, and product quality compared to other enterprises in the same industry. Consequently, it is a reflection of the productivity of members of an enterprise measured in terms of revenue, profit, growth, development, and expansion of the organization. Organizational performance includes multiple activities that help in establishing the goals of the organization and monitoring the progress towards the target (Johnson et al., 2006). It is used to make adjustments to accomplish goals more efficiently and effectively. For any business to be successful, functions must be defined and accomplished. An organization needs to develop strategies that are designed around the skills that would enhance the performance of the organization.

According to Harzing (2010), a firm's performance is not only indicated by the sales figures; rather, changes in sales may simply reflect changes in the market size or changes in economic conditions. The performance of a firm relative to competitors is measured by the proportion of the market that the firm can capture (market share). Sales may be determined on a value basis or a unit basis, and while the firm's sales figures are readily available, total market sales are more difficult to determine. Many firms seek to increase their sales relative to competitors. He further stated that a firm may seek to increase its market share to exploit the economies of scale. Operating in higher volumes can be instrumental in developing a cost advantage.

Sales growth in a stagnant industry is a reason to increase market share.

METHODOLOGY

The study adopted a descriptive survey research design to effectively establish the influence of competitive strategies on the performance of housing cooperative societies in Kajiado North Sub-County, Kenya. According to Mugenda and Mugenda (2003), a descriptive survey research design involves the discovery of already existing links and relationships regarding variables and does not attempt to alter anything in the environment. The target population of the study comprised all 28 housing cooperative societies in Kajiado North Sub-County, Kenya, included in the list extracted from the Kajiado North Sub-County Cooperative office in February 2024, which formed the unit of analysis. The targeted respondents were 140 in total and comprised all accountants, project managers, marketing managers, and all 2 executive board Members of each society who form the unit of observation. This study utilized a census approach that identified all the housing cooperative societies registered and operating in the Kajiado North Sub-County to the study. Hence, the 28 housing cooperative societies in Kajiado North Sub-County. The study purposively selected an accountant, a project manager, a marketing manager, and all 2 executive board members of each society as the chosen respondents and unit of observation. The sample size, therefore, was 140 members. The study utilized primary data sources, which were

mainly questionnaires. Questionnaires have the potential to arrange answers consistently and deliver more objective responses (Mugenda & Mugenda, 2003). The questionnaire was semi-structured to objectively deal with the subject matter of the study: competitive strategies and performance of insurance companies. The study used a drop-and-pick-later method to administer the questionnaires. This method was recommended by Mugenda and Mugenda (2003) when dealing with a busy category of respondents. Data was first coded from the questionnaires to generate a code sheet for reference. Data was then entered into the Statistical Package for Social Sciences (SPSS) before utilizing descriptive statistics, including means, median, and standard deviation, to present the information in summary for interpretation. Inferential statistics, including correlation and regression analysis, will also be applied to show the relationship between the study variables. Data was later presented using tables and figures.

FINDINGS AND DISCUSSION

This study administered 140 questionnaires to the target respondents, but only 135 respondents managed to return their questionnaires filled, representing a 96.4% response rate, which was statistically acceptable for generalization. (Mugenda and Mugenda, 2003).

Validity Test

The results of the KMO of the pilot study are presented in Table 1.

Table 1: Factorial Test Results for Construct Validity

Variable	KMO	Bartlett's Test of Sphericity			Conclusion
		Approx. Chi-Square	df	Sig.	
Cost Leadership Strategy	0.780	37.153	15	0.001	Valid
Differentiation Strategy	0.667	42.615	21	0.002	Valid
Focus strategy	0.591	51.489	15	0.000	Valid
Performance of the Cooperatives	0.550	60.431	28	0.000	Valid

Table 1 presents the summary of the KMO tests of each variable. All the variables showed KMO values of greater than 0.5, implying that the respective statements were valid for data collection. Likewise,

the variables presented corresponding statistically significant values ($P < 0.05$), confirming that the statements regarding the Cost-Leadership Strategy, Differentiation Strategy, Focus Strategy, and

Performance of the housing societies are adequate and valid for data collection.

