EFFECT OF STRATEGIC DECISION MAKING PRACTICES ON PERFORMANCE OF SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN NAIROBI COUNTY, KENYA

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DECLARATION AND APPROVAL

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This research project is my original work and has not been presented for a degree award in any other University.

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DEDICATION

Research conducted with the support of my supervisor Dr. Erastus Thoronjo, my mother Redempta, and my sons Calistus and Pascal for their encouragement throughout.

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ABSTRACT

Savings and Credit Co-operatives (SACCOs) are increasingly becoming key players in financial intermediation within Kenya's dynamic financial sector. This study evaluated the effect of strategic decision-making practices on the performance of SACCOs in Nairobi County. The specific objectives were to examine the impact of rational, intuitive, adaptive, and crisis decision-making on SACCO performance. A descriptive research design was adopted, targeting 45 licensed SACCOs in Nairobi County. The units of analysis were the SACCOs, while 70 top management employees served as the units of observation. Given the manageable population size, a census approach was used. Primary data were collected using structured questionnaires. A pilot test was conducted on 5 respondents from Kiambu County SACCOs to ensure reliability and validity. Quantitative data were analyzed using SPSS Version 29, with descriptive statistics used to summarize findings and inferential statistics, including Pearson's correlation and multiple regression analysis, applied to test relationships between variables. Qualitative responses were analyzed through thematic content analysis. The study found that SACCOs in Nairobi County demonstrated strong strategic decision-making practices. Rational decision- making was evident through the consideration of diverse alternatives (Mean = 4.33) and post-decision evaluations (Mean = 4.11), indicating a culture of continuous improvement. Intuitive decision-making was highly rated, with reliance on gut feeling and recognition of patterns scoring above 4.3. Adaptive decision-making showed high stakeholder involvement (Mean = 4.43), and frequent consultation with team members (Mean = 4.39), reflecting inclusive and participatory decision-making processes. Crisis decision-making practices were also well-developed, with SACCOs maintaining structured emergency response protocols (Mean = 4.43) and scenario planning (Mean = 4.37). In conclusion, SACCOs in Nairobi County exhibit strong performance across various strategic decision- making dimensions. However, enhancements in leadership training, innovation translation, and crisis preparedness could further improve organizational resilience and effectiveness. The study recommends establishing standardized decision-making criteria, promoting innovation through structured feedback mechanisms, strengthening cross- functional collaboration, and institutionalizing crisis simulation exercises. Leadership capacity building is also encouraged to support strategic agility and build stakeholder confidence.

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LIST OF ABBREVIATIONS AND ACCRONYMS

CRB : Credit Reference Bureau

GDP : Gross Domestic Product

ICT : Information Communication Technology

MFIs : Microfinance Institutions

MOCDM : Ministry of Co-operative Development and Marketing

SACCO : Saving and Credit Co-operatives

SASRA : Sacco Societies Regulatory Authority

SPSS : Statistical Package for Social Sciences

WOCCU : World Council of Credit Unions

CHAPTER ONE: INTRODUCTION

1.0 Introduction

Chapter provides an overview of study, introducing key concepts of research. It outlines background information, problem statement, study objectives, research questions, and significance of study, scope, and structure proposal. Introduction sets foundation for investigation into influence of strategic decision-making on performance of Savings and Credit Co-operatives (SACCOs) in Nairobi County, Kenya. Chapter further highlights role of SACCOs in financial intermediation within the competitive financial market in Kenya and establishes the framework within which the study is carried out.

1.1 Background of the Study

Co-operatives play significant resource mobilization for agro-processing, investment, and the marketing of agricultural produce. They are crucial in wealth creation, food production for subsistence, and employment generation, thus helping to combat poverty. Therefore, it is evident that essential for encouraging national savings and fostering the development of any country (Ndonga, 2016). Statistics show that SACCOs are vital for large populations worldwide, including in Africa, where over 60 million people rely on them. However, like many other business enterprises, SACCOs face numerous challenges, both internal and external. Internal challenges include deficiencies in contemporary skills, governance issues, inadequate resources, quality demand for services, and concerns related to ethics and integrity. External challenges stem from political, economic, sociological, and technological factors. In this challenging and

unpredictable environment, cooperative societies must develop the necessary capacity to address the issues that hinder their growth and progress (Ademba, 2015)

Effective practices are the bedrock of success for particularly Co-operative Societies. These decisions are vital as they guide the allocation of resources, strategic direction, and operational efficiency. Decisions within SACCOs are multidimensional; impacting not only the organization but also the individuals and communities they serve (Ademba, 2015). Sound decision-making practices enable SACCOs to navigate internal and external challenges, ensuring sustainability and growth. Internally, decisions related to contemporary skills development, governance structure, resource allocation, and service quality are paramount. Effective governance, for instance, promotes transparency, accountability, and responsible decision-making (Beard, 2019). Externally, decisions in response to political, economic, sociological, and technological shifts are crucial for adapting and thriving in a dynamic environment. Harnessing the power of informed, timely, and ethical decision-making practices is pivotal for SACCOs, influencing their impact on national savings, economic development, poverty reduction, and societal well- being (Beard, 2019). Emphasizing and cultivating a culture is essential flourishing SACCOs and, consequently, the holistic development of nations.

While Microfinance Institutions (MFIs) and other mainstream banking institutions have the potential to be effective sources of credit, their lending terms are often stringent. Additionally, tend to be high, ranging from 17% to 29% annually for banks and 5% to 20% for MFIs.

In today’s global economy, an organization's largely decisions made by its management, particularly in relation to development. The increasing complexity, turbulence, and uncertainty of the business environment demand a greater depth of knowledge (Batley & Daly, 2016). As consumer demands rise, organizations must find innovative solutions and enhance decision-making to meet these challenges effectively.

Due to increasing competition, organizations are constantly required to revise their product and service offerings, as well as their managerial methods, to boost productivity (Batley & Daly, 2006). In today's environment of dynamic competition, advanced information technology, a knowledge-based economy, and market globalization, the importance of decision-making within organizations has evolved significantly. While financial, technological, other material resources are undeniably important for success in any competitive market, they are not sufficient without effective decision-making (Murage & Okello, 2016).\

Strategic decision-making, as defined by Dimitris et al. (2022), involves a series of actions that transition an organization from its current state to a desired future. It is a key predictor of organizational success (Bolland & Lopes, 2018). Strategic decisions are made continuously and have long been central to management across all types of organizations (Elbanna & Child, 2017). Decision-makers must manage uncertainty and complexity by sensing environmental changes, structuring operations, and aligning resources with external demands (Möller & Matthew, 2021). This alignment supports competitiveness, survival, and growth (Mintzberg & Waters, 2016).

Despite its importance, there is limited evidence on how strategic decision-making affects organizational outcomes. The connection between strategic decision-making and performance remains underexplored (Nummela et al., 2018; McWilliams et al., 2016). This study, therefore, seeks to examine the impact of strategic decision-making on the performance of SACCOs in Nairobi County, Kenya.

1.1.1 Global Perspective on Strategic Decision Making

Globally, organizations have developed effective strategic decision-making mechanisms that enhance organizational performance. In United States, for instance, organizations have improved their performance by aligning their mission and vision with a stakeholder-focused strategy, considering all the elements of the market in which they operate (Akhtar, Arif, Rubi, & Naveed, 2017). This approach has significantly contributed to high organizational performance, making these institutions highly competitive on a global scale. In China, financial institutions have adopted an integrated framework to fully harness staff at organizational levels. These institutions promote equality, engage stakeholders, and empower them for effective strategy implementation. By prioritizing communication, recognition, and reward systems, they motivate their staff, fostering commitment to utilizing their skills and knowledge for successful strategic decision- making (Chen, Wang, & Yang, 2019). As a result, these institutions have achieved high levels of organizational performance. Mintzberg (2018) observed that over half of organizational strategies are never implemented, largely due to ineffective strategic decision-making. Hrebiniak (2016) similarly noted that many managers excel at formulating strategies but struggle with execution. Research indicates that approximately 71% of new strategies fail due to poor decision-making (Franken et al., 2019; Miller,

2020), and 40–60% of a strategy's potential value is lost during planning and implementation (Franken et al., 2019; Mankins & Steele, 2017). On average, strategies deliver only 63% of their expected financial value (Mankins & Steele, 2017). Additionally, Kaplan and Norton (2017) reported that 95% of employees are unaware of or do not understand their organization's strategy, while Johnson (2016) found that 66% of corporate strategies are never executed.

In Jordan, Alhawamdeh and Alsmairat (2019) emphasized the importance of strategic decision-making in improving organizational performance. Their findings show that both internal and external factors influence decision-making, and the use of decision support systems enhances decision quality by providing timely information—ultimately boosting organizational performance

1.1.2 Regional Perspective on Strategic Decision Making

In Africa, financial institutions Nigeria are leading in organizational performance due to their outstanding strategic decision-making processes that align with the needs of their stakeholders (Omutoko, 2019). In South Africa, for example, the financial sector has recognized the importance of establishing robust assessment mechanisms to facilitate effective strategy implementation. Similarly, Nigerian financial institutions, which are among the fastest-growing globally, have heavily invested in strategic decision-making mechanisms that support the achievement of their goals while minimizing conflicts of interest among stakeholders, resulting in high organizational performance (Omutoko, 2019).

Co-operatives played vital role in economic development of Kenya, Uganda, and Tanzania, significantly improving living standards of people. According to Kohls (2018), co-operatives serve as legal and practical means by which self-interested individuals work together to enhance their economic standing in instrumental providing purchasing healthcare, over 10 million people are members of co-operatives in this region. The sector continues to grow, with some co-operatives now possessing large financial bases and engaging Operations.

Walker et al. (2017) conducted a study impact on organizational performance across five African countries—Kenya, Uganda, Tanzania, Nigeria, and Burundi. Their findings emphasized that while strategic decision-making mechanisms are important, their effectiveness is enhanced when combined with appropriate strategic choices. In Tanzania, however, many firms struggle to implement effective decision-making mechanisms that would enhance their performance. Raps and Kauffman (2017) noted that this challenge is reflected in the low performance levels, with only 10% to 30% of envisioned strategies being realized. Bititci et al. (2018) further argued that many organizations fail to achieve expected benefits as their strategies move into the execution stage. Effective decision-making mechanisms remain a challenge, requiring managers to demonstrate patience, determination, and energy (Raps & Kauffman, 2017).

1.1.3 Local Perspective on Strategic Decision Making

Wanderi (2018) found strategic decision-making significantly influences strategy implementation. The study concluded that effective strategic decision-making is crucial

for successful strategy execution. It recommended that firms make well consistent progress over the business's duration.

In Kenya, The management must submit several key reports, including capital adequacy returns, liquidity statements, statements of financial position, and return on investments reports, which compare fixed assets such as investments providing services to an increasing number.

Around 1.7 million Kenyans about 9% of the adult population rely on SACCOs for financial services. In 2008, Kenya, alongside South Africa, became one of the first African countries to introduce SACCO-specific regulations aimed at enhancing the safety and performance of deposit-taking co-operatives. Of the over 4,000 SACCOs in Kenya, roughly 220 are licensed to accept withdrawal deposits in addition to share-based savings. These SACCOs are required to obtain a license from SASRA within 12 months of applying (Fujo & Ali, 2016).

1.2 Statement of the problem

Savings and Credit Cooperative Societies (SACCOs) play a critical role in Kenya's financial ecosystem by promoting financial inclusion, mobilizing domestic savings, and extending credit to underserved populations. According to the Ministry of Co-operatives and Micro, Small and Medium Enterprises Development (2023), the cooperative sector contributes approximately 47% to Kenya's GDP, accounts for 34% of national savings, and supports the livelihoods of about 14 million Kenyans, representing nearly 78% of the adult population.

Despite these impressive figures, the performance of SACCOs particularly in Nairobi County has shown signs of strain. The Sacco Societies Regulatory Authority (SASRA,

2023) reported that over 40% of SACCOs in Nairobi failed to meet the minimum statutory liquidity ratio of 15%, while the average non-performing loan (NPL) ratio stood at 9.5%, nearly double the recommended ceiling of 5%. This trend indicates growing liquidity pressures, inefficient credit risk management, and deteriorating loan recovery practices.

Moreover, performance disparities among SACCOs in Nairobi County have been observed. While some SACCOs report steady growth and member satisfaction, others struggle with poor financial health, operational inefficiencies, and stagnation. These inconsistencies suggest deeper strategic issues particularly in how SACCOs formulate and implement key decisions related to leadership, resource utilization, governance structures, and organizational culture.

Although strategic decision-making has been broadly recognized as a driver of organizational performance in both public and private sectors, its direct influence within SACCOs in Nairobi County remains underexplored. Existing industry reports and regulatory reviews seldom focus on how these internal strategic practices shape SACCO outcomes, leaving a gap in both practice and empirical literature. This is despite the increasing complexity and competitiveness of the financial sector, which demand more informed and agile decision-making among SACCO leadership.

Therefore, this study seeks to investigate the influence of strategic decision-making practices on the performance of SACCOs in Nairobi County. Specifically, it will examine how dimensions such as strategic resource allocation, top management commitment, organizational structure, and organizational culture impact SACCO performance. The findings aim to provide evidence-based insights that can help SACCOs align their strategies with performance goals, improve sustainability, and deliver greater value to their members.

1.3 Purpose of the study

The main objective of this study is to assess the impact of strategic decision-making practices on the performance of Savings and Credit Cooperative Societies (SACCOs) in Nairobi County, Kenya.

1.4 Objectives of the Study

i. Determine extent to which rational decision-making practices influence the performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya.

ii. Assess extent to which intuitive decision-making practices impact the performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya.

iii. Examine extent to which adaptive decision-making practices affect the performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya.

iv. Investigate extent to which crisis decision-making practices influence the performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya.

1.5 Research Questions

i. What is effect of rational decision-making practices on performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya?

ii. How do intuitive decision-making practices influence performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya?

iii. What is effect of adaptive decision-making practices on performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya?

iv. How do crisis decision-making practices influence performance of Savings and Credit Cooperatives (SACCOs) in Nairobi County, Kenya?

1.6 Significance of the Study

This study was valuable to the Government of Kenya, policymakers of Savings and Credit Cooperatives (SACCOs) in Nairobi County, academicians, and other researchers. For the Government and policymakers, the study provided insights into how strategic decision-making practices influenced the performance of SACCOs in Nairobi County. It informed the development and implementation of policies aimed at enhancing SACCO performance and contributing to the growth of the cooperative movement in Kenya.

SACCO management also benefited from the study, as the findings offered guidance on formulating effective strategies and making informed decisions at various management levels, thereby improving organizational performance.

Academicians benefited from the study by using it as a reference material for teaching and further academic discourse. Additionally, other scholars were encouraged to build on this research by exploring the relationship between strategic decision-making and organizational performance in similar or broader contexts.

1.7 Scope of the Study

The scope of the study was limited to SACCOs registered and operating within Nairobi County, with a specific focus on investigating four key strategic decision-making practices. The study targeted management-level employees, as they are directly responsible for making strategic decisions that influence the performance of their respective organizations. Data was collected through surveys and interviews conducted with SACCO managers, and the study primarily relied on quantitative methods for data analysis, supplemented by qualitative insights. The research was conducted over a six-month period, from January 2025 to June 2025.

1.8 Study Limitations

This study was focused exclusively on SACCOs operating within Nairobi County. As a result, SACCOs located in other counties or regions of Kenya where operational environments, regulatory frameworks, and member demographics may differ were not included. This geographical limitation may have affected the generalizability of the findings beyond Nairobi County.

Additionally, the study sampled a limited number of SACCOs within the county, which varied in terms of size, services offered, and member base. Consequently, the full diversity and complexity of SACCO operations may not have been entirely captured in the analysis.

From a methodological perspective, the study was constrained by its reliance on self-reported data collected through structured questionnaires and interviews. Such instruments, while efficient, may be prone to response bias**,** where participants either exaggerate or withhold certain information. Furthermore, the cross-sectional design of the study limited the ability to track changes over time or establish causality between strategic decision-

making practices and SACCO performance.

The study also depended on the availability of accurate and reliable internal data from SACCOs regarding their strategic practices and performance metrics. However, some SACCOs were either unwilling or unable to provide comprehensive information, primarily due to confidentiality concerns **or** inadequate record-keeping systems, which posed a challenge to data completeness and depth.

