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COMPETITIVENESS AGGRESSIVENESS, IT CAPABILITIES AND GROWTH OF DEPOSIT TAKING SAVINGS AND CREDIT COOPERATIVES IN KENYA

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ABSTRACT

Background: The purpose of this study was to assess the relationship between competitiveness aggressiveness and growth of deposit taking SACCOs in Kenya. The study was guided by the, Resource-based view (RBV). The study employed a descriptive research design utilizing questionnaires as the primary data collection method, emphasizing a positivism philosophy grounded in quantifiable observations and statistical analysis. The study explored a census study covering all the regulated 175 DTSACCO. Reliability was assessed through a pilot test, utilizing Cronbach's Alpha, and statistical techniques were employed for data analysis, including descriptive statistics, multiple regression analysis, and statistical tests such as ANOVA. The study analyzed the research hypotheses related to the influence of competitiveness aggressiveness on growth of deposit taking SACCOs in Kenya and the effect IT capabilities on the relationship between competitiveness aggressiveness and growth of deposit taking SACCOs in Kenya. The study identified a substantial positive influence of competitiveness aggressiveness on growth of deposit taking SACCOs in Kenya as competitiveness aggressiveness explained an impressive 77.6% of the variability in competitiveness aggressiveness ($R^2 = 0.776$, $F(1, 173) = 599.390$, $p < 0.000$). The study also established a positive influence on the relationship between competitiveness aggressiveness and IT capabilities on growth of deposit taking SACCOs in Kenya ($B=0.236$, $t=7.122$, $p < 0.000$). In conclusion, the study emphasizes the crucial role of competitiveness aggressiveness on growth of deposit taking SACCOs in Kenya. The findings reveal a substantial positive correlation, indicating that effective competitiveness aggressiveness significantly contributes to growth of deposit taking SACCOs in Kenya. Based on the study findings, it is recommended that adoption of competitive aggressiveness makes DTSACCOs to become action oriented, introducing new product ahead of competitors, developing new products or services at lower price than competitors and developing unique financial products and services to beat competitors in gaining larger customer base

Key Words: Competitiveness Aggressiveness, Growth, DTSACCOs Credit Cooperatives, Entrepreneurial Orientation

1.1 BACKGROUND OF THE STUDY

The competitive aggressiveness strategy carries high risks to SACCO operations. Kyazze (2010) affirmed that some of the strategies used in competitive aggressiveness are price discounting which is one of the easiest ways to employ and most regularly used competitive actions to achieve profitability and growth in long-term. According to Lumpkin, Cogliser & Schneider (2019), best strategies are the ones that also attempt to create a non-price-based switching cost options to the customer.

In the hope to elucidate a clearer relationship between entrepreneurial orientation and firm performance, the researchers turned their attention to competitive aggressiveness, a manifestation of competitiveness (Al-Mamary & Alshallaqi, 2022). Argued to be the key dimension of entrepreneurial orientation affecting firm performance, competitive aggressiveness is defined as "the type of intensity and head-to-head posturing those new entrants often need to compete with existing rivals (Shajrawi & Aburub, 2022). Subsequently, the notion was conceptualized as the propensity for firms to directly challenge rivals by completing a sustained, diverse and unique series of competitive actions (Thomran, Alshallaqi, Al-Mamary, & Abdulrab, 2022). Presently, competitive aggressiveness is conceived as consisting of the following dimensions: competitive volume (the total number of competitive actions), competitive complexity (the range of different competitive actions) and competitive heterogeneity (distinctiveness from competitors in terms of competitive actions) (Aldabbas & Oberholzer, 2023). In an attempt to provide further insights into this notion, Aldabbas, & Oberholzer, 2023) classified competitive actions into six categories: pricing actions, marketing actions, new product actions, capacity actions, service actions and signaling actions.

Unfortunately, and similarly to the notion of entrepreneurial orientation, the concept of competitive aggressiveness is not grounded in empirical data, as it is evident from the seminal work in the field (Shajrawi & Aburub, 2022). Assuming that an increase in competitive aggressiveness is a conventional response of survival-oriented firms to environmental threats (Al-Mamary, & Alshallaqi, 2022), the perceptions of what constitutes a threat and what the best ways of responding to threats are, acquire prominent importance. Furthermore, in corporate settings, the perceptions of and the responses to competitive threats are likely to be moderated by an array of factors, e.g., leadership agility, group cohesiveness, previous exposures to similar threats and the firm's experience in handling those threats (Abdalkrim, & Guizani, 2022).

SACCO deployment of strategies will require an understanding of the mechanisms connecting the strategies with greater SCCO's performance, increased market share and profitability. Competitively aggressive strategy link with superior returns, Gupta and Batra (2022) indicated that in a competitively aggressive association enable companies to capture market share from the rival, increase customer base, acquire volume of assets and achieve high profit (Helo & Hao, 2019). The relationship between increased market share and increased returns presupposes that SACCOs can take a rival's market share while still retaining a satisfactory profit margin. Increased market share also creates economies of scale leading to costs declining and profit margins remaining at the same level or even increase.