Reliability Test

The table below presents the findings of the reliability test as shown.

Table 2: Reliability Results

Variables	Cronbach's Alpha	Number of Items	Conclusion
Cost-Leadership Strategy	0.733	6	Reliable
Differentiation Strategy	0.782	6	Reliable
Focus Strategy	0.827	6	Reliable
Performance of the cooperatives	0.883	5	Reliable

Table 2 shows that the variable statements were highly reliable with Cronbach's Alpha for the results being 0.733, 0.782, 0.827, and 0.883 for the Cost-Leadership Strategy, Differentiation Strategy, Focus Strategy, and Performance of the cooperatives, respectively.

Descriptive Analysis

The study conducted descriptive analysis for both the dependent and independent variables. The

results were reported in frequency tables considering the ordinal Likert scale measurements used for the indicators of each variable.

Cost Leadership Strategy

The first specific objective was to determine the influence of cost leadership strategy on the performance of housing cooperative societies in Kajiado North Sub-County, and the results are presented in the table below:

Table 3: Cost Leadership Strategy

Statement	Mean	Std. Dev
Our society has incorporated a system that ensures the operational efficiency of the firm	4.127	1.285
Our society has a well-outlined framework for cost regulation and control, reaping the benefits of economies of scale	4.341	1.157
The society has a well-established network with partners, which helps in cutting costs	4.517	1.101
Our society has an edge concerning the use of proprietary technology, which significantly helps to control costs.	4.088	1.420
Our society outsmarts other players in the housing sector and can win price wars	3.913	1.056
Our organization involves itself in outsourcing activities to other organizations with a cost advantage	3.979	1.415
Average	4.161	1.239

The results presented in the table above revealed that the society has incorporated a system that ensures the operational efficiency of the firm at a mean of 4.127 and a SD of 1.285. These societies were found to have a well-outlined framework for cost regulation and control, reaping the benefits of economies of scale at a Mean of 4.341 and a SD of 1.157. The societies also had a well-established network with partners, which helps in cutting costs at a mean of 4.517 and a SD of 1.101. At a mean of 4.088 and a SD of 1.420, the societies had an edge concerning the use of proprietary technology, which

significantly helps to control costs. The saccoes were found to outsmart other players in the housing sector and can win price wars at a mean of 3.913 and SD of 1.056. Finally, on the cost leadership strategy, the study revealed that Saccos involve themselves in outsourcing activities to other organizations with a cost advantage. These responses generally depict that Saccos are formulated strategies to become a cost leader in the housing industry.

Differentiation Strategy

The second specific objective was to determine the influence of differentiation strategy on the

performance of housing cooperative societies in Kajiado North Sub-County, and the results are presented in the table below:

Table 4: Differentiation Strategy

Statement	Mean	Std. Dev
Society has adopted a range of strategies for product distinctions and variations to suit different types of clients.	3.993	1.088
Differentiation is done based on personnel, where the society adopts skilled employees for specific tasks	4.102	1.092
Differentiation concerning segments of the clientele has been applied in society	4.099	1.218
Our society has applied differentiation based on the promotion of their products	3.875	1.114
Differentiation of the premise of technology has been adopted by the housing society	3.920	1.300
Our organization is fast and flexible in dealing with changes occurring in the housing sector	3.891	1.491
Average	3.980	1.217

The findings presented in the table above shows that the societies had adopted a range of strategies for product distinctions and variations to suit different types of clients at a mean of 3.993 and a SD of 1.088 and that differentiation is done based on personnel where the society adopts skilled employees for specific tasks at a mean of 4.102 and a SD of 1.092. Differentiation concerning segments of the clientele was found to have been applied in the societies at a mean of 4.099 and a SD of 1.218 and had been applied based on the promotion of their products at a mean of 3.875 and a SD of 1.114. At a mean of 3.920 and a SD of 1.300, the study

revealed that differentiation of the premise of technology has been adopted by the housing societies. The findings revealed that the sacco's are fast and flexible in dealing with changes occurring in the housing sector, with a mean of 3.891 and an SD of 1.491.