To mitigate these limitations, the researcher implemented several strategies: Inclusion of a Diverse Sample**:** A broad range of SACCOs from different areas within Nairobi County including both urban and peri-urban settings were included in the sample. This approach helped to ensure that the findings reflected a wide spectrum of SACCO types and operational environments. Stratified Sampling by Characteristics: SACCOs were selected based on various attributes such as organizational size, target membership groups, and range of services offered, thus enhancing representativeness and robustness of the results. Use of Multiple Data Sources: To compensate for potential data gaps, the researcher employed triangulation**,** using a combination of data sources including official SACCO reports**,** audited financial statements**,** and interviews with key informants**.** This approach strengthened both the validity and reliability of the findings. Confidentiality and Ethical Assurances: To address participants' concerns about data sensitivity, strict confidentiality protocols were followed, and respondents were assured that the data collected would be used solely for academic purposes. The potential benefits of the research to the SACCO sector were also communicated clearly to encourage openness and honesty in participation. Through these measures, the study aimed to minimize methodological limitations and ensure the credibility, reliability, and practical relevance of the research findings within the

Nairobi County SACCO context.

1.9 Delimitations of the Study

Delimitations are boundaries set by the researcher to keep the study focused and aligned with its objectives. This study was confined to SACCOs within Nairobi County, excluding those in other regions that may have different operational or regulatory contexts.

Only Savings and Credit Cooperative Societies (SACCOs) were included, while other financial institutions like banks and microfinance entities were excluded. The target respondents were management-level staff, as they are directly involved in strategic decision-making. SACCO members and junior staff were not part of the sample.

The study specifically examined four strategic decision-making practices strategic resource allocation, top management commitment, organizational structure, and organizational culture as key influencers of SACCO performance. Other possible factors, such as market conditions or policy changes, were outside the study's scope.

Data was collected between January and June 2025 using a cross-sectional design, capturing insights at a single point in time. The research mainly used quantitative methods, with limited qualitative input through interviews, to maintain a structured and measurable analysis approach.

1.10 Assumptions of the Study

This study was guided by several key assumptions:

Participants, particularly SACCO managers, were assumed to have provided honest and

accurate responses to the questionnaires and interviews.

The data on performance and strategic decision-making was presumed to be current, reliable, and reflective of actual practices.

Respondents were assumed to have a clear understanding of strategic decision-making concepts and interpreted the research questions as intended.

It was assumed that questionnaire items were understood uniformly, minimizing the risk of misinterpretation.

The selected variables strategic resource allocation, top management commitment, organizational structure, and organizational culture were considered valid indicators of SACCO performance.

The research environment was assumed to be free from bias or external pressure, allowing respondents to answer freely.

1.11 Operational Definition of Key Terms

Adaptive decision-making is a dynamic and flexible approach to decision-making that involves continuously monitoring and adjusting decisions based on changing circumstances, new information, and feedback from previous actions

Crisis decision-making refers to the process of making critical choices during times of significant and unexpected disruption, uncertainty, or emergency. Crises are situations that pose immediate threats to an organization's operations, reputation, or even its survival.

Intuitive decision-making is a type of decision-making process in which choices are made based on instinct, gut feelings, and immediate insights, without relying extensively on analytical or deliberate reasoning

Rational decision-making is an approach to making choices that is based on logic, analysis, and careful consideration of all available information and alternatives. It involves a systematic process of weighing pros and cons, assessing risks and benefits, and selecting the best option that aligns with the organization's goals and objectives

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

Chapter further presents conceptual framework and empirical. Finally critique, research gaps.

2.1 Theoretical Review

2.1.1 Expected Utility Theory

SACCOs, rational decision-making involves selecting strategies that maximize expected utility, which, in the case of SACCOs, would typically translate to optimizing organizational performance, financial sustainability, member engagement, and overall profitability. According to EUT, when SACCO managers face a choice, they would assess the potential outcomes of their decisions (such as implementing new financial products, adjusting loan interest rates, or enhancing member services) and choose the option with the highest expected utility. SACCO managers may have to decide on investments, loan policies, or risk management strategies, where each option carries associated risks and rewards. EUT suggests that they would base their decisions on maximizing the expected utility, which involves a thorough assessment of the probabilities and potential outcomes of different strategies Shapira, Z. (2021). For instance, if a SACCO is considering expanding its loan offerings, the management would weigh the potential for increased revenue against the risk of loan defaults. If the expected utility (profit minus risk) is positive and maximizes SACCO's goals, the decision would be considered rational.

Rational decision-making is based on calculations of probabilities and outcomes; intuitive decision-making is influenced by personal judgment, experience, and subjective perceptions of utility. For SACCOs, intuitive decision-making may be important when managers face ambiguous situations where data is limited or when there act quickly Kirika, S. K. (2018). In a fast-changing financial market, SACCO managers might rely on their intuition to make decisions about new products or services. For instance, during a financial crisis, a SACCO manager might intuitively feel that introducing a flexible loan repayment plan will appeal to members, even if the financial data isn't fully conclusive. This intuitive decision-making process can still be seen as an attempt to maximize the utility perceived by the decision-maker prior market members' preferences.

Adaptive decision-making SACCOs of management to adjust their strategies based on changing conditions or feedback from previous decisions Waweru, S. M. (2023). It is often based on learning from past experiences and refining decisions as more information becomes available. SACCO managers may initially make decisions about member loans or investment strategies that don't perform as expected. Based on the feedback or new information from these decisions, they adapt their strategies. The EUT framework suggests that through adaptive decision-making, SACCOs could maximize utility by continually updating their decision-making processes to improve performance. For example, if a SACCO's loan offering to a particular demographic fails to generate the expected revenue, the management would adapt their strategy based on the lessons learned, thereby improving future decision-making and enhancing performance.

In times of crisis, SACCOs may face high uncertainty and need to make decisions quickly. Crisis decision-making is often associated with managing risks and uncertainties.

EUT plays a role here by guiding decision-makers to evaluate the risks and rewards of various options under extreme uncertainty, with the aim of preserving the SACCO's long-term viability. During financial crises or economic downturns, SACCO managers might face decisions such as whether to increase interest rates on loans, reduce membership benefits, or restructure operations. Each decision carries certain risks and benefits, and EUT suggests that managers will choose the strategy with the highest expected utility, which is the one that preserves the SACCO's stability and performance under crisis conditions. For instance, the crisis decision might involve balancing the short-term risk of alienating members by raising interest rates against the long-term benefit of maintaining the SACCO's financial health Lelei, F. J. (2023).

In the SACCO context, strategic decision-making practices (such as rational, intuitive, adaptive, and crisis decision-making) ultimately affect the organization's performance. The expected utility of these decisions can be seen in the financial success, member satisfaction, operational efficiency, and growth of the SACCO Muathe, S. M. (2024). EUT helps explain why SACCO managers, when faced with different strategic alternatives, might choose those that promise the highest utility (i.e., better financial outcomes, increased member loyalty, and long-term sustainability). By applying the principles of EUT, SACCO managers can make decisions that balance risks and rewards, adapt to changing conditions, and improve overall performance. For instance, rational decision-making might involve a cost-benefit analysis of expanding SACCO services, while adaptive decision-making would involve learning from past experiences to fine- tune strategies. A SACCO that effectively implements strategic decisions based on EUT

may show better performance outcomes, such as higher profit margins, stronger financial health, and a growing membership base.

Expected Utility Theory influential economics, finance, management. It provides a foundation for understanding how individuals make choices in uncertain situations, balancing potential risks and rewards to arrive at rational decisions (Reymen, *et al*, 2015). However, critics' theory relies on unrealistic assumptions, such as perfect information and consistent preferences, and may not fully. Despite limitations, Expected Utility Theory remains an essential framework for studying rational decision-making in controlled and simplified contexts (Alsoboa *et al*, 2015). This theory will be used in rational decision making of Kenya.

Expected Utility Theory provides a useful framework for understanding how SACCO managers make decisions that impact their performance under conditions of uncertainty and risk. By considering the potential outcomes and associated probabilities, managers can make decisions that optimize their expected utility, thereby enhancing SACCO performance. In the context of strategic decision-making, applying EUT can help SACCOs navigate the complexities of the financial sector, improve service delivery, and achieve their long-term objectives

2.1.2 Dual process theory

Rational decision-making practices in SACCOs often align with thinking, where SACCO managers engage in a thorough analysis of options, costs, benefits, and risks before making decisions Mwenda, K. P. (2021). Strategic decisions regarding financial

management, loan policies, investments, and operational changes are typically made after detailed assessments.

Certain situations, especially when decisions need to be made quickly or when there is limited data available; SACCO managers may rely on thinking, or intuitive decision-making. For example, in fast-moving situations such as responding to member complaints, adjusting interest rates during a crisis, or identifying emerging trends in the financial sector, managers may rely on their experience, gut feelings, or past knowledge. While this approach can be efficient, it may sometimes lead to biases or errors, particularly in complex scenarios.

Adaptive allows SACCO managers to adjust their strategies based on feedback and changing conditions. This process may involve using both. For instance, if a strategy based on intuition doesn't yield the expected results, managers may switch to more analytical decision-making to adjust the approach. This ability to adapt and shift between the two systems helps SACCOs navigate uncertainties and improve their performance over time.

During a crisis, SACCOs may need to make quick decisions under extreme uncertainty. In such situations, thinking may dominate, as managers may rely on their instincts and previous experiences to react quickly to the crisis. However, it is also important to incorporate thinking in crisis situations to avoid impulsive decisions and ensure that the actions taken are well-reasoned and aligned with.

Dual-Process Theory explains how intuitive decision-making can be effective in certain contexts while also highlighting the potential biases and limitations of relying solely on

intuition. It recognizes that both intuitive and analytical thinking have their strengths and weaknesses and that a may involve leveraging the strengths of each system. In practice, decision-makers can benefit from being aware of the dual-process nature of decision-making. Recognizing when to trust intuitive judgments and when to engage in more deliberate analysis can lead to better decision outcomes (Bakonyi, 2018). Additionally, decision-makers can use analytical thinking to critically examine their intuitive responses and identify potential biases or errors before finalizing decisions (Kaufmann, Meschnig & Reimann, 2018).

2.1.3 Strategic Choice Theory

Strategic Choice Theory suggests that organizations are not only shaped by external forces (such as the environment) but also by the choices made by their managers and leaders Aftab, (2022).. This theory emphasizes the decision-making processes within organizations, where management's decisions, informed by organizational strategies performance. Theory argues that leaders are not merely passive entities reacting to external circumstances; instead, they have the agency to make future performance Dinibutun, S. R. (2020).

Strategic Choice Theory has significant effect on how financial institutions operate perform. Strategic decision-making, particularly in SACCOs, plays a key role in shaping their development, sustainability, and competitiveness. By understanding how decision-makers in SACCOs make strategic choices, we can better analyze how these choices impact their performance in a highly competitive financial environment. Strategic decisions are primarily made by the managers of SACCOs who choose between different

courses of action based on their analysis, experience, and understanding of the external environment. These decisions involve elements like product development, marketing strategies, member engagement, credit policies, financial management, and technological investments. According to Strategic Choice Theory, while external factors such as competition, regulatory environment, and economic conditions influence decisions, the internal choices made by SACCO managers such as leadership, organizational culture, and resource allocation are critical in shaping the SACCO's performance Mburu, L. N. (2022). In Nairobi County, SACCOs face intense competition from commercial banks, microfinance institutions, and other financial entities. Strategic choices, therefore, must account for both the opportunities and threats posed by the external environment while leveraging internal strengths such as organizational structure, human resources, and financial capacity. Managers in SACCOs are not simply constrained by the market or external pressures; they have the discretion to choose strategic paths for their organizations. Their decisions on pricing, product offerings, and member engagement can differentiate one SACCO from another. The theory stresses that organizations must adapt their strategies over time to respond to changing circumstances, and SACCOs that make well-informed, timely, and context-appropriate decisions are more likely to perform better. Strategic choices directly influence organizational performance. The theory posits that the decisions made by managers set the course for the organization's future. Whether these decisions lead to success or failure depends on how well the managers align their choices realities. In SACCOs, this could mean the difference between offering competitive interest rates, attracting new members, maintaining financial stability, and creating a solid market reputation.

Strategic decision-making practices, influenced by the principles of Strategic Choice Theory. When SACCO managers make informed, well-thought-out decisions based on the theory's framework, they can: Rational and informed decisions regarding loan products, interest rates, investments, and member savings strategies can enhance financial performance. By choosing strategic courses of action that align with market demand and financial sustainability, SACCOs can improve profitability, liquidity, and overall financial health.

Strategic choices related to member services, communication, and engagement can directly impact member loyalty and satisfaction. Decisions that prioritize member needs, such as introducing new products based on feedback, or providing personalized financial services, can strengthen the relationship between SACCOs and their members, resulting in increased retention and growth. Strategic decisions related to marketing, branding, and digital services can provide SACCOs with a competitive edge. By making choices that differentiate them from other institutions (e.g., offering better loan terms, more accessible services, or superior customer service), SACCOs can increase their market share and performance. Strategic choices related to organizational expansion, resource allocation, and risk management ensure long-term sustainability. By aligning their strategies with the evolving needs of members and external challenges, SACCOs can remain resilient and adaptable, leading to sustained growth.

Strategic Choice Theory emphasizes the agency of SACCO critical shape trajectory their organizations. Decisions made regarding product offerings, operational strategies, member engagement, and risk management can significantly influence the performance of SACCOs. By considering both internal capabilities and external pressures, managers can

make informed strategic choices that enhance SACCO performance, competitiveness, and sustainability. Understanding how these strategic choices impact performance can help SACCOs in Nairobi County navigate the complexities of the financial sector, ensuring continued success and growth.

2.1.4 Theory of Planned Behavior

The Theory of Planned Behavior (TPB), developed by Icek Ajzen in 1991, explains how beliefs influence behavior. It identifies three key factors: attitude (personal evaluation of the behavior), subjective norm (perceived social pressure), and perceived behavioral control (perceived ease or difficulty based on past experiences and potential barriers).

These factors shape an individual's intention, which in turn influences the likelihood of performing a behavior. In the context of SACCOs in Nairobi County, TPB provides a useful framework for understanding how strategic decision-making processes affect organizational performance.

In SACCOs, managers and decision-makers may have a positive or negative attitude toward adopting certain strategic decisions. For example, if a SACCO manager has a positive attitude towards adopting new financial technologies, they may be more likely to decide to implement mobile banking services for their members. Similarly, if they view digital transformation as a risk, they may resist strategic decisions in this area.

Attitudes toward various strategic decisions (e.g., introducing new products, changing credit policies, adopting modern banking systems) can directly influence the effectiveness and efficiency of these decisions. The more favorable the attitude toward these decisions,

the more likely it is that SACCOs will engage in strategies that enhance performance, improves member satisfaction, and increase financial stability.

For instance, if SACCO managers have a favorable attitude toward members' savings behavior and view regular saving as key to the success of the cooperative, they are more likely to adopt strategies that encourage and reward savings, such as higher interest rates, new saving plans, or educational programs for members. Positive attitudes lead to proactive decisions that can improve the financial health and growth of SACCOs.

Subjective norms refer to the social pressures or perceived expectations not engage. SACCOs, these norms could come from internal stakeholders (such as board members, employees, or key decision-makers) or external factors (such as the expectations of members, regulatory bodies, or industry standards).

For example, if the SACCO industry in Nairobi is experiencing a shift towards more digital services, the decision-makers may feel social pressure to conform to this trend to remain competitive. The more SACCO managers perceive a social expectation to adopt specific strategic decisions (e.g., implementing mobile-based services, expanding credit facilities, offering better loan terms), the more likely they are to adopt these practices.

In essence, subjective norms could shape how SACCOs respond to competitive pressures, regulatory demands, and changing market trends, which in turn affects their performance. If SACCOs are pressured to meet external expectations (e.g., offering lower interest rates or innovative products), they may be more likely to make strategic decisions aligned with these norms, which can influence organizational success.

In the case of SACCOs, PBC reflects how managers perceive their ability to implement strategic decisions. If a manager believes that the cooperative has the necessary resources (e.g., financial, human, technological) and capabilities to successfully implement a new strategy, they are more likely to make decisions that enhance organizational performance.

For example, if SACCO management believes that they have the technological infrastructure to launch mobile banking, they are more likely to go ahead with the decision, perceiving the behavior as achievable and manageable. On the other hand, if they believe there are significant challenges (such as lack of skilled staff or insufficient technology), they may be reluctant to adopt such strategies.

Perceived control over decision-making can significantly affect the speed and success of strategic decisions in SACCOs. If decision-makers perceive strong control and confidence in their ability to execute strategic decisions, they are more likely to take action toward growth, market expansion, and member satisfaction. More likely SACCO will perform better in terms of financial outcomes, member retention, and competitiveness.