1.2 STATEMENT OF THE PROBLEM

Firm growth remains the ultimate goal of financial organizational in banking sector (McCarthy & Perera (2019). While there many entrepreneurial actions taken to foster growth of banking institutions, entrepreneurial orientation has been executed in an effort to achieve growth of the

firm. Kiende, et al (2019) argued that entrepreneurial orientation contributed to firm growth. In credit union industry, most SACCOs adopt entrepreneurial orientation in an effort to achieve competitive advantage, improve performance and eventually gain expected growth. According to ASRA (2020), 141 DT-SACCOs with total properties below 5 Billion controls 27.97% of total assets while the other 34 large tiered DT-SACCOs with total resources overhead 5 Billion controls 72.03% of total chattels portfolio. The growth was attributed to increase in increased in information technology capability that fostered digital channeling transactions. Deposit Taking SACCOs deploys automation of financial services and other electronic channels that involves application of mobile technologies applications, ATMs financial services, for members to transaction, transfers and make payments in an effort to boost growth level.

According to Kiveu, Namusonge and Muathe (2019) integration of ICT in SACCO banking has effect on overall operation on the firms. Impact of IT ability on evolution has not been plainly explained, in SACCO sector. Advances in technology also influence the way banks services are delivered with the aim of making it more convenient for customers. For example, many bank's branches were connected online real time (24/7).

Previous studies have not comprehensively explored the relationship between competitiveness aggressiveness and growth of deposit taking SACCOs in Kenya. The study by Yoshi Takahashi (2009) unsuccessfully did not indicate the entrepreneurial orientation influences on firm development. This study focuses on development and growth of DT- SACCOs and its relation to Entrepreneurial Orientation (EO) in Kenya. This research aims to address these gaps by examining relationship between competitiveness aggressiveness and growth of deposit taking SACCOs in Kenya.

1.3 SPECIFIC OBJECTIVES

To establish influence of competitiveness aggressiveness on growth of deposit taking SACCOs in Kenya

To assess moderating role of information technology capability in the relationship between competitiveness aggressiveness and growth of deposit taking SACCOs in Kenya

1.4 RESEARCH HYPOTHESIS

HO_1: There is no significant relationship between competitive aggressiveness and growth of SACCOs in Kenya

HO_2: Information technology capability has no significant moderate role in the relationship between competitiveness aggressiveness and growth of deposit taking SACCOs in Kenya.

2.1 THEORETICAL FRAMEWORK

This competitiveness could be considered in reference to product innovation and creation (Khan et al, 2024). There is also the inclusion of the market development and growth and the huge investments set to improve and acknowledge the market shares. These are meant to help in achieving a competitive position and achieving the growth and profitability which is asset-based. The study was guided by the Resource-Based View (RBV) of the Firm.

This theory was developed on the basis of Edith Penrose's work in the 1950s (Williamson, 1975). In reference to the RBV of an institution, the tenets of the theory focused on relationship's performance and firm-particular resources (Lumpkin & Dess, 2021). This assumption in the RBV

is that assets are distributed heterogeneously in the firm (Plamen & Salopaju, 2011). RBV assumes that horticultural firms achieve competitive advantages by deploying valuable resources and capabilities that are inelastic in supply (Zhang, Ma, Wang, Wang, 2024). This perspective contends that a company's competitive advantage is due to their endowment of strategic resources that are valuable, rare, costly to imitate, and costly to substitute. It assumes that organizations must be successful in obtaining and managing valued resources in order to be effective (Yu, et al, 2023).

The RBV tenet on strategic significance of social and behavioural interactions in the conceivability of, the choice and the implementation of the organization's innovation strategies. The RBV integrate the internal and external assessment of phenomena within the company industry and its competitive environment (Dess, Pinkham & Yang, 2011). The company resources need to be analysed in terms of how important, seldom, and durable they are for competitors to imitate. Resources are financial, physical, social, or human, technological, and organizational factors that allow a company to create value for its customers (Suder, 2024).

SACCOs interdependence structure such as strategic alliance, mergers, and acquisitions, enhance networks such as subsidiaries, suppliers' network in a dynamic environment and contribute to competitive advantage and growth. The theory supports the study as resource-based framework support deployment of innovation resources, entrepreneurial orientation in relationships with resources, capabilities, competitive advantage and Sacco's profitability (Shams et al,2020). Theory of resource-based model has been successful in enlightening the link between firms and SACCOs competitive advantage based on SACCOs features such as size and company resources endowment (Sidek & Mohd 2021). Creation of value in production and processing in banking operations firms foster understanding, firm growth and how return on asset emerge. Institute level, sharing of knowledge, administrative innovations, value uncertainty and source individuality form of entrepreneurial bearings for progression in structured SACCOs in Kenya

Organization's power to traverse the unsettled needs applicable policies in order to attain competitive improvements in the market. SACCOS in which economical belligerence occurs tend to accomplish better than their entrants, and competitive aggressiveness assist obliging in handling turbulent and energetic environment (Saha et al, 2021). Entrepreneurs have competed that more belligerence always fallouts into positive results so long the firm mechanism and handles its reputation. Such an understanding aids Sacco's factors in making knowledgeable decisions linking to inflowing partnership; cumulative capacity in a precise market; and emerging economical approaches to succeed inexpensive advantage (Ciampi, et al, as such, the theory is key in evaluating extent SACCO deploy competitive aggressiveness in differentiation, and focus cost leadership strategies to achieve growth. Considering the competitive aggressiveness maintained by the organization's trend in responding aggressively considered by the competition it is a trend that aims at focusing on acquiring competitive advantage, dominating it with responsiveness.