Focused Cost Strategy

The third specific objective was to evaluate the influence of the focus cost strategy on the performance of housing cooperative societies in Kajiado North Sub-County, and the results are presented in the table below:

Table 5: Focus Cost Strategy

Statement	Mean	Std. Dev
The society pursues special product unit pricing offers for specific social classes.	3.991	1.076
Society often targets specific market niches based on income level.	4.102	1.104
The society practices discriminate selling for diverse market niches	3.866	1.218
Society practices segmentation based on the benefits sought by the clients	4.018	1.045
The society considers unique demographic groupings in pricing their products	3.909	0.988
The society engages in price wars to win specific market niches	3.992	1.091
Average	3.98	1.07

In Table 5 above, the result reveals that the society pursues special product unit pricing offers for specific social classes with a mean of 3.991 and a SD of 1.076, and often targets specific market niches based on income level at a mean of 4.102 and a SD of 1.104. These societies were found to practice

discriminating selling for diverse market niches at a mean of 3.866 and a SD of 1.218, and consider unique demographic groupings in pricing their products at a mean of 3.909 and a SD of 1.091. The study also revealed that societies engage in price wars to win specific market niches.

Focused Differentiation Strategy

The fourth specific objective was to evaluate the influence of focus differentiation strategy on the

performance of housing cooperative societies in Kajiado North Sub-County, and the results are presented in the table below:

Table 6: Focus Differentiation Strategy

Statement	Mean	Std. Dev
The society conducts market research to identify new product features that its clients need.	4.110	0.679
New, unique products or enhanced product features create value for clients.	4.123	0.314
The society has a robust structure and elaborate process that ensures the development of high-quality products	3.960	0.411
The society evaluates and adopts evolving customer trends and needs, once determined to add value to the customers	4.991	1.003
The society considers unique differentiated segments in pricing their products	4.225	0.992
The society's customers attested to the great customer experience offered	4.881	0.341
Average	3.98	1.07

Table 6 above presents the result that reveals that the societies conducted market research to identify new product features that their clients need, with a mean of 4.110 and a SD of 0.679, and often new unique products or enhanced product features create value for clients at a mean of 4.123 and a SD of 0.314. These societies were found to have a robust structure and elaborate process that ensures development of high-quality products at a mean of 3.960 and a SD of 0.411 as they evaluate and adopt evolving customer trends and needs once determined to add value to the customers at a

mean of 4.991 and a SD of 1.003. Once the society has considered unique differentiated segments, they then price their products at a mean of 4.225 and a SD of 0.992. The society's customers were found to have attested to the great customer experience offered at a mean of 4.881 and a SD of 1.003.

Performance of the Housing Cooperatives

The study aimed to evaluate how the performance of housing cooperative societies is influenced by competitive strategies, and the results were presented in the table below:

Table 7: Performance of the Housing Cooperatives

Statement	Mean	Std. Dev
The competitive strategies employed have influenced customer preferences toward products offered by the housing Societies	4.490	1.005
The employed competitive strategies have increased customer satisfaction with the products offered by the Society	4.004	1.208
The competitive strategies used by the Cooperative Society have enabled the reduction of the operation costs incurred	3.966	1.105
The employed competitive strategies have influenced the profitability of the Cooperative Society	3.921	1.018
The competitive strategies give the Society a competitive edge ahead of other competitors in the industry	4.079	1.162
Average	4.092	1.099

From the table above, it is evident that the competitive strategies employed have influenced customer preferences toward products offered by the housing society as determined by a mean of 4.490 and a SD of 1.005. These strategies were

found to have increased customer satisfaction with products offered by the Societies at a mean of 4.004 and a SD of 1.208 and reduced operation costs incurred at a mean of 3.966 and an SD of 1.105. The employed competitive strategies were found to

have influenced the profitability of the Cooperative Society at a mean of 3.921 and a SD of 1.018, and gave the societies a competitive edge over other competitors in the industry at a mean of 4.092 and a SD of 1.162.