TPB helps to explain why some SACCOs perform better than others. SACCOs that foster a positive attitude towards decision-making, are responsive to external pressures, and believe in their ability to implement strategies are more likely to experience enhanced organizational performance. This theoretical framework provides valuable insights into how SACCOs can optimize their strategic decision-making practices, ensuring that they are well-positioned to succeed in a competitive and dynamic financial environment.

2.2 Empirical Review

2.2.1 Rational Decision Making and Performance of SACCOs

Rational decision-making refers to a systematic, logical approach where managers evaluate alternatives based on evidence, data, and measurable outcomes. In organizational settings, especially financial institutions like Savings and Credit Cooperative Societies (SACCOs), this decision-making model is critical for strategic planning, risk management, and operational efficiency.

Alsoboa et al. (2015) explored the impact of strategic decision-making techniques in Jordanian hotels and found that firms applying tools like Activity-Based Costing (ABC) experienced superior performance compared to their competitors. The study emphasized that structured decision-making systems enabled better resource allocation and cost control. Though the context was hospitality, the findings are transferable to SACCOs, where cost efficiency and strategic resource use are equally vital for sustaining competitiveness and financial health.

In a longitudinal study, Reymen et al. (2015**)** examined how entrepreneurial ventures adapted their decision-making approaches in response to external stakeholder pressures. They found that shifts between causal (rational) and effectual (flexible and adaptive) logics influenced organizational performance. The study highlighted that while rational decision-making provides structure, firms must also remain adaptable to changing environments. This insight is particularly relevant to SACCOs in Nairobi County, which operate in dynamic financial and regulatory settings. An overreliance on intuition or tradition, without data-driven strategies, may hinder SACCO performance in a liberalized and competitive financial market.

Bakonyi (2018) investigated the tendency of firms to centralize decision-making during periods of crisis. The study revealed that while centralization enhanced short-term efficiency and quick decision execution, it could stifle innovation and flexibility over time. For SACCOs, especially during economic uncertainty or when facing liquidity challenges, centralized and rational decision-making might be necessary. However, long-term sustainability demands a balance between control and inclusivity in governance and strategic planning.

Similarly, Alhawamdeh and Alsmairat (2019**)** concluded that strategic decision-making significantly affects organizational performance. Their research noted that both internal factors (like leadership style, organizational structure) and external influences (such as market competition and regulatory changes) impact the effectiveness of decisions. Additionally, they found that decision support systems enhanced performance by providing managers with timely and relevant information. This finding supports the adoption of information systems by SACCOs to improve credit assessment, loan recovery, and member service delivery. These studies consistently highlight that rational, structured decision-making enhances organizational performance across different sectors. However, there is limited empirical literature specifically focusing on how rational decision-making affects the performance of SACCOs in Kenya—particularly those operating in Nairobi County. Given SACCOs' unique dual role as both financial institutions and member-owned cooperatives, understanding the application and impact of rational decision-making remains underexplored. Furthermore, the influence of rational decision-making in areas such as credit policy, strategic resource allocation, and governance within SACCOs is yet to be thoroughly examined.This study therefore seeks to fill this gap by assessing the extent to which rational decision-making practices influence the performance of SACCOs in

Nairobi County. It aims to generate practical insights to enhance decision quality, promote operational efficiency, and improve overall SACCO performance in Kenya's competitive financial landscape.

2.2.2 Intuitive Decision Making and Performance of SACCOs

Intuitive decision-making refers to the process of making judgments based on instinct, experience, and immediate understanding rather than through structured analysis or formal processes. In organizational contexts, particularly within fast-paced or uncertain environments, intuition often complements rational decision-making, enabling leaders to respond quickly and effectively to emerging challenges.

Kaufmann, Meschnig, and Reimann (2018) explored the interplay between rational and intuitive decision-making in supplier selection processes among sourcing teams. Drawing on data from 54 teams, the study revealed that while rational methods improved cost efficiency, intuitive, experience-based decisions led to better overall performance outcomes including supplier reliability, quality, timely delivery, and innovation. This suggests that intuition, when grounded in experience, can significantly contribute to improved operational outcomes. In the context of SACCOs, where decision-making often involves assessing member creditworthiness, product development, and service delivery, intuitive insights drawn from managerial experience could enhance decision quality and responsiveness.

Salas, Rosen, and DiazGranados (2019) investigated the influence of intuition on organizational decision-making, particularly in expert environments. Their research emphasized that expert intuition, developed over time through experience and reflection, enables faster and more effective decisions, especially under time pressure or with

incomplete information. Their findings highlighted the importance of training and organizational support for intuitive development, suggesting that intuition is not mere guesswork but a learned cognitive skill. For SACCOs, particularly in Nairobi County where market and member needs shift rapidly, the use of expert-based intuition could support agile responses and more adaptive strategies.

Locally, Kibe (2017) examined the effect of intuitive decision-making on organizational performance and found that it plays a pivotal role in enhancing effectiveness, particularly when supported by well-structured communication systems. The study emphasized that effective communication fosters mutual understanding and information sharing, which, in turn, enhances intuitive insights and decision accuracy. In SACCO settings, this points to the importance of cultivating both interpersonal communication and leadership experience, which together strengthen intuitive judgment and foster better decision-making outcomes.

The reviewed literature underscores that intuitive decision-making, particularly when drawn from prior experience and supported by open communication, contributes meaningfully to organizational performance. It is especially relevant in environments characterized by uncertainty, complexity, or the need for rapid responses—conditions that SACCOs in Nairobi County frequently encounter. While rational decision-making provides structure and accountability, intuitive decision-making adds value through flexibility, speed, and contextual awareness. SACCO managers often deal with member relations, credit risk, and operational bottlenecks where formal data may be limited or delayed. In such cases, intuition, developed over time, becomes a critical complement to formal strategies. However, there remains a gap in understanding how SACCOs specifically utilize intuition in strategic and operational decisions, and how such practices influence their overall performance. This study seeks to fill this gap by examining the role and

effectiveness of intuitive decision-making within SACCOs in Nairobi County, contributing to a more holistic view of strategic decision-making frameworks in cooperative finance institutions.

2.2.3 Adaptive Decision-Making and Performance of SACCOs

Adaptive decision-making refers to the capacity of managers to modify strategies and decisions in response to changing environments, emerging challenges, and new opportunities. In dynamic sectors such as financial cooperatives, particularly Savings and Credit Cooperative Societies (SACCOs) in Nairobi County, adaptability is a crucial leadership trait that determines organizational survival and growth. SACCOs operate within rapidly evolving regulatory, technological, and economic contexts, requiring decision-makers to stay flexible, innovative, and responsive.

Darren (2016) introduced the concept of cognitive agility as a significant predictor of adaptive decision-making performance. In a study involving Australian firefighters using the Networked Fire Chief simulation model, it was found that individuals with higher cognitive agility defined as the ability to stay open, focused, and flexible in decision-making outperformed others, regardless of their general intelligence. This finding suggests that in high-pressure and dynamic environments, adaptability is not just about intelligence but also about mindset and behavioral flexibility. For SACCO managers, particularly in competitive and unpredictable financial settings, cognitive agility could enhance problem-solving and innovation under pressure.

Torben (2019) examined how information technology (IT) and strategic decision-making approaches affect performance across industries. The study found that in stable industries, intranet systems when combined with participatory decision-making boosted innovation.

In contrast, in more dynamic environments, autonomous decision-making coupled with IT use significantly improved both profitability and sales. This duality indicates that adaptive strategies are most effective when decision-makers can align technology with the appropriate style of decision-making. In the context of SACCOs, this highlights the importance of empowering management to use real-time information systems while also allowing for autonomy in day-to-day and strategic decisions, particularly when facing market volatility or changing member demands.

Martínez and Brusoni (2018) further reinforced the significance of cognitive flexibility in expert decision-makers. Their research showed that high-performing professionals use intuitive, automatic thinking (Type 1 processes) when dealing with familiar or routine decisions, and more analytical, reflective thinking (Type 2 processes) when confronted with complex or novel challenges. This dual-process framework underscores the value of flexible decision-making in navigating both routine and disruptive conditions. For SACCO leaders, this ability to switch cognitive gears may enable better responses to regulatory shifts, economic shocks, or evolving member expectations.

Hannah et al. (2017) examined leader self-complexity a psychological and neurological trait characterized by the ability to see oneself in diverse roles and respond to changing demands with nuanced strategies. Using psychometric and qEEG analysis of 103 military leaders, they found that leaders with high self-complexity exhibited superior adaptive decision-making capabilities. This suggests that leadership development in SACCOs should go beyond technical skills to include psychological training and self-awareness, enabling managers to adapt effectively in complex and uncertain decision environments.

The literature collectively affirms that adaptive decision-making, fueled by cognitive agility, access to relevant information, flexible thinking, and leader self-awareness, plays a

critical role in enhancing organizational performance. In SACCOs, these attributes are essential for navigating a fast-changing financial landscape, responding to shifting member needs, regulatory updates, and technological innovations. While many studies have emphasized adaptability in military, industrial, or IT-driven contexts, there is limited empirical work examining how adaptive decision-making impacts cooperative financial institutions such as SACCOs—especially in Kenya. Given the operational uniqueness of SACCOs, which blend social missions with financial viability, there is a pressing need to explore how adaptability in leadership and decision-making contributes to their performance, innovation, and long-term sustainability. This study aims to bridge this gap by investigating the role of adaptive decision-making in the performance of SACCOs in Nairobi County, providing new insights for both practice and policy in cooperative management.

2.2.4 Crisis Decision-Making and Performance of SACCOs

Crisis decision-making refers to the process by which organizations respond to unforeseen and high-stakes events that threaten their operations, reputation, or survival. For Savings and Credit Cooperative Societies (SACCOs), which are member-owned and operate under regulatory and financial constraints, the ability to make effective decisions during crises is vital for safeguarding assets, maintaining member trust, and ensuring continuity of services.

Goldberg (2017) examined how decisions are made during organizational emergencies and emphasized that decisions taken by one stakeholder can significantly impact others within the organization. The study highlighted the complexities involved in crisis response, noting that emergency and continuity managers must develop decision-making procedures that account for organizational interdependence. Goldberg identified three key decision-making

theories relevant to organizational crisis management and called for systems that guide stakeholders through structured crisis response protocols to minimize unintended consequences. In SACCOs, such structured approaches can support rapid response to financial, operational, or reputational crises, thereby protecting member investments and sustaining service delivery.

Shonubi and Akintaro (2016) focused on the role of communication in influencing organizational performance and identified poor communication as both a cause and a symptom of performance issues. They observed that ineffective communication frameworks often lead to unclear expectations and misalignment between leadership and staff. Their findings underscore the importance of adopting clear, organization-wide communication strategies—particularly during crises when decisions must be made and implemented swiftly. In the SACCO context, effective communication ensures that crisis responses are well understood and supported across management levels, which is essential for organizational cohesion and timely action.

Sniezek (2017) contributed to the field of crisis training by introducing a simulation-based training model designed to address the psychological challenges of making decisions under pressure. The model featured immersive multimedia scenarios and expert feedback systems to enhance decision-makers' preparedness. Applied in a ship damage control training context, the simulation approach was found to improve crisis performance and decision realism. For SACCOs, where leaders may face financial shocks, regulatory changes, or cybersecurity threats, simulation-based training could strengthen crisis management capabilities and improve decision-making under uncertainty.

Okora (2021) investigated the impact of crisis decision-making on the performance of telecommunication firms in Kenya and found that the style of communication used during a

crisis significantly influenced organizational outcomes. Drawing from communication theory, the study classified communication styles into passive, aggressive, submissive, manipulative, and assertive. Among these, assertive communication—characterized by openness, clarity, and honesty—was most effective in supporting positive performance outcomes. The research further highlighted the role of integrated communication strategies in strengthening crisis responses. This has direct implications for SACCOs, where assertive and coordinated communication can reduce panic, build stakeholder confidence, and facilitate swift implementation of recovery plans during turbulent periods. The reviewed studies highlight the critical link between crisis decision-making, communication, and organizational performance. Across sectors, the literature emphasizes that effective crisis management depends not only on rapid decision-making but also on clear communication, stakeholder coordination, and structured training. These factors are particularly relevant for SACCOs, which operate in environments prone to financial instability, member withdrawals, cyber threats, and regulatory shifts. Despite this growing recognition, limited empirical research has explored how SACCOs in Nairobi County prepare for and respond to crises from a strategic decision-making perspective. There is a need to understand how SACCO leaders make decisions under pressure, what communication frameworks they use, and how these influence organizational resilience and long-term performance. This study addresses this gap by investigating the influence of crisis decision-making practices on the performance of SACCOs in Nairobi County. It aims to provide practical recommendations for improving crisis preparedness and enhancing institutional resilience in the cooperative financial sector.

2.3 Conceptual Framework

David and Resnik (2015) define a conceptual framework as a general idea derived from specific instances, often represented by a word or phrase that captures several related

concepts. In this study, the independent variables are rational, intuitive, adaptive, and crisis decision-making, while the dependent variable is the performance of SACCOs in Nairobi County. The framework illustrates how various decision-making approaches influence SACCO performance outcomes in the region

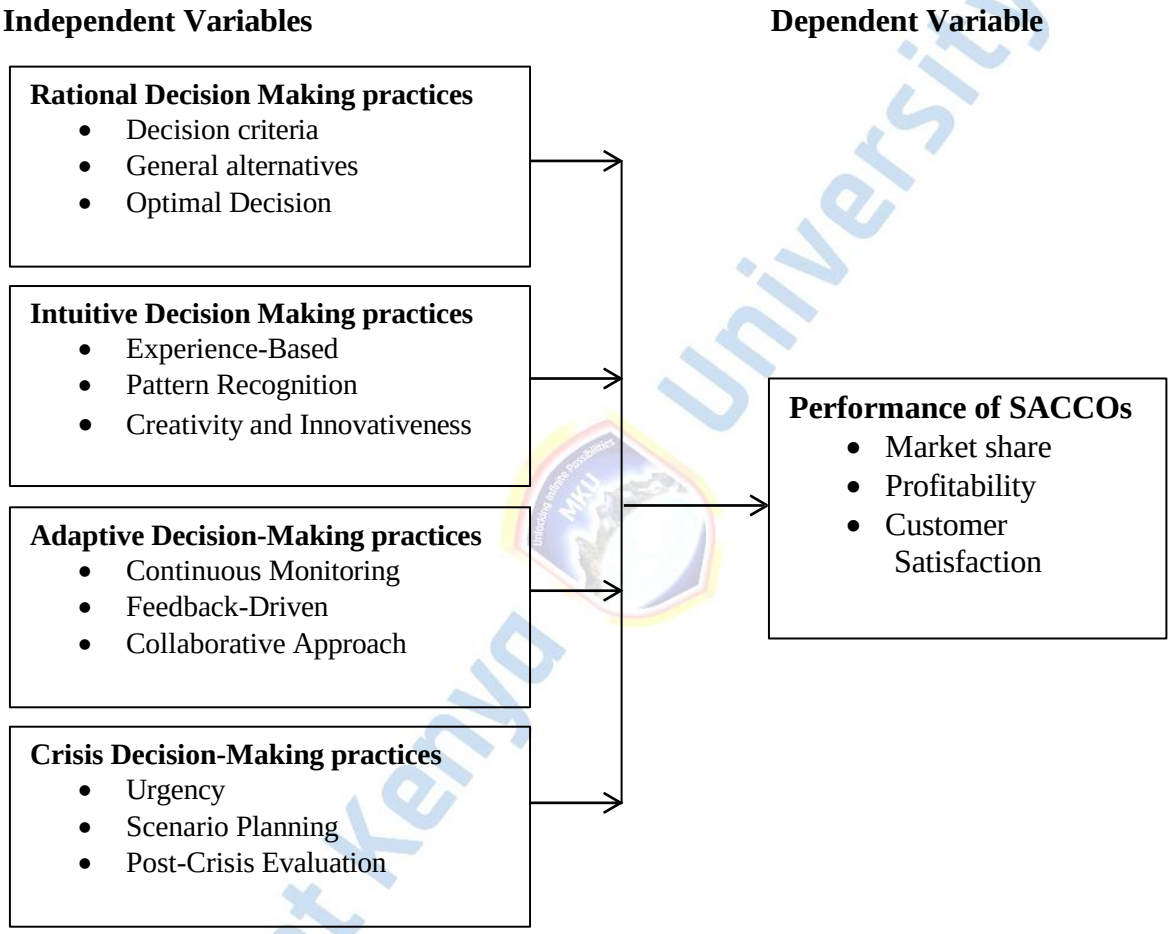

Figure 1: Conceptual Framework

Source: Researcher (2025)

2.4 Recap of the literature review

2.4.1 Rational Decision Making

The rational decision-making model is known for its structured, logic-based approach that

involves evaluating alternatives using defined criteria, assessing risks and benefits, and selecting the most optimal option. Alsoboa et al. (2015) found that rational techniques such as Activity-Based Costing significantly enhanced performance in Jordan's hotel sector. Similarly, Bakonyi (2018) highlighted that centralized, rational decision-making improves short-term efficiency during crises. While these studies affirm a positive link between rational decision-making and organizational performance, they largely focus on private firms in non-African contexts like manufacturing and hospitality, presenting notable gaps when applied to SACCOs in Kenya.