2.2 EMPIRICAL REVIEW

In the hope to elucidate a clearer relationship between entrepreneurial orientation and firm performance, the researchers turned their attention to competitive aggressiveness, a manifestation of competitiveness (Al-Mamary & Alshallaqi, 2022). Argued to be the key dimension of entrepreneurial orientation affecting firm performance, competitive aggressiveness is defined as "the type of intensity and head-to-head posturing those new entrants often need to compete with existing rivals (Shajrawi & Aburub, 2022). Subsequently, the notion was conceptualized as the propensity for firms to directly challenge rivals by completing a sustained, diverse and unique series of competitive actions (Thomran, Alshallaqi, Al-Mamary, & Abdulrab, 2022). Presently,

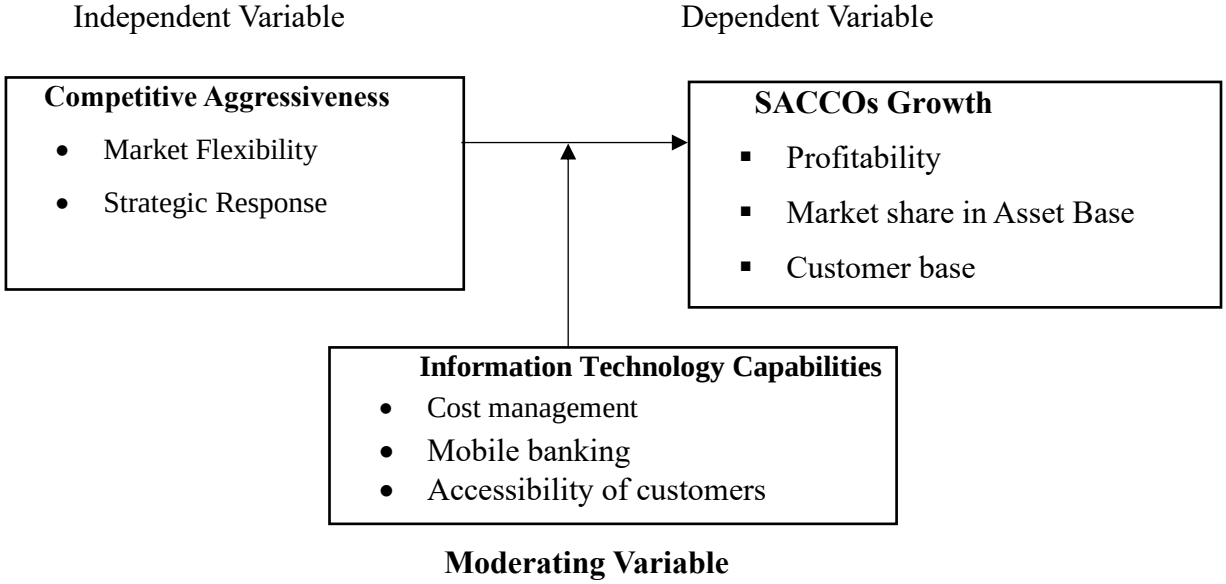
competitive aggressiveness is conceived as consisting of the following dimensions: competitive volume (the total number of competitive actions), competitive complexity (the range of different competitive actions) and competitive heterogeneity (distinctiveness from competitors in terms of competitive actions) (Aldabbas & Oberholzer, 2023). In an attempt to provide further insights into this notion, Aldabbas, & Oberholzer, 2023) classified competitive actions into six categories: pricing actions, marketing actions, new product actions, capacity actions, service actions and signaling actions.

Unfortunately, and similarly to the notion of entrepreneurial orientation, the concept of competitive aggressiveness is not grounded in empirical data, as it is evident from the seminal work in the field (Shajrawi & Aburub, 2022). Assuming that an increase in competitive aggressiveness is a conventional response of survival-oriented firms to environmental threats (Al-Mamary, & Alshallaqi, 2022), the perceptions of what constitutes a threat and what the best ways of responding to threats are, acquire prominent importance. Furthermore, in corporate settings, the perceptions of and the responses to competitive threats are likely to be moderated by an array of factors, e.g., leadership agility, group cohesiveness, previous exposures to similar threats and the firm's experience in handling those threats (Abdalkrim, & Guizani, 2022).