Inferential Analysis

Correlation Analysis

Considering the recommendations of Cohen, West, and Aiken (2003) and Greene (2002), the correlation coefficient between the independent and dependent variables was examined. In perfect positive correlation, the two variables are positively

related, while a value of -1 represents a perfect negative correlation. However, when the values of one variable increase, the value of the other variable decreases. Weaker negative or positive correlations are when a correlation coefficient (r) is between -1 and +1, while a value of 0 means the variables are perfectly independent. As a rule of thumb, a correlation is statistically significant if its P-value (Sig.) < 0.05. The P-values of the inter-relationships indicate the relationships between the two correlated variables. A linear connection was found to exist between the two sets of data as presented in the table below:

Table 8: Correlation Analysis

		Performance	Cost Leadership	Differentiation	Focused Cost	Focus Differentiation
Performance	Pearson Correlation	1				
	Sig.(2-tailed)	0.000				
	Pearson N	135				
Cost Leadership	Pearson Correlation	.405**	1			
	Sig.(2-tailed)	0.100	0.000			
	Pearson N	135	135			
Differentiation	Pearson Correlation	.513**	.350*	1		
	Sig.(2-tailed)	0.000	0.000	0.000		
	Pearson N	135	135	135		
Focused Cost	Pearson Correlation	.601**	.582**	.308**	1	
	Sig.(2-tailed)	0.001	0.000	0.000	0.000	
	Pearson N	135	135	135	135	
Focused differentiation	Pearson Correlation	.521**	.304*	.376**	.241**	1
	Sig.(2-tailed)	0.000	0.100	0.000	0.000	0.000
	Pearson N	135	135	135	135	135

** Correlation is significant at the 0.01 level (2-tailed).

The correlation coefficients of the four independent variables were found to be positive at the P values < 0.05. This depicted a link between the independent variable and the dependent variable, as Field in 2009 had suggested. Hence, the linear regression fit is evident.

Analysis of Variance

Table 9 The ANOVA results

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	7.501	4	1.819	312.3	0.000
Residual	4.414	131	0.008		
	11.88	135			

- Independent variables: Cost Leadership, Differentiation, Focuses cost, Focused Differentiation
- Dependent Variable: Performance of housing societies

Regression Analysis

Regression analysis is a set of statistical processes for estimating the relationships among variables. Regression analysis was conducted to establish the influence of independent variables on the dependent variable. It assists one to understand

The study analyzed variance, and the findings were presented in the table below. The relationship between the variables was found to be significant with F (312.3). The significant value is $P \leq 0.05$ at 0.000, meaning that Cost Leadership, Differentiation, Focused Cost, and Focused Differentiation strategies all influenced the performance of housing societies.

how the typical value of the dependent variable changes when any of the independent variables is varied, while other independent variables are held constant. The table below contains the regression coefficient results for this study.

Table 10: Regression Coefficient

	Standardized Coefficients		Unstandardized coefficient		
	B	Std. Error	B	t	Sig.
(Constant)	6.326	.092		2.212	.000
Cost Leadership	.154	.098	.457	7.633	.100
Differentiation	.287	.079	.632	4.641	.000
Focused Cost	.308	.067	.331	5.005	
Focused Differentiation	.590	.080	.511	2.862	.100

- Dependent Variable: Performance

Multiple Regression Model: If $Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \beta_4 X_4 + \epsilon$

Where:

Y – Performance of housing Saccos which is the dependent variable

α – Constant number

β_i – the coefficient of X_i (i=1,2,3,4)