Theoretical Gap: Existing literature relies on broad decision-making theories such as classical rationality, with limited application of frameworks like stakeholder or socio-economic theory that better reflect SACCOs' community-driven nature.

Conceptual Gap: Few studies explore how rational decision-making interacts with other styles, such as intuitive or adaptive approaches. SACCOs often combine formal data analysis with experience-based judgment, especially under uncertainty, which remains underexplored.

Methodological Gap**:** Most past studies use single-method designs mainly qualitative or simulation-based limiting the ability to generalize findings. There's a need for mixed or quantitative methods grounded in cooperative contexts for broader applicability.

Geographical Gap: Research is predominantly based in developed countries. In contrast, Kenyan SACCOs especially in Nairobi County face unique challenges like liquidity constraints and governance issues, which warrant localized investigations into how rational decision-making impacts their performance.

2.4.2 Intuitive Decision Making

Intuitive decision-making refers to choices driven by instinct, gut feelings, and immediate perceptions rather than formal analysis. It is rooted in an individual's past experiences, tacit knowledge, and emotional intelligence, enabling quick judgment under uncertainty (Kaufmann, Meschnig, & Reimann, 2018). This type of thinking is often subconscious, where decision-makers recognize familiar patterns without consciously processing all available data.

According to Salas, Rosen, and DiazGranados (2019), expert intuition plays a crucial role in high-stakes environments, allowing individuals to respond rapidly and effectively to complex or ambiguous situations. Intuition is particularly relevant in dynamic contexts that require creativity, adaptability, and innovation. Likewise, Kibe (2017) found that intuitive processes enhanced organizational performance by enabling decision-makers to apply their experience to new challenges and by fostering effective communication, especially in fast-changing business environments.

Despite the growing recognition of intuitive decision-making in organizational literature, several important gaps remain:

Theoretical Gap: Most studies rely on general cognitive theories and do not contextualize intuition within frameworks appropriate for cooperative or member-driven organizations like SACCOs. There is limited integration of decision-making theories with cooperative management principles or behavioral economics, which are better suited to understanding SACCO dynamics.

Conceptual Gap: Research often treats intuition as a standalone process, without examining how it interacts with rational or adaptive decision-making. The interplay between intuition and data-driven analysis in SACCO decision environments—especially under financial

constraints or regulatory pressure—remains underexplored.

Methodological Gap**:** Prior studies on intuitive decision-making tend to be qualitative or based on experimental settings with small sample sizes (e.g., simulations or team studies). There is a lack of large-scale empirical research using robust statistical tools to quantify the impact of intuition on organizational performance, especially in financial cooperatives.

Geographical Gap: Much of the existing literature originates from developed countries such as Germany, the United States, and Australia. There is limited research focusing on African contexts particularly Kenya where SACCOs operate under different cultural, economic, and regulatory conditions. This raises questions about the transferability of findings to the Kenyan cooperative sector.

2.4.3 Adaptive Decision-Making

Adaptive decision-making is a flexible and responsive process where choices are continuously revised in light of changing circumstances, new data, and lessons learned from previous outcomes. It involves real-time monitoring, feedback integration, and iterative adjustments to ensure that decisions remain relevant and effective in uncertain or dynamic environments (Darren, 2016). This form of decision-making is particularly useful in organizations operating in volatile markets, where static strategies may fail to address emerging risks and opportunities (Torben, 2019).

Martínez and Brusoni (2018) emphasized the importance of continuous monitoring as a foundational element of adaptive decision-making. It enables organizations to track key variables and trends, enhancing situational awareness and readiness. Similarly, Hannah et al. (2017) underscored that adaptive leaders demonstrate cognitive agility—the capacity to shift thinking strategies quickly in response to situational demands. Feedback-driven

adaptation, as noted by Martínez and Brusoni (2018**)**, empowers decision-makers to refine strategies and improve future performance based on outcome evaluations. Although the literature recognizes the value of adaptive decision-making, several critical research gaps remain:

Theoretical Gap: Existing literature typically draws from general systems theory or cognitive flexibility theory, which are not tailored to the cooperative business model. SACCOs operate within unique stakeholder-driven frameworks and community-based governance structures that require theories incorporating participatory or socio-economic dimensions of decision-making.

Conceptual Gap: There is a limited examination of how adaptive decision-making complements or contrasts with other decision styles such as intuitive or rational approaches. Specifically, in SACCOs, where decisions must balance agility with regulatory compliance and member expectations, the integration of adaptive practices with formal decision systems remains underexplored.

Methodological Gap: Most studies reviewed are either based on simulations (e.g., Darren, 2016's firefighter study) or are industry-specific (e.g., IT, military, or manufacturing sectors). Few employ mixed-methods or large-scale quantitative approaches to validate adaptive decision-making in financial cooperatives like SACCOs. Additionally, there is a lack of longitudinal data that could demonstrate how adaptive decisions evolve over time and influence organizational sustainability.

Geographical Gap**:**Much of the evidence on adaptive decision-making stems from Western or industrialized contexts (e.g., Australia, Europe). Little research has been conducted within African cooperative systems, particularly in Nairobi County, where SACCOs face unique constraints such as fluctuating member income levels, regulatory shifts, and

technological gaps.

2.4.4 Crisis Decision-Making

Crisis decision-making involves making high-stakes, time-sensitive choices in response to sudden disruptions, emergencies, or threats that may compromise an organization's operations, reputation, or survival. These situations often demand rapid, coordinated, and well-structured responses under high pressure and uncertainty (Goldberg, 2017). The core elements of crisis decision-making include urgency, proactivity, and post-crisis evaluation.

Urgency, as noted by Shonubi and Akintaro (2016), is the need for immediate response and action to prevent the deterioration of a situation. In crisis contexts, leaders must act swiftly with limited information, balancing speed with sound judgment.

Proactive decision-making refers to anticipating potential crisis scenarios and planning responses ahead of time. Sniezek (2017) emphasized the value of simulation-based training systems and scenario planning in preparing organizations for effective responses in times of crisis. These tools help decision-makers identify risks and response options, thereby reducing panic-driven reactions.

Post-crisis evaluation, as described by Okora (2021), is a reflective process where organizations review and analyze their crisis response to identify strengths, weaknesses, and opportunities for improvement. This learning loop is essential for enhancing institutional resilience and preparing for future emergencies. Despite the established importance of crisis decision-making, existing literature reveals several significant research gaps:

Theoretical Gap: Most crisis decision-making research draws from general crisis

management or communication theories, such as contingency theory or situational crisis communication theory. However, SACCOs given their cooperative nature and member-driven governance may benefit from decision-making frameworks rooted in stakeholder theory or organizational resilience theory, which are rarely applied in this context.

Conceptual Gap: While urgency, proactivity, and post-crisis evaluation are widely discussed, their interrelationships and influence on long-term performance in cooperative financial institutions remain underexplored. For instance, how do SACCOs integrate proactive crisis planning into their strategic operations? How do crisis responses affect member trust and financial recovery? These conceptual linkages are not clearly defined in existing studies.

Methodological Gap: Many of the studies referenced, such as Sniezek (2017), rely on experimental or simulation methods applied in sectors like maritime or defense. There is a scarcity of field-based empirical studies using mixed methods to assess how crisis decisions are made in real-time within financial cooperatives. Moreover, few studies explore crisis decision-making from a managerial perspective within grassroots financial institutions like SACCOs.

Geographical Gap: The majority of the literature is based in Western or non-African contexts (e.g., U.S., Europe, and Australia), where financial systems, governance structures, and organizational cultures differ significantly from those in Kenya. Specifically, there is limited research on crisis decision-making in Nairobi County SACCOs, which face unique challenges such as credit default, liquidity constraints, and regulatory instability.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

The chapter outlined the research methodology that was employed to gather the necessary data for this study. The methodology provided a systematic approach for addressing the research objectives and answering the research questions.

3.1 Research Methodology

The study adopted a mixed methodology approach to collect data through a combination of both qualitative and quantitative research tools. This approach allowed for a more comprehensive understanding of the influence of strategic decision-making practices on the performance of Savings and Credit Cooperative Societies (SACCOs) in Nairobi County, Kenya. The researcher utilized this method to collect rich, nuanced data while ensuring that the findings were statistically reliable and robust.

According to Schoonenboom and Johnson (2017), mixed methodology is particularly useful when integrating or comparing two components of data. This approach provided a more holistic view by combining data from different sources. The qualitative component enabled the researcher to gather in-depth insights from participants, capturing the intricacies of strategic decision-making practices, while the quantitative aspect allowed for the measurement and analysis of these practices' effects on organizational performance.

By using both methods, the study was able to triangulate the data, validating findings through multiple data sources and offering a well-rounded understanding of how different

decision-making approaches (rational, intuitive, adaptive, and crisis) influenced SACCOs in Nairobi County..

3.2 Research Design

The research design served as a framework for selecting appropriate sources and methods to address the research questions, guiding the study from data collection to analysis (Kerlinger, 2007). This study used a descriptive research design, which Cooper and Schindler (2016) noted as effective for examining relationships between variables at a specific point in time. It provided a clear understanding of the ―what, how, and who‖ related to the phenomenon (Mugenda & Mugenda, 2018).

Descriptive research focused on collecting data that characterized the variables (Creswell & Clark, 2017) and helped to understand the relationships between them. Berg (2019) emphasized that the goal was to generate data that could be generalized to a larger population, making it ideal for examining how strategic decision-making practices influenced SACCO performance in Nairobi County.

The descriptive research design allowed for the collection of information through standardized procedures such as surveys and interviews. This design helped to identify and examine the associations between variables, which in this case were strategic decision-making practices and organizational performance. As noted by Saunders et al. (2007), the descriptive design was well-suited for gathering information through direct questioning of a selected sample, with a particular focus on understanding the relationships among the variables.

Creswell and Clark (2011) emphasized that this type of design helped answer questions about the "what, how, and who" of the research topic, which aligned with the objectives of this study. The study assessed how rational, intuitive, adaptive, and crisis decision- making practices influenced the performance of SACCOs in Nairobi County.

3.3 Location of the Study

The study was conducted in Nairobi County, focusing on SACCOs operating within the region.

3.4 Target Population

The target population refers to a defined group of individuals or subjects who share common characteristics relevant to a particular study (Orodho, 2003). For this study, the target population comprised 45 licensed Savings and Credit Cooperative Societies (SACCOs) operating within Nairobi County (see Appendix III). The unit of analysis was the individual SACCO institution, while the unit of observation consisted of key management employees involved in strategic decision-making processes within these SACCOs. According to the Sacco Societies Regulatory Authority (SASRA, 2021), the study targeted 70 management-level staff drawn from the 45 SACCOs. These included individuals holding the following designations: Chief Executive Officers (CEOs)/General Managers, Heads of Finance/Accountants, Credit Managers, Operations/Branch Managers, Human Resource Managers, ICT Managers/System Administrators, Internal Auditors and Compliance/Legal Officers

These officers were purposively selected due to their direct involvement in strategic planning and decision-making processes that impact SACCO performance. Their roles offered critical insights into how decision-making frameworks, structures, and practices

influence operational and financial outcomes within the SACCOs in Nairobi County. This categorization ensured a focused and informed analysis of strategic decision-making at various functional levels within SACCO management.

Table 1: Target population

Category	population
Chief Executive Officers (CEOs)/General Managers	10
Heads of Finance/Accountants	10
Credit Managers	15
Human Resource Managers	10
ICT Managers/System Administrators	10
Internal Auditors	5
Operations/Branch Managers	5
Compliance/Legal Officers	5
Total	**70**

Source: researcher2025

3.5 Sampling Frame

A sampling frame was defined as a comprehensive list of all units or elements within the population from which a sample was drawn (Saunders, Lewis & Thornhill, 2016). It served as a reference for selecting the sample. In this study, the sampling frame included a list of management employees from the 45 licensed Savings and Credit Cooperative Societies (SACCOs) in Nairobi County. According to Collis and Hussey (2018), this frame

encompassed management employees relevant to the study, ensuring the selection of participants who could provide valuable insights into the influence of strategic decision-making on SACCO performance in Nairobi County.

3.6 Sample and Sampling Techniques

A sample was defined as a subset of the population selected for investigation in a study, providing data that represented the larger group (Wilson, 2010). A well-chosen sample reflected the key attributes of the population, allowing findings to be generalized. The sample size was crucial to ensure adequate representation, as a small sample might not yield reliable conclusions, while a larger one was more likely to reflect the population's diversity (Sahu, 2013).

For this study, a census approach was used, as the target population consisted of 70 management employees from the licensed SACCOs in Nairobi County. Burns and Grove (2019) suggested that a census was ideal for small populations, eliminating sampling bias by involving every member. Therefore, the study included all 70 management employees, ensuring the findings accurately represented the entire population and enhanced the study's reliability.

3.6.1 Sampling Technique

The study used a census approach to select top management employees from each licensed SACCO in Nairobi County. The sampling technique applied was purposive sampling**,** where the researcher intentionally selected participants who possessed specific characteristics or knowledge essential to the study. In this case, all 70 management employees were chosen purposively because they had the necessary expertise and

information related to strategic decision-making processes and SACCO performance. By selecting these key individuals, the study ensured that the respondents had the required experience and insights to effectively address the research objectives.

$$n = \frac{N}{1 + N(e)^2}$$

Where: n= Sample size, N= Population size e= Level of Precision.

At 95% level of confidence and P=5

n= $70/1+70(0.05)^2$

n= 58

Table 2: Sample size

Category	Population	Sample Size
Chief Executive Officers (CEOs)/General Managers	10	8
Heads of Finance/Accountants	10	8
Credit Managers	15	12
Human Resource Managers	10	8
ICT Managers/System Administrators	10	8
Internal Auditors	5	4
Operations/Branch Managers	5	4
Compliance/Legal Officers	5	4
Total	**70**	**58**

Source: researcher2025

3.7 Data Collection Instruments

Primary data were collected directly from the target respondents using semi-structured questionnaires, which combined both structured and unstructured questions (Greener, 2018). This approach provided first-hand information that had not been previously

processed or analyzed.

The structured questions enabled easy quantification and analysis of the data, ensuring efficiency in the data collection process and saving both time and resources. These questions were specifically designed to collect measurable data aligned with the study's objectives. In contrast, the unstructured questions allowed respondents to provide more

detailed qualitative insights, expressing their views and suggestions related to the study. This combination of question types ensured a comprehensive understanding of the topic.

Additionally, open-ended sections were included to allow respondents to share further thoughts or ideas. As noted by Kultar (2017), a questionnaire is a cost-effective and practical data collection tool, especially when dealing with large populations. Furthermore, the anonymity guaranteed by the use of questionnaires helped minimize bias, promoting genuine and honest responses.

3.8 Data Collection Procedures

The method used to gather and measure elements of interest was structured to ensure that the research questions were answered, hypotheses tested, and outcomes evaluated (Wilson, 2019). This procedure ensured that appropriate instruments were developed and applied effectively, with clear instructions provided to minimize the potential for errors during data collection.

The researcher obtained a confirmation letter from the university and secured a research permit from the National Commission for Science, Technology, and Innovation (NACOSTI). Data collection was conducted using the drop-off and pick-up-later method, where questionnaires were delivered to respondents by research assistants and collected after one week. This approach allowed respondents sufficient time to provide thoughtful and accurate responses.

The drop-off and pick-up-later method was particularly effective in accommodating the varying availability of respondents, ensuring that data were collected efficiently.

Additionally, this method provided flexibility for the respondents' schedules, contributing to a higher response rate and more reliable data.

3.9 Pilot Test

A pilot test, also known as a feasibility study, was conducted to evaluate the practicality of the research and improve the design (Kultar, 2007). The purpose of the pilot test was to simulate the actual study, identify potential issues, and determine the effectiveness and accuracy of the data collection instruments. It also helped uncover potential errors and inconsistencies, providing an opportunity to refine the tools before the main data collection phase.