SACCOs that decide to gain market share from competitive markets mostly adopt competitive aggressive tactics by making use of marketing strategies like price competition, increasing promotional offers, competing for distribution channels or imitating the rivals' actions or products. Responsiveness necessitates either preempting the competitors SACCO strategy through a competitive move or responding to the rival's competitive actions. Banking firms which decide to be market leaders have to adopt competitively aggressive strategies that are characterized by a strong offensive bearing, which is directed at outperforming competitors by setting ambitious market share goals and taking bold steps to achieve them (Anderson, 2016).

The competitive aggressiveness strategy carries high risks to SACCO operations. Kyazze (2010) affirmed that some of the strategies used in competitive aggressiveness are price discounting which is one of the easiest ways to employ and most regularly used competitive actions to achieve profitability and growth in long-term. According to Lumpkin, Cogliser & Schneider (2019), best strategies are the ones that also attempt to create a non-price-based switching cost options to the customer. SACCO deployment of strategies will require an understanding of the mechanisms connecting the strategies with greater SCCO's performance, increased market share and profitability. Competitively aggressive strategy link with superior returns, Gupta and Batra (2022) indicated that in a competitively aggressive association enable companies to capture market share from the rival, increase customer base, acquire volume of assets and achieve high profit (Helo & Hao, 2019). The relationship between increased market share and increased returns presupposes that SACCOs can take a rival's market share while still retaining a satisfactory profit margin. Increased market share also creates economies of scale leading to costs declining and profit margins remaining at the same level or even increase

2.3 CONCEPTUAL FRAMEWORK



3.0 RESEARCH METHODOLOGY

This study employed a descriptive research design utilizing questionnaires as the primary data collection method, emphasizing a positivism philosophy grounded in quantifiable observations and statistical analysis. The study explored a census study covering all the regulated 175 DTSACCOs. Reliability was assessed through a pilot test, utilizing Cronbach's Alpha, and statistical techniques were employed for data analysis, including descriptive statistics, multiple regression analysis, and statistical tests such as ANOVA. The study tested hypotheses related to the influence of competitiveness aggressiveness on growth of deposit taking SACCOs in Keya, as well as the moderating effect of the information technology. Ethical considerations incorporated obtaining consent, ensuring confidentiality, and treating respondents with respect. These statistical methods provided a robust framework for analyzing the relationship between competitive aggressiveness and growth of SACCOs in Kenya.

4.0 RESEARCH RESULTS AND DISCUSSION

The purpose of the study was to establish the influence of competitiveness aggressiveness on growth of deposit taking SACCOs in Kenya

4.1 Descriptive statistics

4.1.1 Competitiveness aggressiveness

The study sough the extent respondents agreed on SACCOs application of competitive aggressiveness in its day-to-day business undertaking. The findings were presented in Table 4.1.

Table 4. 1: Competitive Aggressiveness

Competitive Aggressiveness	SD	D	N	A	SA	Mean	St Dev
The SACCO is action oriented	(%)	(%)	(%)	86(49.2%)	89 (50.8%)	4.3714	.88687
The SACCO introduce new product ahead of competitors	(%)	(%)	(%)	112(58.3%)	3(41.7%)	4.2800	.86861
The SACCO develops new products or services at lower price than competitors	(%)	(%)	(%)	124(70.9%)	51(29.1%)	4.1543	.82641
The SACCO develop unique financial products and services to beat competitors in gaining larger customer base	(%)	(%)	(%)	146(83.5%)	29(16.5%)	4.0286	.76134
The SACCO implement new strategies to reach out to the market a head of the competitors	(%)	(%)	(%)	95(54.3%)	80(45.7%)	4.3200	.87782
The SACCO move ahead of competitors to form strategic alliance	(%)	(%)	(%)	20(11.4%)	155(88.6%)	4.7943	.66347
The SACCO make competitors to respond to its strategic action	(%)	(%)	(%)	56(32.0%)	119(68.0%)	4.5886	.72070
The SACCO strive to change the production processes to make them more efficient than the competitors	(%)	(%)	(%)	94(53.7%)	81(46.3%)	4.4629	.50005
The SACCO offers new products to beat competitors market position	(%)	(%)	8(4.6%)	52(29.7%)	115(65.7%)	4.6114	.57524
There are new strategies to enhance delivery of products to the market	(%)	8(4.6%)	1(0.6%)	48(27.4%)	118(67.4%)	4.5771	.72994
The SACCO strive to undo competitors in the markets	(%)	(%)	29(16.6%)	103(58.9%)	43(24.6%)	4.0800	.63824
Seek to achieve market share in expense of profitability	(%)	(%)	(%)	94(53.7%)	81(46.3%)	4.4171	.58007
Existing strategic alliance between SACCO and Stakeholders attract more clients	(%)	(%)	(%)	104(60.4%)	69(39.4%)	4.3486	.56598
Aggregate Mean						4.387254	0.7072877

The finding on item one on competitiveness of the SACCOs, most 89 (50.8%) of the respondents agreed that SACCOS were action oriented as indicated by a mean of 4.3714 and standard deviation of 0.88687. This clearly exhibited that ability the SACCOs were approaching the market in an effort to achieve growth. The results were supported by Daradkeh and Mansoor (2023) that there is relationship between increased market share and increased returns presupposes that SACCOs can take a rival's market share while still retaining a satisfactory profit margin. Increased market share also creates economies of scale leading to costs declining and profit margins remaining at the same level or even increase.