X_1 – coefficient of Cost Leadership

X_2 – coefficient of Differentiation

X_3 – coefficient of Focused Cost

X_4 – coefficient of Focused differentiation

ϵ – (error term) any other effect of the Performance of housing Saccos

Then:

$$Y = 6.326 + 0.154X_1 + 0.287X_2 + 0.308X_3 + 0.590X_4 + \epsilon$$

From the equation, all other factors held constant at zero, then the impact of the Performance of housing Saccos will be 6.326. The study also showed that a unit increase in cost leadership variable leads

to a 0.154 increase in performance of housing saccos; a unit increase in differentiation strategy will lead to a 0.287 increase in the performance of housing saccos, a unit increase in focused cost variable will lead to a 0.308 increase in performance of the housing saccos while a unit increase in focused differentiation variable will lead to a 0.590 increase in performance of the housing saccos.

CONCLUSION AND RECOMMENDATION

The study results indicated that a unit increase in cost leadership increased the performance of housing societies. The study found that most societies benefit from a system that ensures operational efficiency, regulates and controls costs through a well-established network with partners. This had enabled them to outsmart other players in the housing sector since they had also adopted the use of proprietary technology and outsourcing activities, hence winning price wars.

A unit increase in differentiation strategy, as shown from the previous chapter, indicated an improvement in the performance of housing societies. Correlation results also revealed that the firm's performance was positively related. Society has adopted a range of strategies for product distinctions and variations performed through the adoption of skilled employees for specific tasks to different segments of the clientele. Differentiation had also been done on the premise of technology enabling societies to be fast and flexible in dealing with changes in the industry.

The study results from the previous chapter indicated that an increase in a unit of focus strategy increased the Performance of housing saccos. Correlation results revealed that the housing society's performance was positively related. Regression analysis also showed that the focus strategy had a positive and significant relationship with the performance of housing. The society pursues special product unit pricing offers for specific market niches. The society practices discriminate selling for diverse clientele based on

benefits sought and considering the unique demographic groupings in pricing their products.

Both the descriptive and correlation findings of the study showed that all the elements of competitive strategies positively influence the performance of housing societies. The study concludes that whenever the housing societies adopt competitive strategies in their operations, the chances of increased performance are high. Inferential statistics also concluded that all the elements of competitive strategies jointly had a positive and significant influence on the performance of housing societies. From the findings, the study concluded that the cost leadership strategy influences the performance of housing cooperative societies. This is as a result of the correlation coefficient being positive, and a unit increase in cost leadership strategy increases performance. The findings concluded that the differentiation strategy influences the performance of housing cooperative societies. This is as a result of the correlation coefficient being positive, and a unit increase in differentiation strategy increases performance. From the findings, the study concluded that the focus cost strategy influences the performance of housing cooperative societies since the resultant correlation coefficient was positive, and a unit increase in focus cost strategy increases performance. From the findings, the study concluded that the focus differentiation strategy influences the performance of housing cooperative societies. This is as a result of the correlation coefficient being positive, and a unit increase in focus differentiation strategy increases performance.

The study findings show that the application of cost leadership, differentiation, and focus strategies together affects the performance of the housing societies positively. This, therefore, means that societies that need to increase their performance need to choose either one or all the strategies as defined by Porter to enhance their performance. With the dynamic business environment, it is recommended that societies choose what strategy

benefits them, bearing in mind different factors that may also affect performance.

With the recent occurrences of buildings collapsing casts doubt on the sector's ability to deliver adequate, safe housing on such a large scale. It is therefore recommended that the relevant bodies, such as NACHU and the National Construction Authority, come up with a policy to register contractors and construction workers, registration of projects, and quality assurance checks.

Area of Further Studies

This study sought to establish the influence of competitive strategies on the performance of housing cooperative societies in Kajiado North Sub-County. The tripartite competitive strategies by Porter have been extensively applied in different contexts. Researchers need to find out if there are other competitive strategies that affect competition in a certain industry other than the known competitive strategies.

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