To ensure the reliability and validity of the questionnaire, a pre-test was carried out involving 5 managers from SACCOs in Kiambu County. This represented 10% of the study's sample size, aligning with the recommendation by Singpurwalla (2013) that a 10% sample is appropriate for pilot testing. Kiambu County SACCOs were selected because they were not part of the main study area, thus ensuring that the results of the pilot were unbiased and would not influence the primary research findings.

The pilot test provided valuable feedback that helped the researcher adjust and enhance the clarity, structure, and effectiveness of the questionnaire before proceeding with the full-scale study.

3.9.1 Validity Test

The validity of the research tool referred to how accurately it measured what it was intended to measure. Content validity, which evaluated how well the tool items represented the construct being studied, was assessed by experts in the field. Face

validity, which assessed how well the tool appeared to measure the intended concept, was evaluated by both subject matter experts and the researcher's supervisors (Bhattacherjee, 2012). To improve validity, the researcher ensured that the questions aligned with the study's objectives. Construct validity, determined by evaluating the relationship between the measure and related variables, was assessed based on evidence from previous studies that used the same or similar tools.

3.9.2 Reliability Test

Reliability referred to the ability of a measurement to consistently produce the same results across different situations. It indicated the consistency, precision, and repeatability of the research instrument (Walliman, 2017). Reliable research instruments were free from bias or error, ensuring consistent results over time. High reliability indicated that the results reflected the study itself and not extraneous variables (Kothari, 2012). To assess reliability, Cronbach's alpha coefficient was used. Cronbach's alpha measured internal consistency and the relationship between items, with a value of 0.7 or higher considered acceptable (Singpurwalla, 2013).

3.10 Data Analysis and Presentation

The study collected both quantitative and qualitative data through structured questionnaires containing closed-ended and open-ended questions. The qualitative data obtained from open-ended responses were analyzed thematically, categorized according to emerging patterns, and presented in narrative form to capture deeper insights and context-specific explanations from respondents.

To ensure data accuracy and quality, the researcher conducted a thorough process that included checking for completeness, editing, coding, data entry, and cleaning prior to analysis. For the quantitative data, the study employed both descriptive and inferential statistical techniques using Statistical Package for the Social Sciences (SPSS) version 29. The justification for the use of each approach is as follows:

Descriptive statistics including frequencies, percentages, means, and standard deviations were used to summarize and describe the basic features of the dataset. This approach allowed the researcher to present a clear overview of the demographic characteristics of the respondents and the distribution of responses across key variables. Descriptive statistics are particularly valuable in identifying central tendencies, variability, and patterns within the dataset, thereby facilitating an initial understanding of the responses before conducting deeper statistical tests (Bhattacherjee, 2012). Justification: Descriptive statistics were essential in this study for profiling SACCO characteristics, summarizing the level of adoption of strategic decision-making practices, and providing a foundation for further statistical analysis. They enhanced data interpretation by reducing large volumes of raw data into meaningful summaries. The study further applied inferential statistical techniques, including: Pearson correlation – to assess the strength and direction of relationships between variables. Simple (univariate) regression – to test the influence of individual strategic decision-making practices on SACCO performance. Multiple regression analysis – to examine the combined and relative influence of all independent variables on SACCO performance while controlling for multicollinearity and other confounding factors. Before inferential tests were conducted, the researcher performed diagnostic tests to check for critical assumptions such as normality, linearity, homoscedasticity, and independence of errors. This ensured the statistical integrity and validity of the analysis. Inferential statistics

were chosen to determine whether observed patterns in the sample could be generalized to the broader population of SACCOs in Nairobi County. By using regression and correlation analyses, the study was able to quantify the impact of strategic decision-making variables (e.g., top management commitment, strategic resource allocation, organizational structure, and culture) on organizational performance. These techniques were crucial for testing hypotheses, identifying predictive relationships, and validating the conceptual framework of the study. In conclusion, the combined use of descriptive and inferential statistics enabled a comprehensive and rigorous analysis that supported both summary insights and evidence-based conclusions regarding the influence of strategic decision-making on SACCO performance in Nairobi County.

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

Whereby;

Y = Performance

β_0 = Constant

$\beta_1, \beta_2, \beta_3, \beta_4$ = Coefficients of determination

X_1 = rational decision making

X_2 = intuitive decision making X_3

= adaptive decision-making X_4 =

crisis decision-making

ε = Error term

3.11 Ethical considerations

Ethical and moral considerations were strictly adhered to throughout the research process. The researcher obtained an ethical clearance certificate, a letter of introduction from the Directorate of Graduate Studies at MKU, and a research permit from NACOSTI before data collection. Respondents were fully informed about the study's purpose and assured that participation was voluntary, with the option to withdraw at any time without consequence. Authorization was also sought from the SACCOs in Nairobi County for approval and coordination. An instruction letter attached to the questionnaire emphasized the voluntary nature of participation and confidentiality of responses, which would be used solely for academic purposes. These measures ensured the research adhered to ethical standards and respected participants' rights.

CHAPTER FOUR

RESEARCH FINDINGS, ANALYSIS AND PRESENTATION

4.0 Introduction

This chapter presents the research findings and discussion related to the influence of strategic decision-making practices on the performance of SACCOs in Nairobi County. It includes an overview of the study's reliability results, response rate, and analysis of key variables, regression outcomes, ANOVA test results, and the study's coefficient values.

4.1 Pilot Testing Results

4.1.1 Validity

To establish validity, data collection instruments and research materials were administered to SACCO managers involved in strategic decision-making. The responses obtained were evaluated against the study objectives and rated using a five-point Likert scale ranging from "Very large extent" to "Not at all." An expert used SPSS software to compute the validity index and generate the relevant reports. A total of 46 questionnaires were distributed and sequentially numbered based on the responses received and the specific type of data collected.

4.1.2 Reliability of Research Instruments

SPSS Version 29 was used to conduct a reliability test on the questionnaire questions to determine their overall validity. The internal consistency of the questionnaire was calculated using the cronbach Alpha coefficient. Analysis of dependability yielded this coefficient. The findings were presented in tables 3 and 4

Table 3: Average Reliability Statistics of Strategic Decision-Making Practices

Variables	Cronbach's Alpha	Cronbach's Alpha Based on Standardized Items	N of Items
Average Reliability Statistics of strategic decision making	.683	.732	32

Source; Researcher (2025)

This study's Cronbach alpha coefficient was 0.683, indicating that the questionnaire items were very reliable and consistent with one another. Cronbachs alpha is the mean of the coefficients for the halves of the scale that emerge from all feasible divisions of the items on the scale. Internal consistency of dependability is considered inadequate if the coefficient is less than 0.6 (Malhotra, 2014)

Cronbach Alpha Coefficients vary from 0 to 1 (sekaran & Bougie, 2013). With coefficients closest to 1 showing highest internal consistency. A research instrument was considered as reliable if it met the acceptable range of $\alpha > 0.7$ recommended by Kothari and Garg (2014). Mugenda and Mugenda (2013) recommended the following acceptability levels for particular Cronbach Alpha values in determining internal consistency of a given set of constructs.

Table 4: Reliability Statistics of specific constructs of Strategic Decision-Making Practices

variable	Cronbach's Alpha Based on Standardized Items	Alpha Comments
Rational decision making	.835	accepted
Intuitive decision making	.735	accepted
Adaptive decision making	.607	Accepted
Crisis decision making	.556	Accepted

Source; Researcher (2025)

The reliability of the research variables was evaluated using Cronbach's Alpha based on standardized items to assess the internal consistency of the measurement scales. The results indicated that all four strategic decision-making variables met the minimum threshold for reliability. Rational decision-making recorded the highest reliability with a Cronbach's Alpha of 0.835, indicating high internal consistency. Intuitive decision- making followed with a reliability coefficient of 0.735, also reflecting good reliability. Adaptive decision-making and crisis decision-making recorded Cronbach's Alpha values of 0.607 and 0.556 respectively. Although these values are relatively lower, they are still considered acceptable for exploratory research. According to George and Mallery (2003), a Cronbach's Alpha of 0.7 or higher is generally acceptable, while values between 0.5 and

0.6 may be tolerated in early stages of research. Overall, the findings suggest that the measurement instruments used to assess strategic decision-making practices were reliable for the purposes of this study.

4.2 Response Rate

The response rate was determined based on the actual number of respondents who returned completed questionnaires for data analysis. Out of the 58 questionnaires distributed, 46 were properly filled and deemed suitable for analysis, resulting in a response rate of 79.3% of the total sample size. According to Mugenda and Mugenda (2013), a response rate of 50% is considered adequate, 60% is good, and a rate of 70% or higher is regarded as excellent for data analysis and reporting. Therefore, the response rate of 79.3% achieved in this study was considered excellent. This high level of participation enhanced the credibility of the findings on the influence of strategic decision-making practices on the performance of Savings and Credit Cooperative Societies (SACCOs) in Nairobi County, Kenya.

4.2.1 Gender of the Respondents

The study sought to find out the gender of the respondents. The results are as illustrated in Figure 2

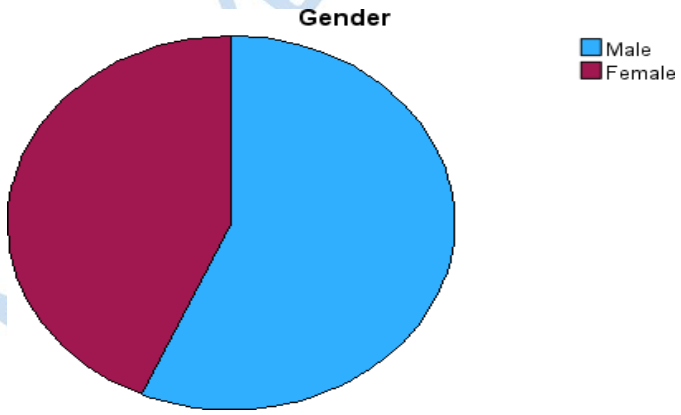

Figure 2: Gender of Respondents

Source: Researcher (2025)

The gender distribution of the respondents is presented in the table above. Out of the total 46 participants: Male respondents constituted 56.5% and female respondents accounted for 43.5% .This indicates a moderate gender imbalance, with males being slightly more represented than females in the study. Despite this difference, the proportion of female participants is still substantial, suggesting that both genders were adequately represented in the research. This balance enhances the generalizability of the findings regarding the influence of strategic decision-making practices on the performance of Savings and Credit Cooperative Societies in Nairobi County, Kenya.

4.2.2 Age of the Respondents

The study was interested in findings out the age group of the participant. The study findings are as shown in Figure 3.

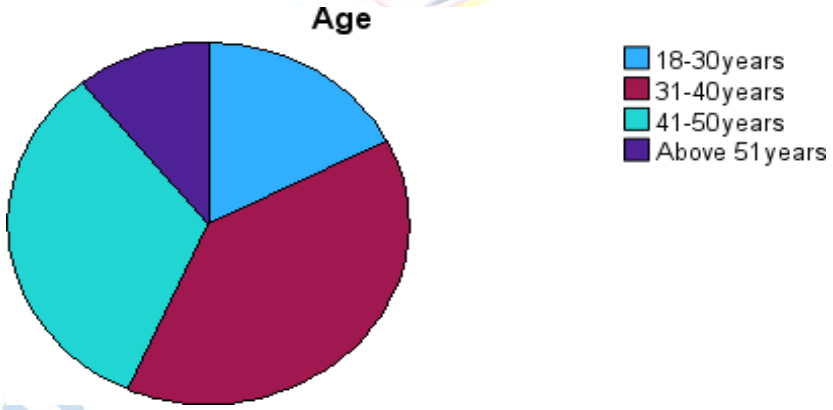

Figure 3: Age group respondent

Source: Researcher (2025)

Information gathered from respondents about age group. The majority of participants fall within the 31–40 years age group, accounting for 39.1% of the total. This suggests a youthful yet experienced demographic. 41–50 years group makes up 32.6%, indicating a

substantial portion of middle-aged participants. Participants aged 18–30 years represent 17.4%, suggesting limited involvement of younger individuals. Above 51 years category accounts for only 10.9%, indicating lower participation from older individuals. The data shows that the participant population is largely composed of individuals between 31 and 50 years, a likely reflection of an active and professionally engaged age bracket. Lower representation among the youngest and oldest groups may affect the generalizability of results across all age ranges.

4.2.3 Highest Educational Qualifications

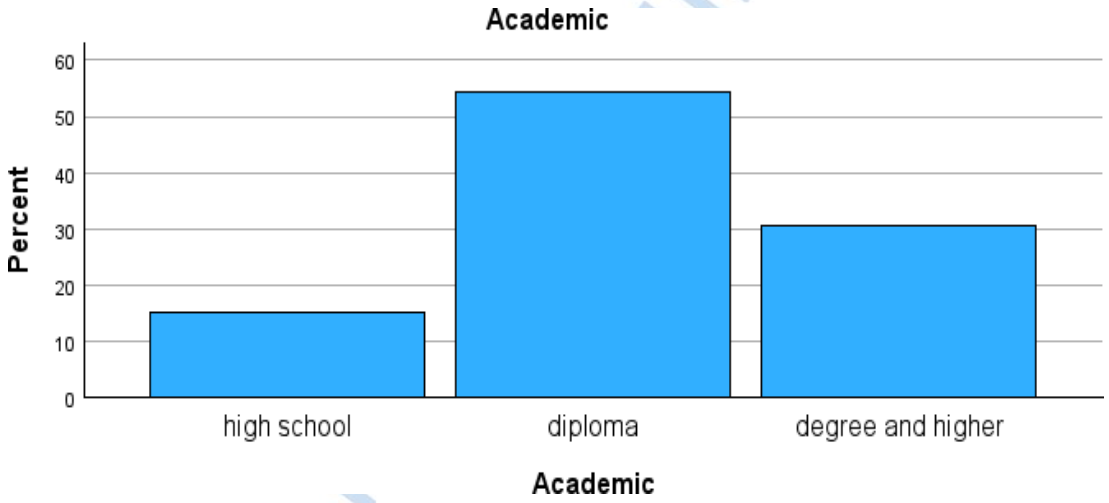

Figure 4: Highest Educational Qualifications

Source: Researcher (2025)

More than half of the participants (54.3%) have a diploma, suggesting that the study group is largely composed of individuals with technical or mid-level professional training. Additionally, 30.4% have attained a degree or higher, reflecting a notable presence of participants with advanced education. In contrast, only 15.2% have a high school education, indicating minimal representation from those without post-secondary qualifications. Overall, the data shows that most participants have pursued education

beyond high school, with diplomas being the most prevalent. This suggests a generally well-educated group, which may impact the depth and quality of responses, especially on complex or technical subjects.

4.2.4 Experience in the organization

The study wanted to find out from the respondents their experience in the organization. Figure 5 illustrates these findings

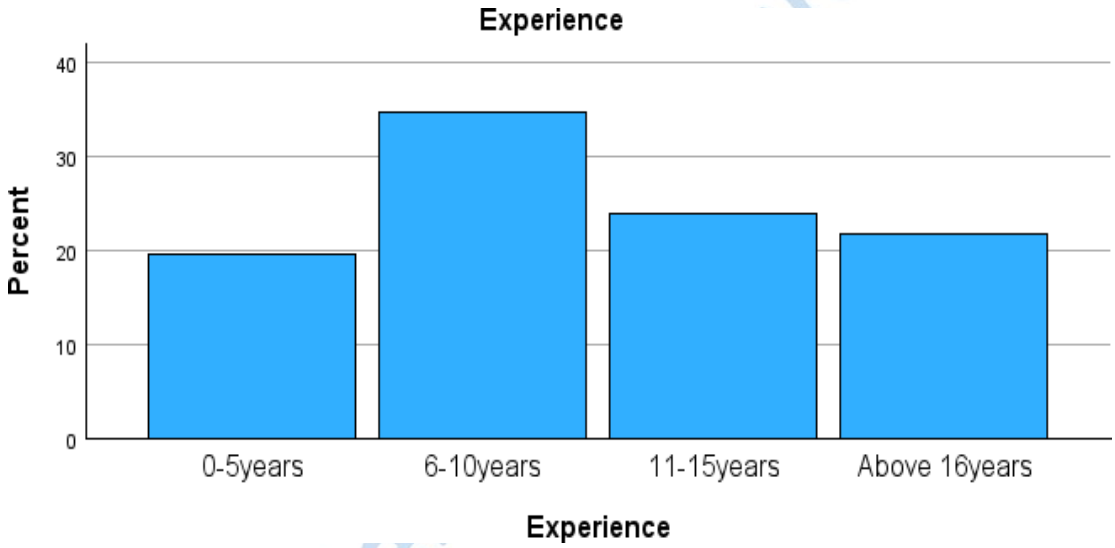

Figure 5: Experience in the organization

Source: Researcher (2025)

The majority of participants have more than five years of work experience, with the largest segment (34.8%) having worked between six and ten years. This is followed by those with 11–15 years (23.9%) and more than 16 years (21.7%) of experience, reflecting a mature and seasoned workforce. Only a small portion (19.6%) has less than five years of experience. Overall, the study group is comprised mainly of experienced professionals,

which may contribute to more informed and nuanced perspectives in the research findings.