The findings on item two, most 112(58.3%) of the respondents agreed that the SACCOs were introducing new product ahead of competitors as indicated by a mean of 4.2800 and standard deviation of .86861. The finding demonstrated that SACCOs were competitive aggressive through seeking to introduce new products ahead of the competitors to remain focus toward achieving expected growth. Chen and Liu (2019).) firm able to adapt to rapid evolutions and to survive dynamically can be identified as entrepreneurial orientation and the becoming of an entrepreneurial organization.

The results on item three, 124(70.9%) of the respondents agreed that the SACCOs were developing new products or services at lower price than competitors as evidenced by a mean of 4.1543 with a standard deviation of 0.82641. The implication is that SACCOs were competitive in the markers through development of new products ahead of the competitors. According to Lumpkin, Cogliser & Schneider (2019), best strategies are the ones that also attempt to create a non-price-based switching cost options to the customer. SACCO deployment of strategies will require an understanding of the mechanisms connecting the strategies with greater SCCO's performance, increased market share and profitability.

The results on item four, most 146(83.5%) respondents agreed that the SACCOs were developing unique financial products and services to beat competitors in gaining larger customer base as indicated by a mean of 4.0286 with a standard deviation of 0.76134. This implied that SACCOs were competitive in the market through developing unique financial products to acquire new customers. The results on item five, majority 95(54.3%) of the respondents agreed that SACCO implement new strategies to reach out to the market a head of the competitors as indicated by a mean of 4.3200 with a standard deviation of 0.87782. This clearly indicated SACCOs were executing news strategies to reach out the market ahead of the competitors to gain benefits of the market, gain on customer base and improve on growth.

From the results on item six, majority 155(88.6%) of the respondents strongly agreed that the SACCOs were moving ahead of competitors to form strategic alliance as indicated by a 4.7943 with a standard deviation of 0.66347. The findings demonstrated that the SACCOS were aggressive in the market through forming strategic alliances with strategic partners in a effort to remain competitive in the markets and improving on achieving better returns. The results on item seven, majority 119(68.0%) of the respondents strongly agreed that the SACCOs were making competitors to respond to its strategic action as indicated by a mean of 4.5886 with a standard deviation 0.72070. The findings demonstrate that SACCOs were taking strategic action in response to competitive strategies to achieve competitive advantage and improve on SACCOs profitability level in the long terms.

The findings on the item eight, most 94(53.7%) of the respondents agreed that SACCOs were striving to change the production processes to make them more efficient than the competitors as evidenced by a mean of 4.4629 with standard deviation of .50005.

On item nine, majority 115(65.7%) of the respondents strongly agreed that the SACCO offers new products to beat competitor's market position as indicated by a mean of 4.6114 with a standard deviation of 0.57524. This implied that SACCOs were market positioning in the market through offering new quality products that surpasses that of competitors hence securing a large market share. Also, item ten on SACCOs competitiveness, majority 118(67.4%) of the respondents agreed that there are new strategies to enhance delivery of products to the market as indicated by a mean of 4.5771 with a standard deviation of 0.72994. This demonstrated that regulated SACCOs were

formulating new strategies to foster delivery of products in the markets to gain more customer base.

The results on item eleven, most 103(58.9%) of the respondents agreed that SACCOs were striving to undo competitors in the markets as indicated by a mean of 4.0800 with a standard deviation of 0.63824. This clearly demonstrates that SACCO were competitively competing in the market in an effort to gain expected growth level. The finding on item twelve, most 94(53.7%) respondents agreed that SACCOs were seeking to achieve market share in expense of profitability as indicated by a mean of 4.4171 with a standard deviation of 0. 58007.This implied that SACCOs were focusing more on achieving profits and lowering their expenses as much as possible to remain competitive in the market to achieve high returns. Zarrouk, Sherif, Galloway and Ghak (2020) indicated that when an innovation strategy is pursued and adopted, access to finance can be facilitated, either through financial institutions or through other governmental funding programs attracting high potential innovators.

Finally, the results on item thirteen, most 104(60.4%) of the respondents agreed that SACCOs were utilizing existing strategic alliance between SACCO and Stakeholders attract more clients as indicated by a mean of 4.3486 with a standard deviation of 0.56598. This implied that through the use of the existing strategic alliance as competitive tools, SACCOs were attracting more customers hence more returns for securing growth. Calispa and Aguilar (2021).) affirmed that some of the strategies used in competitive aggressiveness are price discounting which is one of the easiest ways to employ and most regularly used competitive actions to achieve profitability and growth in long-term. On average, respondents agreed as indicated by a mean of 4.387254 and standard deviation of 0.7072877 that SACCOs deploys competitive aggressiveness in an effort to achieve growth. This is supported by Lumpkin, Cogliser & Schneider (2019), best strategies are the ones that also attempt to create a non-price-based switching cost options to the customer. SACCO deployment of strategies will require an understanding of the mechanisms connecting the strategies with greater SCCO’s performance, increased market share and profitability.

4.1.2 Information Technology Capability

Extent information technology capability id Deployed in SACCOs as presented in Table 4.2

Table 4. 2: Financial Technology Capability

Financial technology capability Statements	SD	D	N	A	SA	Mean	St Dev
The SACCO is able to provide integration IT functional needs and IT application so that the SACCO continue to operation effectively and efficiently in our business	(%)	8(4.6 %)	(%)	28(16. 0%)	139(79.4 %)	4.3257	.55932
There is IT strategy along with general business strategies in the SACCO	(%)	(%)	(%)	110(62 .9%)	65(37.1%)	4.440	.58290
Staff of the SACCO are regularly training in the use if IT new tool, equipment and handwares	(%)	(%)	(%)	85(48. 5%)	90(51.5%)	4.537	.58481
IT streaming in marketing intelligence is more efficient and effective to foster risk mitigation	(%)	(%)	(%)	73(41. 7%)	102(58.3 %)	4.377	.58284
The chief information officers are the key factor in driving change innovation and service enhancement, cost control and reduction in the SACCO	(%)	(%)	9(5.1 %)	75(42. 9%)	91(52%)	4.383	.57410
Internet services in the SACCO are fast and easy to use	(%)	(%)	(%)	100(57 .2%)	75(42.8%)	4.531	.58515
Through adoption of information technology systems increase financial accessibility by customers	(%)	(%)	(%)	74(43. 2%)	101(57.70 %)	4.4686	.51515
Information Technology integration in out SACCO assist in communicate more often with customers	(%)	(%)	(%)	85(48. 6%)	90(51.4%)	4.486	.72601
Customer are utilizing mobile apps to access credit facilities	(%)	(%)	0(0%)	74(42. 3%)	101(57.7 %)	4.406	.57832
The SACCO technology integration supports the decision-making process and enhance the promotion of banking services	(%)	0(0.0 %)	0(0.0 %)	79(45. 1%)	96(54.9%)	4.703	.5496
The SACCO utilize IT customer relationship systems to foster its relationships with customers	(%)	(%)	0(0.0 %)	44(25. 2%)	131(74.9 %)	4.5086	.58593
Use of ATM increase SACCO operation hours	(%)	(%)	(%)	78(44. 6%)	97(55.4%)	4.6057	.71837
The SACCO merger and analysis data collected from various sources for each customer	(%)	(%)	(%)	53(30. 3%)	122(69.7 %)	4.6029	.54955
Aggregate Mean						4.4903 5	0.591

The results on item one, most 139 (79.4%) of the respondents agreed that the SACCOs are able to provide integration IT functional needs and IT application so that the SACCo continue to operation effectively and efficiently in their business as indicated by a mean of 4.3257 with a standard deviation of 0.55932. This implied that IT application so that the SACCs continues to operation effectively and efficiently in our business in an effort to improve on growth of banking SACCOs. The finding concurred with Andersén (2022) pointed out that the measurement of IT capability covers relationships in IT department with the rest for the business. It also extends the clarification of acknowledged views of organizational IT proficiencies on an administration's information technology function. Results on item two, most 110 (62.9%) respondents agreed that there is IT strategy along with general business strategies in the SACCO as indicated by a mean of 4.4400 with a standard deviation of 0.58290. This demonstrated that SACCOS were integrating IT in executing entrepreneurial orientations practices to achieve growth.

The findings on item three, majority 90 (51.5%) of the respondents strongly agreed that staff of the SACCO were regularly training in the use of IT new tool, equipment and hand wares as indicated by a mean of 4.5371 with a standard deviation of 0.58481. The findings is similar to Amit and Shoemaker, (2021) that posited that Mostly, technological developments in organizational activities currently have been entered by the application. They have also been included through replacement of human labor with machine power. It happens to be positioned in a company that progresses through information technology.

On the results on item four, most 102 (58.3%) respondents agreed that IT streaming in marketing intelligence is more efficient and effective to foster risk mitigation communication as indicated by a mean of 4.3771 with a standard deviation of .58284. This implied that use of IT in risk management enhancing risk taking to improve on growth of SACCOs. The findings on item five, respondents agreed that the chief information officers is the key factor in driving change innovation and service enhancement, cost control and reduction in the SACCO as indicated by a mean of 4.3829 with a standard deviation of 0.57410. This demonstrates that Use of IT foster cost reduction in running operations of SACCOs in an effort to achieve SACCOs' growth.