4.3 Descriptive Statistics

The study aimed to examine the impact of strategic decision-making practices on the performance of SACCOs in Nairobi County, Kenya. In particular, it focused on key strategic decision making such as rational, intuitive, adaptive and crisis decision making as the independent variables influencing performance of Sacco's.

4.3.1 Rational decision making on performance of Sacco's

Table 5: Rational decision making

	N	Mean	Std. Deviation
Decision criteria are clearly defined and documented before evaluating alternatives.	46	3.59	.832
Relevant stakeholders are involved in identifying and establishing decision criteria.	46	3.98	.931
Decision criteria are regularly reviewed and updated to align with organizational goals.	46	3.72	1.089
Multiple viable alternatives are explored before making a final decision.	46	4.04	1.053
Considerable effort is made to ensure diverse alternatives are considered in decision-making.	46	4.33	.790
All potential alternatives are thoroughly analyzed for their potential impact on the organization	46	4.09	.915
Post-decision evaluations are conducted to identify areas for improvement in the decision-making process	46	4.11	.924
Lessons learned from past decisions are utilized to enhance the quality of future optimal decisions	46	4.28	1.089

Source: Researcher (2025)

Considering diverse alternatives received the highest mean score (Mean = 4.33), reflecting strong consensus that organizations give priority to evaluating a range of options during decision-making. Similarly, learning from past decisions (Mean = 4.28) and conducting post-decision evaluations (Mean = 4.11) also scored highly, highlighting the importance of feedback and continuous improvement in the decision-making process. The analysis of all possible alternatives (Mean = 4.09) and exploration of multiple options (Mean = 4.04) further indicates that decision-makers make an effort to consider various choices before arriving at final decisions.

On the other hand, defining and documenting decision criteria (Mean = 3.59) received the lowest rating, pointing to a potential weakness in establishing formal decision guidelines. The review and updating of criteria (Mean = 3.72) scored moderately, suggesting the practice is in place but may not be consistently implemented.

Overall, the results show that SACCOs in Nairobi County generally follow a thoughtful and inclusive decision-making approach, especially in terms of exploring alternatives and incorporating lessons learned. Nonetheless, greater emphasis is needed on clearly establishing and regularly revisiting decision criteria to better align decisions with organizational goals. Strengthening these areas could further enhance strategic decision-making and improve overall SACCO performance. Alsoboa et al. (2015) examined the impact of strategic decision-making techniques on Jordanian hotels and found that these hotels outperformed their competitors. The study highlighted the use of the Activity- Based Costing (ABC) system as a key strategic tool, which, along with other techniques (excluding Activity-Based Management), had a significant positive effect on performance.

Reymen et al. (2015), in a longitudinal study on venture creation, identified stakeholder

pressure as a major influence on strategic decision-making. Their findings showed that shifts in decision-making logic affect firm performance, emphasizing the need for entrepreneurship education that supports both effectual and causal approaches to decision-making.

Bakonyi (2018) explored why firms centralize strategic decisions during crises, finding that companies do so for short-term efficiency. While centralization improves focus and speeds up decisions, it may limit innovation and flexibility over time.

Alhawamdeh and Alsmairat (2019) concluded that strategic decision-making significantly influences organizational performance. Their study also found that internal and external factors affect managerial decision-making, and that decision support systems enhance performance by providing timely, relevant information.

4.3.2 Intuitive decision making on performance of Sacco's

Table 6: Intuitive decision making

	N	Mean	Std. Deviation
Experience-based insights play a significant role in our decision-making process.	46	3.83	.486
We often rely on past experiences and gut feelings when making important decisions	46	4.39	.537
Our team has a knack for recognizing patterns and trends in complex and ambiguous data.	46	4.37	.997
Recognizing patterns helps us make quicker and more informed decisions.	46	4.04	1.010
Creativity is encouraged and valued in our decision-making process.	46	4.20	1.147
Innovative ideas are actively considered and integrated into our decision-making.	46	3.87	1.002
We believe that thinking outside the box is essential for effective decision outcomes.	46	3.91	1.029

Intuition is viewed as a valuable asset and is leveraged for better decision outcomes.	46	4.07	1.020

Source: Researcher (2025)

The highest-rated responses reliance on past experiences and gut feelings (Mean = 4.39) and recognition of patterns and trends (Mean = 4.37) highlight a strong dependence on intuitive judgment and experiential knowledge in the decision-making process. These results suggest that both cognitive intuition and learning from experience are integral to the organizational decision culture. Encouragement of creativity (Mean = 4.20) and the belief in the importance of thinking outside the box (Mean = 3.91) reflect a supportive atmosphere for innovative thinking. However, the score for integration of innovative ideas (Mean = 3.87) implies that while creative contributions are valued, their practical implementation could be improved. The slightly lower means for experience-based insights (Mean = 3.83) and using pattern recognition to enhance decision efficiency (Mean = 4.04) indicate that structured experiential learning, while present, may receive less emphasis than spontaneous intuitive responses. Overall, the findings suggest that SACCOs value flexible and adaptive decision-making grounded in intuition and experience. Nevertheless, there is an opportunity to strengthen systems that support the consistent application of innovative ideas to enhance decision quality and performance. Alsoboa et al. (2015) examined the impact of strategic decision-making techniques on Jordanian hotels and found that these hotels outperformed their competitors. The study highlighted the use of the Activity-Based Costing (ABC) system as a key strategic tool, which, along with other techniques (excluding Activity-Based Management), had a significant positive effect on performance.

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4.3.3 Adaptive decision making on performance of Sacco's

Table 7: Adaptive decision making

	N	Mean	Std. Deviation
We continuously monitor the outcomes and effects of our decisions	46	4.09	.509
Feedback from stakeholders is actively sought and considered in decision-making	46	4.43	.655
Our organization values a feedback-driven approach in the decision-making process.	46	4.13	1.002
We regularly adjust our decisions based on real-time feedback and changing conditions.	46	3.61	1.125
A collaborative approach involving multiple perspectives is utilized in decision-making.	46	4.20	1.003
Decisions are made after consulting and incorporating inputs from diverse team members.	46	4.39	.802

The organization encourages open dialogue and discussion to refine decision outcomes.	46	3.57	1.294
We believe that collective insights lead to more adaptive and effective decisions	46	4.15	.988

Source: Researcher (2025)

Stakeholder input is actively solicited and factored into decision-making processes, receiving the highest rating with a mean of 4.43 and a standard deviation of 0.655. This demonstrates strong stakeholder engagement within SACCOs, reflecting a participatory approach that enhances both decision relevance and stakeholder commitment. Consultation with team members from various backgrounds prior to making decisions scored a mean of 4.39 (SD = 0.802), highlighting inclusive practices that promote diverse perspectives and minimize decision-making bias. The use of collaborative methods that incorporate varied viewpoints received a mean score of 4.20 with a standard deviation of 1.003, underscoring the importance of teamwork and cross-functional involvement in enhancing decision-making adaptability.

The belief that joint input leads to more effective and flexible decisions scored a mean of 4.15 (SD = 0.988), indicating a strong organizational conviction in the benefits of collective decision-making. Valuing a feedback-oriented approach in decision processes was reflected in a mean score of 4.13 and standard deviation of 1.002, showing a culture centered around continuous feedback and improvement. Consistent tracking of decision outcomes and their impacts was rated at a mean of 4.09 (SD = 0.509), pointing to a performance-monitoring approach that supports data-informed adjustments. Adjustments

to decisions based on ongoing feedback and evolving circumstances had a moderate rating, with a mean of 3.61 and standard deviation of 1.125. This suggests that while SACCOs demonstrate some level of flexibility, there may be challenges related to responsiveness or infrastructure. Lastly, the encouragement of open discussions to refine decisions had the lowest rating, with a mean of 3.57 (SD = 1.294). This may indicate obstacles to open communication, potentially due to rigid organizational structures, limited dialogue channels, or reluctance to voice differing opinions. The data suggests that adaptive decision making is positively practiced within the SACCOs studied, with strong stakeholder engagement and inclusive decision processes. However, to enhance performance further, efforts should focus on real-time adaptation and internal communication practices. These improvements can strengthen organizational resilience and responsiveness in a competitive and dynamic financial environment. Darren (2016) explored adaptive performance in dynamic decision-making environments, introducing cognitive agility—the ability to remain flexible, open, and focused as a key predictor. Using the *Networked Fire Chief* simulation for Australian firefighters, the study found that cognitive agility significantly influenced adaptive performance beyond general intelligence, based on self-reports, external ratings, and performance measures.

Torben (2019) examined how information technology and strategic decision-making approaches influence organizational performance across industries. In stable industries, Intranet use enhanced innovation, while Internet use improved profitability—especially when combined with participatory decision-making. In dynamic industries, Intranet and autonomous decision-making boosted profitability and sales, while Internet use with

participatory approaches increased innovation, highlighting the joint impact of IT and decision-making styles.

Martínez and Brusoni (2018) studied cognitive flexibility in expert decision-makers, showing that high performers used automatic (Type 1) thinking for well-structured problems and deliberative (Type 2) processes for complex ones. Their research emphasized the role of cognitive flexibility in organizational adaptability.

4.3.4 Crisis decision making on performance of Sacco's

Table 8: Crisis decision making

	N	Mean	Std. Deviation
During a crisis, quick decision-making is crucial to address urgent and immediate issues.	46	4.09	.463
Our organization has a clear process for making rapid decisions during a crisis.	46	4.43	.501
Scenario planning is used to anticipate potential crises and plan appropriate responses.	46	4.37	.878
We conduct regular crisis simulations and exercises to prepare for various scenarios.	46	3.78	1.031
A post-crisis evaluation is conducted to assess the effectiveness of our crisis response.	46	3.80	.654
Lessons learned from a crisis are carefully analyzed and used to improve future responses.	46	3.96	1.115
Crisis response plans are regularly updated based on insights from post-crisis evaluations.	46	4.30	.916
After a crisis, a thorough review of our decision-making process is carried out for improvements.	46	3.80	1.147

Source: Researcher (2025)

The study findings provide insights into how SACCOs approach decision-making during crisis situations, based on responses from 46 participants. The results revealed mean

scores ranging from 3.78 to 4.43, suggesting generally strong, though somewhat varied, practices related to crisis preparedness, timely responsiveness, and post-crisis evaluation.

The highest-rated item was the statement that the organization has a clear process for making rapid decisions during a crisis, which recorded a mean of 4.43 and a standard deviation of 0.501. This indicates that SACCOs have established structured protocols that enable swift and effective decision-making in emergency situations. Similarly, the use of scenario planning to anticipate potential crises and design appropriate responses was rated highly, with a mean of 4.37 (SD = 0.878), reflecting a proactive approach to risk management embedded within organizational systems.

Furthermore, the practice of regularly updating crisis response plans based on insights gained from previous crisis evaluations received a mean score of 4.30 (SD = 0.916), underscoring a commitment to continuous learning and process improvement. The necessity of rapid decision-making during crises was also acknowledged, with a mean of 4.09 (SD = 0.463), indicating broad consensus on the importance of timeliness in effective crisis response.

Institutional learning was evident in the statement regarding the analysis of lessons learned from past crises, which had a mean score of 3.96 (SD = 1.115). However, the relatively high standard deviation suggests inconsistency in how this practice is implemented across SACCOs. Additionally, both the evaluation of crisis response effectiveness and the review of decision-making processes post-crisis yielded mean scores of 3.80, with standard deviations of 0.654 and 1.147 respectively. These findings

point to a moderate level of implementation, suggesting opportunities for improvement in the systematic assessment and refinement of crisis-handling procedures.

Notably, the lowest-rated item was the conduct of regular crisis simulations and exercises, which received a mean score of 3.78 (SD = 1.031). This implies that while such exercises are undertaken, they may lack frequency or depth, potentially limiting organizational preparedness.

In conclusion, the analysis indicates that SACCOs are generally equipped with well-structured mechanisms for crisis decision-making, particularly in terms of planning and rapid response. Nonetheless, the findings highlight the need to enhance practical preparedness through more consistent simulation activities and more rigorous post-crisis evaluations. Addressing these gaps can significantly improve organizational resilience and adaptive capacity in the face of future crises. Goldberg (2017) explored crisis decision-making and how decisions are made during emergencies. The study emphasized that decisions made by one stakeholder in an organization can impact others, presenting a challenge for emergency and business continuity managers. They need to develop procedures that help stakeholders understand the decision-making process and reduce the unintended consequences. Goldberg's review of relevant literature highlighted three decision-making theories applicable to organizational decisions.

Shonubi and Akintaro (2016) examined influence of effective communication on organizational performance. Study found that communication issues often manifest as both symptoms and causes of performance problems in organizations. Poor communication structures lead to misaligned, unclear unqualified. The researchers

concluded that communication strategies are crucial for improving organizational performance, emphasizing the importance of clear, well-defined communication approaches that align with business goals and involve the entire staff.

Sniezek (2017) examined crisis decision-making training, highlighting psychological challenges and computer-based solutions. The study introduced a training system featuring a scenario simulator, immersive multimedia interface, and a critiquing expert system for feedback. Tested in a ship damage control program, the system demonstrated psychological realism and improved decision-making

4.3.5 Performance of Sacco's

Table 9: Performance of Sacco's

	N	Mean	Std. Deviation
How satisfied are you with the financial stability of the sacco	46	4.17	1.122
How would you rate the Saccos profitability over the past years	46	4.04	1.053
Does the Sacco offer competitive interest rates on loans and saving	46	4.07	.904
Do you believe the Sacco is managed in transparent and accountable manner	46	4.09	.915
How effective is the sacco leadership in making strategic decisions	46	3.98	1.183

Source: Researcher (2025)

The study assessed members' perceptions of SACCO performance across five key indicators: financial stability, profitability, competitiveness of interest rates, transparency in management, and leadership effectiveness. Responses were gathered from 46

participants, with mean scores ranging from 3.98 to 4.17, indicating generally positive perceptions across all performance areas.

The highest-rated item was "How satisfied are you with the financial stability of the SACCO", which recorded a mean of 4.17 and a standard deviation of 1.122. This suggests a high level of confidence among members in the SACCO's financial resilience and sustainability, although the relatively high standard deviation reflects some variation in individual experiences or perceptions.

The SACCO's ability to offer competitive interest rates on loans and savings was also rated favorably, with a mean of 4.07 (SD = 0.904), suggesting that the organization provides attractive financial products that meet market expectations. Similarly, members expressed satisfaction with the organization's profitability over recent years, scoring a mean of 4.04 (SD = 1.053). This indicates a generally positive view of the SACCO's financial performance, albeit with some room for improvement.

Perceptions of management transparency and accountability were also strong, with a mean of 4.09 (SD = 0.915). This reflects trust in the SACCO's governance and operational integrity, which are critical for member loyalty and long-term viability.

The lowest mean score was observed for leadership effectiveness in strategic decision-making, at 3.98 (SD = 1.183). Although still relatively positive, this suggests that some members may perceive challenges or inconsistencies in how strategic decisions are made, possibly pointing to a need for stronger leadership communication or capacity-building efforts. Overall, the findings indicate that SACCO members view the organization as financially stable, competitive, and transparent. While leadership and strategic decision-

making were viewed positively, they were rated slightly lower compared to other indicators, highlighting an opportunity for leadership development and enhanced strategic engagement. Addressing this could further strengthen member confidence and organizational performance.

4.3.5 Summary of Mean Score

Table 10: Mean Score

Statement	Mean Score	Standard Deviation
Rational Decision Making	4.07	0.953
Intuitive Decision Making	4.09	0.904
Adaptive Decision Making	4.07	0.922
Crisis Decision Making	4.07	0.838

Source: Researcher (2025)

Table 10 presents the overall mean scores and standard deviations for four key decision-making approaches employed by SACCOs: rational, intuitive, adaptive, and crisis decision-making. The findings reveal that all four decision-making styles received similarly high ratings, with mean scores clustered closely between 4.07 and 4.09, indicating consistent and favorable perceptions across the decision-making spectrum.