The results on item six, majority 91(52.0%) of the respondents strongly agreed that internet services in the SACCO are fast and easy to use as indicated by a mean of 4.5314 with a standard deviation of 0.58515. This clearly demonstrated that SACCOs were deploying IT in provision of financial products and services integrating IT with entrepreneurial orientation to achieve better returns, increase customer base and improve on sale volumes. Basco, et al (2020) they sought to establish and identify the effect of entrepreneurial orientation focused on micro-insurance and that Innovative behavior of entrepreneurs of MSEs does not influence uptake of micro insurance by MSEs in Kenya. Regulatory structure negatively inspirations of entrepreneurs of MSEs result to acquisition micro insurance strategies.

The findings on item seven, most 100(57.2%) of the respondents agreed that through adoption of information technology systems increase financial accessibility by customers as indicated by a mean of 4.4686 with a standard deviation of 0. 51515. This demonstrated that adoption of information technology in Sacco's operations foster provision of financial products and services as well as development of new products to meet Sacco's clients demand and attract more clients. The results on item eight, most 101(57.70%) respondents agreed that Information Technology integration in SACCO assist in communicate more often with customers as indicated by a mean of 4.4857 with a standard deviation of 0.72601. This demonstrated that integrating IT in

communication in SACCOs reduces information asymmetric thereby foster risk taking by SACCOs in offering and developing new financial products and services.

On the item nine, 90(51.4%) of the respondents strongly agreed that The SACCO technology integration support the decision-making process and enhance the promotion of banking services as indicated by a mean of 4.7029 with a standard deviation of 0.54955. This demonstrate that SACCOs are taking the advantage IT in making decisions and execution of decision to enhance offering of the banking product and delivery of SACCOs services to customers. The findings on item ten. Majority 131(74.9%) of the respondents strongly agreed that The SACCO utilizes customer relationship systems to foster its relationships with customers as indicated by a mean of 4.5086 with a standard deviation of .58593. Rotich and Wanjau (2017), it pursued to regulate and control entrepreneurial orientation (EO) and relationship banking and reveal that the EO moderates the founded relationship between banking in the financial sector and performance of the manufacturing SMEs in Kenya.

Also, results on item eleven 97(55.4%) of the respondents strongly agreed that use of ATM increase SACCO operation hours as evidenced by a mean of 4.6057 with a standard deviation of .71837.Finally, the results on item twelve's, majority 122(69.7%)of the respondents strongly agreed that The SACCO merger and analysis data collected from various sources for each customers as indicated by a mean of 4.6029 with a standard deviation of 0.54955. The study findings are supported by Naja (2020) got to assert that technology aptitude specifically describes an essential potential source of viable advantage. It also provides superior performance in challenging markets. The technological capabilities are vital in any market and industry. It is because they offer competitive advantage and provide superior performances when it comes to the competition or rivals in the industry. They also help in giving a spur and aggressiveness for companies to improve their abilities and knowledge and develop the major competencies that enable institutions to improve their performance. On average, SACCOs deploy IT in operations to a great extent as most respondents agreed as indicated by a mean of 4.490346 with a standard deviation of 0.5916962. Heijden (2000) pointed out that the measurement of IT capability covers relationships in IT department with the rest for the business. It also extends the clarification of acknowledged views of organizational IT proficiencies on an administration's information technology function.

4.2 Inferential Statistics

Relationship between Competitive Aggressiveness and Growth of DTSACCOs

The study sought to establish the influence of competitive aggressiveness on growth of DTSACCOs in Kenya. In seeking to achieve the objective, the study tested the hypothesis which was: There is no significant relationship between competitive aggressiveness and growth of deposit taking SACCOs in Kenya. This was tested using a partial regression model $Y = \beta_0 + \beta_3 X_3 + \varepsilon$

Table 4. 3: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.881[a]	.776	.775	.98468
Competitive Aggressiveness				

From the results in Table 4.3, R is the square root of R-Squared and is the correlation between competitive aggressiveness and growth of DTSACCOs implying that the association of 0.881 between competitive aggressiveness and growth of DTSACCOs in Kenya. R-Squared is 0.776 indicated that there existed variation or correlation between competitive aggressiveness and growth of DTSACCOs in Kenya. Adjusted R^2 is called the coefficient of determination which indicates how growth of DTSACCOs vary due to variation in competitive aggressiveness. From table above, the value of adjusted R^2 is 0. 775. The model summary results in Table 4.41 shows R^2 is 0.776, Std Error= 0.98468 indicating that there was a significant variation at 77.6% between growth of SACCOs and competitive aggressiveness deployed by the SACCOs in an effort to achieve increase in growth of DTSACCOs in Kenya.

ANOVA Results

The results in Table 4.42 present results on goodness of fit of the regression model.

Table 4: ANOVA Results

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	581.117	1	581.117	599.340	.000[b]
	Residual	167.740	173	.970		
	Total	748.857	174			

Independent Variables: (Constant), Competitive Aggressiveness

Dependent Variable: Growth of DTSACCOs

These results in Table 4 indicate that the model had an F-ratio of 599.340, P=0.000<0.05. This result ascertains the regression model, $Y = \beta_0 + \beta_3 X_3 + \varepsilon$ adopted by the study had a significant goodness of fit as F=599.340 and far exceeds the F-critical=statistic 0.2886 and PV=0.000<0.05.