Intuitive decision-making recorded the highest mean score of 4.09 with a standard deviation of 0.904, suggesting that SACCO leaders often rely on experience and instinct, especially in situations requiring quick judgment. Rational, adaptive, and crisis decision- making each received a mean score of 4.07, with standard deviations of 0.953, 0.922, and

0.838 respectively. These results highlight a balanced use of evidence-based, flexible, and responsive approaches within the decision-making processes of SACCOs.

The relatively low standard deviations, particularly for crisis decision-making, suggest a high level of agreement among respondents regarding the SACCOs' consistent application of these methods. Overall, the data implies that SACCOs demonstrate a well-rounded and integrated approach to decision-making, aligning strategic responses with situational demands.

4.4 Inferential Statistical

The study utilized both correlation and regression analysis to check on whether relationship existed between independent and dependent variables of the study

4.4.1 Correlation Analysis

A correlation analysis was conducted to examine the relationship between the four strategic decision-making practices under investigation. Pearson's correlation coefficient at the 0.05 significance level was employed to determine the strength and direction of associations among the variables. Specifically, the performance of Savings and Credit Cooperative Societies (SACCOs) in Nairobi County, Kenya, was assessed in relation to rational**,** intuitive**,** adaptive**,** and crisis decision-making approaches. The results of this analysis, as presented in Table 11**,** provide insights into the interrelationships among these decision-making practices and their influence on SACCO performance.

Table 11: Correlation Analysis Result

		Performance of Sacco	Rational	Intuitive	Adaptive	Crisis
Performance of Sacco	Pearson Correlation	--				
	N	46				
Rational	Pearson Correlation	-.237	--			
	Sig. (2-tailed)	.113				
	N	46	46			
Intuitive	Pearson Correlation		-.057	--		
	Sig. (2-tailed)		.707			
	N		46	46		
Adaptive	Pearson Correlation		-.206	.122	--	
	Sig. (2-tailed)		.169	.418		
	N		46	46	46	
Crisis	Pearson Correlation		.010	-.179	.086	--
	Sig. (2-tailed)		.949	.235	.571	
	N		46	46	46	46

Source: Researcher (2025)

Table 11 illustrates the Pearson correlation coefficients assessing the relationship between four strategic decision-making approaches rational, intuitive, adaptive, and crisis on the performance of Savings and Credit Cooperative Societies (SACCOs) in Nairobi County. The analysis is based on responses from 46 participants and provides insights into how different decision-making styles relate to organizational outcomes.

The results reveal a moderate positive and statistically significant correlation between adaptive decision-making and SACCO performance ($r = 0.383$, $p = 0.009$). This suggests that SACCOs which frequently revise their decisions in response to real-time feedback

and changing circumstances are more likely to achieve better performance. The implication is that flexibility, responsiveness, and a willingness to evolve are critical for enhancing organizational effectiveness in dynamic environments.

A positive but statistically non-significant correlation was found between intuitive decision-making and SACCO performance ($r = 0.277$, $p = 0.062$). Although the relationship is not strong enough to be conclusive, it indicates a potential trend that decision-making based on experience, intuition, and instinct might contribute positively to performance under certain conditions. However, further research would be required to substantiate this link.

The correlation between rational decision-making and SACCO performance was negative and statistically insignificant ($r = –0.237$, $p = 0.113$). This suggests that data-driven, structured, and analytical approaches may not always translate into improved performance, particularly in environments that demand quick responses. It is possible that overreliance on systematic methods could reduce agility, thus affecting operational outcomes.

A statistically significant negative correlation was observed between crisis decision-making and SACCO performance ($r = –0.298$, $p = 0.044$). This indicates that SACCOs predominantly engaging in reactive, crisis-driven decision-making may experience lower performance. Such a pattern could point to inadequate proactive planning and preparation, resulting in inefficiencies and instability during critical periods.

The findings from the correlation analysis highlight adaptive decision-making as the most strongly and positively associated with SACCO performance, reinforcing its value as a strategic practice. Conversely, crisis decision-making demonstrated a significant negative correlation, pointing to the risks associated with reactive approaches. Rational and intuitive decision-making styles showed weaker, non-significant relationships with performance. Based on these results, it is recommended that SACCOs adopt a more adaptive and learning-oriented decision-making culture that emphasizes responsiveness, stakeholder engagement, and continuous improvement to enhance organizational performance.

4.4.2 Regression Analysis Results

To further evaluate the effect of strategic decision-making approaches on the performance of Savings and Credit Cooperative Organizations (SACCOs) in Nairobi County, a multiple linear regression analysis was conducted. The regression model incorporated four independent variables: rational decision-making, intuitive decision-making, adaptive decision-making, and crisis decision-making. The dependent variable was SACCO performance. The following is regression model

$Y = B + B1X1 + B2X2 + B3X3 + B4X4 + e$

Where

Y = Performance of Sacco

B0 = constant

X1 = Rational decision-making

X2 = Intuitive decision-making

X3 = Adaptive decision-making

X4 = Crisis decision-making

e = Error term

B1, B2 , B3 and B4 of coefficients

Table 12: Model Summary

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.951[a]	.904	.667	.683

a. Predictors: (Constant), Rational, Intuitive, Adaptive and Crisis

b. Dependent Variable: performance of sacco

Source: Researcher (2025)

The model summary in Table 12 presents the overall strength and explanatory power of the regression model analyzing the effect of strategic decision-making approaches namely rational, intuitive, adaptive, and crisis decision-making on the performance of Savings and Credit Cooperative Organizations (SACCOs). The correlation coefficient (R) is 0.951, indicating a very strong positive relationship between the combined decision- making variables and SACCO performance. This suggests that changes in decision- making practices are closely associated with changes in organizational performance.

The coefficient of determination (R Square) is 0.904, meaning that approximately 90.4% of the variance in SACCO performance can be explained by the four decision-making variables included in the model. This reflects a high level of explanatory power and suggests that these strategic approaches are crucial in influencing performance outcomes.

The Adjusted R Square, which accounts for the number of predictors in the model, is 0.667. While slightly lower than R Square, it still indicates a substantial portion (66.7%) of performance variation is explained when adjusting for the number of predictors. This adjustment helps to prevent overestimation of model fit. The standard error of the estimate is 0.683, representing the average distance that the observed values fall from the regression line. A smaller value indicates better predictive accuracy of the model.

In summary, the regression model demonstrates that rational, intuitive, adaptive, and crisis decision-making collectively provide a strong and reliable prediction of SACCO performance in Nairobi County. The high R and R^2 values underscore the importance of strategic decision-making practices in driving performance within these organizations.

Table 13: ANOVA Combined Effect

ANOVA[a]

Model		Sum of Squares	df	F	Sig.
1	Regression	56.916	32	3.814	.007[b]
	Residual	6.063	13		
	Total	62.978	45		

a. Dependent Variable: performance of Sacco

b. Predictors: (Constant), Rational, Intuitive, Adaptive and Crisis

Source: Researcher (2025)

Table 13 presents the Analysis of Variance (ANOVA) results used to test the statistical significance of the overall regression model assessing the combined influence of rational, intuitive, adaptive, and crisis decision-making on the performance of Savings and Credit Cooperative Organizations (SACCOs) in Nairobi County.

The F-statistic is 3.814, with a corresponding p-value (Sig.) of 0.007. Since this p-value is less than the conventional significance threshold of 0.05, the result is statistically significant. This indicates that the model, as a whole, provides a good fit for the data and that the combination of the four decision-making approaches significantly contributes to explaining the variation in SACCO performance.

The regression sum of squares is 56.916, reflecting the proportion of variance in SACCO performance that is explained by the predictors (rational, intuitive, adaptive, and crisis decision-making). The residual sum of squares is 6.063, representing the unexplained variation or error in the model. The total sum of squares is 62.978, combining both the explained and unexplained variances.

With 32 degrees of freedom for regression and 13 degrees of freedom for residuals, the mean square values indicate that the variance explained by the model (mean square = 1.779) is considerably greater than the unexplained variance (mean square = 0.466), supporting the significance of the model.

In summary, the ANOVA results confirm that the combined effect of strategic decision-making practices rational, intuitive, adaptive, and crisis decision-making is statistically significant in predicting SACCO performance. This finding underscores the importance of integrating diverse decision-making strategies to enhance organizational effectiveness.

Table 14: Regression Coefficients

Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.785	0.6127		4.551	.000
	Rational decision making	-.176	.091	-.205	-1.934	.060
	Intuitive decision making	.189	.099	.214	1.911	.063
	Adaptive decision making	.293	.103	.338	2.855	.007
	Crisis decision making	-.212	.094	-.259	-2.261	.029

a. Dependent Variable: Performance of Sacco

Source: Researcher (2025)

The finding shows that Adaptive decision-making has a positive and statistically significant effect on SACCO performance (β = 0.338, p = 0.007). This suggests that SACCOs that adjust their strategies based on feedback and evolving conditions tend to perform better, underscoring the importance of agility and continuous learning in management practices. Crisis decision-making shows a significant negative influence on performance (β = –0.259, p = 0.029). This implies that frequent reliance on reactive decisions during crises can hinder SACCO performance, possibly due to lack of proactive planning or organizational preparedness. Rational decision-making was negatively related to performance (β = –0.205) but was not statistically significant (p = 0.060). While structured and data-driven approaches may have value, excessive reliance on such methods could delay timely decision-making in fast-changing contexts. Intuitive decision- making exhibited a positive but non-significant relationship with performance (β = 0.214, p = 0.063), suggesting a potential trend that could warrant further investigation.

The regression results confirm that adaptive decision-making is a strong predictor of SACCO performance, while crisis decision-making may adversely affect outcomes. Rational and intuitive approaches did not demonstrate statistically significant effects in this study. These findings emphasize the need for SACCOs to cultivate adaptive capabilities and reduce dependency on crisis-mode decision-making to foster sustainable performance improvements.

Summative Regression Analysis

The following is multiple linear regression equation:

$$Y= 2.785 -0.176X1 + 0.189X2 + 0.293X3 -0.212X4$$

Where

Performance of Sacco

Constant = 2.785

Rational decision-making = -0.176

Intuitive decision-making = 0.189

Adaptive decision-making = 0.293

Crisis decision-making = -0.212

CHAPTER FIVE

SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the study findings, presents conclusions, and offers practical recommendations. The study explored how rational, intuitive, adaptive, and crisis decision-making practices affect the performance of SACCOs in Nairobi County. Data from 46 respondents were analyzed using descriptive statistics, correlation, and regression methods. The chapter highlights key insights, their implications, and proposes ways to strengthen SACCO performance through strategic decision-making. Suggestions for future research are also provided.

5.2 Summary of the result findings

5.2.1 Influence of rational decision making

The study revealed that SACCOs in Nairobi County generally embrace thoughtful and inclusive decision-making practices. The highest-rated practice was *considering diverse alternatives* (Mean = 4.33), indicating that organizations prioritize evaluating a wide range of options. This was closely followed by *learning from past decisions* (Mean = 4.28) and *conducting post-decision evaluations* (Mean = 4.11), emphasizing a strong culture of feedback and continuous improvement.

Other practices such as *analyzing all possible alternatives* (Mean = 4.09) and *exploring multiple options* (Mean = 4.04) further reflect a deliberate and reflective approach to decision-making. However, *defining and documenting decision criteria* recorded the lowest mean score (Mean = 3.59), revealing a gap in establishing clear, formalized

guidelines for decision-making. Additionally, the *review and updating of decision criteria* (Mean = 3.72) was rated moderately, suggesting inconsistency in maintaining up-to-date standards.

Overall, the findings suggest that while SACCOs demonstrate strong evaluative and learning-oriented decision-making, there is room for improvement in formalizing and updating decision frameworks.

5.2.2 Influence of intuitive decision making

The findings also indicate a strong inclination toward intuitive decision-making among SACCOs. The highest-rated aspects were *reliance on past experiences and gut feelings* (Mean = 4.39) and *recognition of patterns and trends* (Mean = 4.37), suggesting that experiential knowledge and instinct play a significant role in guiding decisions. These results reflect a decision-making culture that values cognitive intuition alongside learned experience.

Further, *encouragement of creativity* (Mean = 4.20) and *belief in the importance of thinking outside the box* (Mean = 3.91) point to an environment that supports innovative thinking. However, the slightly lower rating for *integration of innovative ideas into practice* (Mean = 3.87) indicates that while creative input is encouraged, its translation into actionable decisions may be less consistent.

Meanwhile, *experience-based insights* (Mean = 3.83) and *using pattern recognition to enhance decision efficiency* (Mean = 4.04) were rated moderately, suggesting that while

structured learning from experience is acknowledged, it may not be as strongly emphasized as more spontaneous, intuitive responses.

5.2.3 Influence of adaptive decision making

The analysis revealed that SACCOs in Nairobi County strongly value stakeholder involvement in decision-making, with *stakeholder input* receiving the highest mean score (Mean = 4.43, SD = 0.655). This indicates a highly participatory culture that encourages relevance and commitment. *Consultation with diverse team members* also scored highly (Mean = 4.39, SD = 0.802), reflecting inclusive practices that enrich decisions with multiple perspectives.

The *use of collaborative methods* (Mean = 4.20, SD = 1.003) and the *belief in joint input improving decision effectiveness* (Mean = 4.15, SD = 0.988) further emphasize the SACCOs' preference for teamwork and collective intelligence. A *feedback-oriented approach* was moderately rated (Mean = 4.13, SD = 1.002), suggesting an organizational focus on learning and improvement.

Consistent *tracking of decision outcomes* (Mean = 4.09, SD = 0.509) reflects a data-informed culture. However, the *ability to adjust decisions in response to feedback* scored lower (Mean = 3.61, SD = 1.125), implying some limitations in flexibility. The *lowest-rated item* was *encouragement of open discussions* (Mean = 3.57, SD = 1.294), which may point to barriers in communication or resistance to dissenting views.

Overall, adaptive decision-making is positively practiced, with SACCOs showing strengths in stakeholder involvement and collaborative approaches. To enhance

adaptability, SACCOs should improve real-time responsiveness and foster open internal communication to support agile and informed decision-making in a dynamic financial environment.

5.2.4 Influence of crisis decision making

The study findings highlight that SACCOs in Nairobi County generally exhibit strong crisis decision-making practices, with mean scores ranging from 3.78 to 4.43. The highest-rated response indicated that SACCOs have well-defined procedures for rapid decision-making during crises (Mean = 4.43, SD = 0.501), suggesting robust emergency response protocols. Similarly, the use of scenario planning to anticipate and prepare for crises scored highly (Mean = 4.37, SD = 0.878), reflecting a proactive approach to risk management.

Organizations also demonstrated a commitment to learning from experience, with regular updates to crisis plans based on past evaluations (Mean = 4.30, SD = 0.916). The importance of swift decisions during emergencies was broadly acknowledged (Mean = 4.09, SD = 0.463).

Institutional learning practices, such as analyzing lessons from past crises (Mean = 3.96, SD = 1.115), and evaluating the effectiveness of crisis responses (Mean = 3.80, SD = 0.654), were moderately implemented. However, high standard deviations suggest inconsistencies across SACCOs in applying these practices. The lowest-rated aspect was the conduct of regular crisis simulations (Mean = 3.78, SD = 1.031), indicating a gap in preparedness exercises.

Overall, while SACCOs show strong procedural readiness for crisis decision-making, there is room to enhance consistency in post-crisis evaluations and increase the frequency and quality of crisis simulations to strengthen overall resilience.

5.2.5 Influence of performance of Sacco

The study evaluated SACCO performance based on member perceptions across five dimensions: financial stability, profitability, interest rate competitiveness, management transparency, and leadership effectiveness. Results from 46 respondents showed generally positive views, with mean scores ranging from 3.98 to 4.17.

Financial stability received the highest rating (Mean = 4.17, SD = 1.122), indicating strong member confidence in the SACCO's sustainability, though the high standard deviation suggests varied individual experiences. Competitive interest rates followed closely (Mean = 4.07, SD = 0.904), reflecting favorable views of the SACCO's loan and savings offerings. Profitability was also positively rated (Mean = 4.04, SD = 1.053), signaling member satisfaction with recent financial performance.

Transparency in management scored well (Mean = 4.09, SD = 0.915), pointing to strong trust in governance practices. However, leadership effectiveness in strategic decision-making received the lowest mean (3.98, SD = 1.183), suggesting room for improvement in leadership clarity, decision-making, and communication.

Overall, members held a positive outlook on SACCO performance, though targeted efforts in leadership development and strategic engagement may further enhance organizational effectiveness.