Beta Regression Coefficients

The results on Table 5 shows the regression coefficients analysis

Table 5: Beta Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	7.613	.599		12.702	.000
Competitive Aggressiveness	.238	.010	.881	24.481	.000

Independent Variables: (Constant), Competitive Aggressiveness

Dependent Variable: Growth of DTSACCOs

The resultant univariate regression model took the form:

$Y=7.613+0.238X_3+ẹ$.

The regression results also indicated that predictor competitive aggressiveness had significant, positive relationship with growth of SACCOs as $\beta_3 = 0.238$, PV=0.0000, t= 24.481. This clearly indicated that an increase in SACCOs' competitive aggressiveness as entrepreneurial orientation would lead to increase in growth of DTSACCOs by 0. 238. Therefore the condition H_0: $\beta_3=0$, H_3: $\beta_3 \neq 0$ where the coefficient of competitive aggressiveness in DTSACCOs is not zero, $\beta_3 \neq 0$, P= 0.000< 0.05 therefore the study rejects the null hypothesis and accepted the alternative hypothesis accepted that; $\beta_{3\neq} 0$, which implies that DTSACCOs competitive aggressiveness has a significant and positive relationship with growth of DTSACCOs in Kenya.

Relationship between Competitive Aggressiveness, IT Capabilities and Growth of DTSACCOs

The study also sought to establish the effect information technology capabilities on relationship between competitive aggressiveness and growth of DTSACCOs in Kenya. In seeking to achieve the objective, the study tested the hypothesis which was: There is no significant moderating effect of information technology capabilities on the relationship between on the relationship between competitive aggressiveness and growth of DTSACCOs

Beta Coefficients of Moderating Effect of IT Capability

Coefficients a					
Model		**Unstandardized Coefficients**		**Standardized Coefficients**	**t**	**Sig.**
		B	**Std. Error**	**Beta**		
1	(Constant)	5.088	1.047		4.858	.000
	Competitive Aggressiveness	.300	.029	1.166	10.318	.000
2	(Constant)	3.888	1.063		3.659	.000
	Competitive Aggressiveness	.236	.033	.916	7.122	.000
	Entrepreneurial Orientation*IT Capability	.090	.025	.244	3.666	.894

b. Growth of DTSACCOs

The resultant univariate regression model took the form:

$Y=3.888+0.236X_3+ẹ$.

The regression results also indicated that predictor competitive aggressiveness had significant, positive relationship with growth of SACCOs as $\beta_3 = 0.236$, P=0.0000, t= 7.122. This clearly

indicated that there is an increase in SACCOs' competitive aggressiveness as IT capabilities would lead to increase in growth of DTSACCOs by 0. 236. Therefore the study rejects the null hypothesis and accepted the alternative hypothesis accepted that; DTSACCOs competitive aggressiveness and IT capabilities have a significant and positive relationship with growth of DTSACCOs in Kenya.

5.0 CONCLUSION OF THE STUDY

In conclusion, competitive aggressiveness has a significant and positive growth of SACCOs as measured using ROA, ROE and management efficiency. Competitive aggressiveness enable DTSACCOs to be action oriented, introducing new product ahead of competitors, developing new products or services at lower price than competitors and developing unique financial products and services to beat competitors in gaining larger customer base, implement new strategies to reach out to the market a head of the competitors, moving ahead of competitors to form strategic alliance, making competitors to respond to its strategic action, offers new products to beat competitor's market position and enhancing delivery of products to the market and striving to undo competitors in the markets in an effort to gain expected growth level. Through competitive aggressiveness, DTSACCOs seeks to achieve market share in expense of profitability, utilizing existing strategic alliance between SACCO and stakeholders attract more clients and that competitive aggressiveness such as price discounting which is one of the easiest ways to employ and most regularly used competitive actions to achieve profitability and growth in long-term. The study concluded that Information technology Capability impact significantly and positively on the relationship between competitive aggressiveness, and growth of DTSACCOs as a moderating variable. IT capability enhances competitive aggressiveness and improving growth of DT SACCOs.

6.0 RECOMMENDATIONS

Based on the study findings, the study recommends that credit unions such as DTSACCOs can deploy competitive aggressiveness to achieve significant and positive growth of SACCOs as measured using ROA, ROE and management efficiency. Through competitive aggressiveness, DTSACCOs become action oriented, introducing new product ahead of competitors, developing new products or services at lower price than competitors and developing unique financial products and services to beat competitors in gaining larger customer base, and implementing new strategies to reach out to the market a head of the competitors. It helps DTSACCOs to form strategic alliances, offer new products to beat competitor's market position and enhancing delivery of products to the market and striving to undo competitors in the markets in an effort to gain expected growth level. Through competitive aggressiveness, DTSACCOs seeks to achieve market share by utilizing existing strategic alliance between SACCO and stakeholders thus attracting more clients as well as offering price discounting which is one of the easiest ways to employ and most regularly used competitive actions to achieve profitability and growth in the long-term.

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