5.3 Conclusions

The study concludes that SACCOs in Nairobi County generally demonstrate thoughtful, inclusive, and structured decision-making practices. Emphasis is placed on exploring alternatives, incorporating lessons learned, and engaging stakeholders, all of which contribute positively to organizational performance.

Rational decision-making is evident; however, there is a need to strengthen the consistent use of clear and regularly updated decision criteria to ensure alignment with strategic goals. Intuitive and experience-based decision-making is widely practiced and valued, yet the practical integration of innovative ideas remains an area for improvement.

Adaptive decision-making is a notable strength, supported by stakeholder involvement and collaborative methods. To further improve adaptability, SACCOs should enhance their responsiveness and promote open communication for faster, more informed decisions.

Crisis decision-making mechanisms are relatively strong, especially in terms of planning and rapid response. However, more frequent crisis simulations and post-crisis evaluations are needed to boost preparedness and institutional learning.

Lastly, members generally view SACCOs as financially stable, competitive, and transparent. While leadership is positively rated, it lags slightly behind other performance indicators, signaling a need for leadership development and stronger strategic engagement.

In summary, SACCOs are performing well across most strategic decision-making dimensions, but targeted improvements in leadership, innovation, and crisis preparedness could further enhance their resilience, responsiveness, and overall effectiveness.

5.4 Recommendations for practice

SACCO Board Members

Develop and institutionalize clear, standardized decision-making criteria aligned with SACCO objectives. These should be regularly reviewed to reflect changing member needs and market conditions, ensuring objectivity and strategic focus.

SACCO Managers and Department Heads

Translate innovative and intuitive ideas into actionable strategies by establishing innovation committees and structured feedback loops to assess, prioritize, and implement practical suggestions.Strengthen adaptive decision-making by investing in internal communication platforms and decision-tracking tools to monitor progress and quickly respond to emerging challenges.

SACCO Crisis Management Teams / Risk Committees

Conduct regular crisis simulations and emergency drills to evaluate organizational readiness.Establish procedures for post-crisis evaluations to document lessons learned and continuously improve future crisis response strategies.

SACCO Human Resource and Training Units

Implement targeted leadership development programs for mid- and top-level managers to enhance strategic thinking, crisis leadership, and rational decision-making capabilities. Encourage cross-functional collaboration through inter-departmental decision forums and leadership mentoring programs to build a unified strategic culture.

SACCO Members and Member Representatives

Involve member representatives in strategic consultations through annual general meetings, member surveys, and open feedback platforms to ensure that decisions reflect member

expectations and enhance accountability.

SACCO ICT and Innovation Units

Deploy decision-support systems, feedback collection tools, and real-time reporting dashboards that allow staff and management to make data-driven, timely, and transparent decisions.

Policymakers and Regulators (e.g., SASRA)

Encourage SACCOs to adopt best practices in strategic governance through policy guidelines, periodic performance audits, and capacity-building workshops that reinforce data-driven and adaptive decision-making frameworks.

5.5 Recommendations for further research

Based on the findings and limitations of this study, several areas for future research are proposed to deepen understanding of strategic decision-making and performance in Savings and Credit Cooperative Organizations (SACCOs): Future studies should investigate SACCOs in other counties or regions within Kenya to determine whether the strategic decision-making practices and their impact on performance observed in Nairobi County are generalizable across different contexts. Comparative research could be conducted between SACCOs and other financial institutions such as microfinance banks and commercial banks. This would help identify sector-specific decision-making approaches and their relative effectiveness. Further research should explore the role of organizational culture and leadership styles in shaping strategic decision-making and performance outcomes within SACCOs. As technology becomes increasingly important in financial management, future studies could assess how the use of digital tools and data analytics enhances decision quality and responsiveness in SACCOs. Research focusing on the degree of member involvement in strategic decisions could offer valuable insights into governance practices, transparency,

and member satisfaction within SACCOs. Given recent global disruptions such as the COVID-19 pandemic, studies should evaluate how SACCOs have adapted their crisis decision-making frameworks and the lessons learned to improve resilience for future crises.

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APPENDICES

Appendix I; Consent Form

Dear Respondent,

Research Participation Consent

I am a student at Mount Kenyatta University, conducting a research project titled: Effect of Strategic Decision-Making Practices on the Performance of Savings and Credit Cooperative Societies (SACCOs) in Nairobi County, Kenya. This study is a requirement for the completion of my Master of Business Administration and Economics degree.

I kindly request a small fraction of your time to participate in this research by answering a few inquiries about your details. Please note that your participation is entirely voluntary, and you are free to withdraw at any time, before or during the study, with no consequences. Your privacy will be respected, and all responses will remain confidential. Only the researcher will have access to the data, and your identity will not be retained in any records.

Please complete the requested information if you are willing to participate.

Thank you for your time and cooperation

Participant.	Signature	Date
……	……	……..

Researcher	Signature	Date
……	……	…….

Appendix II: Research questionnaire

PART A: Personal Information

(Tick where appropriate) do this questions add any value to the research?

1 Gender Male ( ) Female ( )

2 Age of respondent: 18 -30years ( ) 31-40years ( )41-50 years ( ) Above 51years ( )

3 Academic qualifications

High school ( ) Diploma ( ) Degree or Higher ( )

4 how long have you been in the current organization

0-5 years( ) 6- 10years ( ) 11-15 years ( ) Above 16years ( )

Part B: Rational Decision Making

Use a scale of 1-5, where (**1-Not at all, 2-Small Extent, 3-Moderate Extent, 4-Large Extent And 5- Very Large Extent)**

Statement	**1**	**2**	**3**	**4**	**5**
Decision criteria are clearly defined and documented before evaluating alternatives.					
Relevant stakeholders are involved in identifying and establishing decision criteria.					
Decision criteria are regularly reviewed and updated to align with organizational goals.					
Multiple viable alternatives are explored before making a final decision.					

Considerable effort is made to ensure diverse alternatives are considered in decision-making.

All potential alternatives are thoroughly analyzed for their potential impact on the organization.

Post-decision evaluations are conducted to identify areas for improvement in the decision-making process.

Lessons learned from past decisions are utilized to enhance the quality of future optimal decisions.

Part C: Intuitive Decision Making

Statement	**1**	**2**	**3**	**4**	**5**
Experience-based insights play a significant role in our decision-making process.					
We often rely on past experiences and gut feelings when making important decisions.					
Our team has a knack for recognizing patterns and trends in complex and ambiguous data.					
Recognizing patterns helps us make quicker and more informed decisions.					
Creativity is encouraged and valued in our decision-making process.					
Innovative ideas are actively considered and integrated into our decision-making.					
We believe that thinking outside the box is essential for effective decision outcomes.					
Intuition is viewed as a valuable asset and is leveraged for better decision outcomes.					

Part D: Adaptive Decision Making

Statement	**2**	**3**	**4**	**5**

We continuously monitor the outcomes and effects of our decisions.

Feedback from stakeholders is actively sought and considered in decision-making.

Our organization values a feedback-driven approach in the decision-making process.

We regularly adjust our decisions based on real-time feedback and changing conditions.

A collaborative approach involving multiple perspectives is utilized in decision-making.

Decisions are made after consulting and incorporating inputs from diverse team members.

The organization encourages open dialogue and discussion to refine decision outcomes.

We believe that collective insights lead to more adaptive and effective decisions.

Part E: Crisis Decision Making

Statement	**1**	**2**	**3**	**4**	**5**
During a crisis, quick decision-making is crucial to address urgent and immediate issues.					
Our organization has a clear process for making rapid decisions during a crisis.					
Scenario planning is used to anticipate potential crises and plan appropriate responses.					
We conduct regular crisis simulations and exercises to prepare for various scenarios.					
A post-crisis evaluation is conducted to assess the effectiveness of our crisis response.					
Lessons learned from a crisis are carefully analyzed and used to improve future responses.					
Crisis response plans are regularly updated based on					

insights from post-crisis evaluations.

After a crisis, a thorough review of our decision-making process is carried out for improvements.

Part F: Performance of Saccos

Statement	1	2	3	4	5
How satisfied are you with the financial stability of the sacco					
How would you rate the Saccos profitability over the past years					
Does the Sacco offer competitive interest rates on loans and saving					
Do you believe the Sacco is managed in transparent and accountable manner					
How effective is the sacco leadership in making strategic decisions					

Appendix III: List of SACCOS in Nairobi City County

NO.	NAME OF SOCIETY	POSTAL ADDRESS
1.	Acumen Sacco Society Ltd	P.O. Box 1325 – 00200, Nairobi
2.	Afya Sacco Society Ltd	P.O. Box 11607 – 00400, Nairobi.
3.	Airports Sacco Society Ltd	P.O. Box 19001 – 00501, Nairobi
4.	Ardhi Sacco Society Ltd	P.O. Box 28782 – 00200, Nairobi.
5.	Asili Sacco Society Ltd	P.O. Box 49064 – 00100, Nairobi.
6.	Chai Sacco Society Ltd	P.O. Box 278 – 00200, Nairobi.
7.	Chuna Sacco Society Ltd	P.O. Box 30197 – 00100, Nairobi.
8.	Comoco Sacco Society Ltd	P.O. Box 3334 – 00200, Nairobi
9.	Elimu Sacco Society Ltd	P.O Box 10073 – 00100, Nairobi.
10.	Fundilima Sacco Society Ltd	P.O. Box 62000 – 00200, Nairobi.
11.	Harambee Sacco Society Ltd	P.O. Box 47815 – 00100, Nairobi.
12.	Hazina Sacco Society Ltd	P.O. Box 59877 – 00200, Nairobi.
13.	Jamii Sacco Society Ltd	P.O. Box 57929 – 00200, Nairobi.
14.	Kencream Sacco Society Ltd	P.O. Box 300131 – 00200, Nairobi
15.	Kenpipe Sacco Society Ltd	P.O. Box 314 – 00507, Nairobi.
16.	Kenversity Sacco Society Ltd	P.O. Box 10263 – 00100, Nairobi.
17.	Kenya Bankers Sacco Society Ltd	P.O. Box 73236 – 00200, Nairobi.
18.	Kenya Police Sacco Society Ltd	P.O. Box 51042 – 00200, Nairobi.
19.	Kimisitu Sacco Society Ltd	P.O. Box 10454 – 00200, Nairobi
20.	Kingdom Sacco Society Ltd	P.O. Box 8017 – 00300, Nairobi.
21.	Magereza Sacco Society Ltd	P.O. Box 53131 – 00200, Nairobi.
22.	Maisha Bora Sacco Society Ltd	P.O. Box 30062 – 00100, Nairobi.
23.	Mwalimu National Sacco Society Ltd	P.O. Box 62641 – 00200, Nairobi.
24.	Mwito Sacco Society Ltd	P.O. Box 56763 – 00200, Nairobi.
25.	Nacico Sacco Society Ltd	P.O. Box 34525 – 00100, Nairobi.
26.	Nafaka Sacco Society Ltd	P.O. Box 30586 – 00100, Nairobi.
27.	Nation Sacco Society Ltd	P.O. Box 22022 – 00400, Nairobi.
28.	Nyati Sacco Society Ltd	P.O. Box 7601 – 00200, Nairobi
29.	Safaricom Sacco Society Ltd	P.O. Box 66827 – 00800, Nairobi.
30.	Sheria Sacco Society Ltd	P.O. Box 34390 – 00100, Nairobi.
31.	Shirika Deposit Taking Sacco Society Ltd	P.O Box 43429 – 00100, Nairobi.
32.	Shoppers Sacco Society Ltd	P.O. Box 16 – 00507, Nairobi
33.	Stima Sacco Society Ltd	P.O. Box 75629 – 00100, Nairobi.
34.	Taqwa Sacco Society Ltd	P.O. Box 10180 – 00100, Nairobi
35.	Telepost Sacco Society Ltd	P.O. Box 49557 - 00100, Nairobi
36.	Tembo Sacco Society Ltd	P.O. Box 91 – 00618, Ruaraka Nairobi.
37.	Ufanisi Sacco Society Ltd	P.O Box 2973 – 00200, Nairobi.
38.	Ukristo Na Ufanisi Wa Anglicana Sacco Society Ltd	P.O Box 872 – 00605, Nairobi.
39.	Ukulima Saco Society Ltd	P.O. Box 44071 – 00100, Nairobi.

40.	Unaitas Sacco Society Ltd	P.O. Box 38791 – 00100, Nairobi.
41.	United Nations Sacco Society Ltd	P.O. Box 2210 - 00621, Nairobi.
42.	Ushuru Sacco Society Ltd	P.O. Box 52072 – 00200, Nairobi.
43.	Wana-anga Sacco Society Ltd	P.O. Box 34680 – 00501, Nairobi.
44.	Wanandege Sacco Society Ltd	P.O. Box 19074 – 00501, Nairobi.
45.	Waumini Sacco Society Ltd	P.O. Box 66121 – 00800, Nairobi.

Appendix IV: Work Plan

Activities	Jan 2025	Feb 2025	March 2025	April 2025	May 2025	June 2025
Proposal formulation						
Project writing						
Data collection						
Data analysis						

Appendix V: Research Budget

ITEM	**TOTAL Kshs.**
Printing and binding of proposal	55000
Photocopying of questionnaires	30000
Data analysis	45000
Printing and binding of research project	40000
Internet	20000
Miscellaneous	10000
Total	**200,000**

Appendix VI: Introduction

Mount Kenya University

DIRECTORATE OF GRADUATE STUDIES

MBA/41045/2016

23rd April, 2025

National Commission for Science Technology & Innovation (NACOSTI)
Off Waiyaki Way, Upper Kabete,
P.O Box 30623- 00100
NAIROBI, KENYA

Dear Sir/Madam,

RE: JOHN MUTIMBA – REGISTRATION NO. MBA/41045/2016

The purpose of this letter is to introduce the above named student who is pursuing **Master of Business Administration** in the department of **Accounting and Finance** in the school of **Business and Economics.**

The title of the research is **"Effect of Strategic Decision Making Practices on the Performance of Savigs and Credit Cooperative Societies in Nairobi County, Kenya."** It has been cleared by the University's Ethics Review Committee (Certificate attached) and now has to proceed to the field to collect data between **May, 2025 and July, 2025.**

Any assistance accorded to the student will be highly appreciated.

Thank you.

Mount Kenya University
P.O. Box 342-01000, THIKA
Office of the Director
Graduate Studies

Dr. Samuel M. Karenga, PhD
Director, Graduate Studies
Enc.

Appendix VII: ERC

Mount Kenya University

REF: **MKU/ISERC/5000**
TO: **JOHN MUTIMBA**

Date: 23 April 2025

REG: **MBA/41045/2016**

Dear Sir/Madam,

RE: EFFECT OF STRATEGIC DECISION MAKING PRACTICES ON THE PERFORMANCE OF SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN NAIROBI COUNTY, KENYA

This is to inform you that **Mount Kenya University** has reviewed and approved your above research proposal. Your application approval number is **3722.** The approval period is **23/04/2025 - 22/04/2026.**

This approval is subject to compliance with the following requirements;

i. Only approved documents including informed consents, study instruments, MTA will be used
ii. All changes including amendments, deviations and violations are submitted for review and approval by **Mount Kenya University**
iii. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to **Mount Kenya University** within 72 hours of notification
iv. Any changes, anticipated or otherwise that may increase the risks or affect the safety or welfare of study participants and others or affect the integrity of the research must be reported to **Mount Kenya University** within 72 hours
v. Clearance for export of biological specimens must be obtained from relevant institutions
vi. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal
vii. Submission of an executive summary report within 90 days upon completion of the study to **Mount Kenya University**

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) https://research-portal.nacosti.go.ke and also obtain other clearances needed.

Yours sincerely,

Dr. Alfred Owino, PhD
Chairman, Mount Kenya University ISERC

MOUNT KENYA UNIVERSITY
ETHICS REVIEW COMMITTEE
P. O. Box 342 - 01000,
THIKA

Appendix VIII: NACOSTI

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **943384**

Date of Issue: **10/May/2025**

RESEARCH LICENSE

This is to Certify that Mr.. JOHN - MUTIMBA of Mount Kenya University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: EFFECT OF STRATEGIC DECISION MAKING PRACTICES ON THE PERFORMANCE OF SAVINGS AND CREDIT COOPERATIVE SOCIETIES IN NAIROBI COUNTY, KENYA for the period ending : 10/May/2026.

License No: **NACOSTI/P/25/4173287**

943384

Applicant Identification Number

Deputy Director
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

NOTE: This is a computer generated License. To verify the authenticity of this document, Scan the QR Code using QR scanner application.

See overleaf for conditions