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Moderating Influence of Organizational Factors on the Relationship between Corporate Culture and Competitiveness of Dt SACCO's in Western Region Kenya

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ABSTRACT

Purpose: To establish the moderating influence of organizational factors on the relationship between corporate culture and competitiveness of DT SACCOS in Western Region Kenya

Design/Methodology/Approach: The research design applied in the study was descriptive correlational. The study target population was a number of 146 employees of six registered DT SACCOS located in western region of Kenya. Hence, the study sample was 106 respondents. An additional 6 were interviewed on the same basis, which were 6 CEOS. Descriptive and inferential were utilized in the study.

Findings: The findings revealed that organizational factors played a great role in determining the connection between corporate culture and competitiveness of DT SACCOS in Kenya at $P<0.05$ significance level.

Implications/Originality/Value: The study confirmed that organizational factors meditated the relationship between corporate culture and competitiveness of DTS in the Western Region of Kenya. Finally, it was determined that the organizational factors also exhibited a significant moderating effect on the relationship of corporate culture and the competitiveness.

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Introduction

Organizational factors explain those elements that influence the way the organization and everybody behave or function. For a long time, organizations have embraced corporate culture that appreciates the organization's set goals and objectives and the ever-changing environment (Yesil & Kayab 2013; Maika, 2020). Organizational factors refer to process, systems, human capital, structure and practices of every firm (Simiyu, 2020). Organizations differ in terms of age, size, structure and information and communication technology among other factors. Organizational factors determine the success or failure of the organization (Egessa, 2012). The organizational factors have been recognized by most scholars and practitioners that impacted on performance (Claude, 2018).

Structure and information and communication technology explains corporate culture and competitiveness. The desired outcome of corporate culture depends on the actual strength of moderating variables employed. The moderation occurs when the impact of predictor variables on the outcome. Variable differs according to another variable's level, termed as the moderator variable which influences the independent variable (Saunders, *et al.*, 2016). In this study, organizational factors will be considered as the moderating variable. The parameters of organizational factors that will moderate relationship between corporate culture and competitiveness included: organizational size, age, structure and information and communication technology.

Corporate culture has enabled firms to report improved performance (Gulali, 2018; Almuslaman 2018). This is however, dependent on the extent to which corporate culture is incorporated and utilized by the firm. Omukaga (2016) emphasized that measures of corporate culture such as value systems, communication and staff morale can determine good performance. Other research studies show that other measures of corporate culture such as culture fit and consistent pattern of behavior (Chukwa & Aguwamba, 2017).

Several studies have been conducted to determine how the corporate culture affects organizational outputs in terms of competitiveness, employee commitment, competitive advantage and employee performance. In these literature reviews, the researcher aimed to promote creativeness, employee support, employee involvement in decision making, culture of innovation, employee involvement, employee beliefs and values, (Ayotunde, 2019; Mensah acquah, 2015, Mwau, 2016; Almuslaman, 2018). One can trace the adoption of the corporate culture in the public and the private sector as well as the connection to competitiveness to range all over the globe.

In America, people concentrated on individualism type of culture life rather than close family membership or general public. According to Gillespie, Denison, Harland, Smerek and Neale, (2008) found that organization culture measures such as hierarchy, adhocracy, market and clan type culture impacted differently on USA companies customer satisfaction. Denison, (2003) established that in USA context, market culture was more important than other culture types such as clan, adhocracy, and hierarchy. Various studies in USA established that similar dimensions of culture had different effect on organization competitiveness from one sector to another sector. This was supported by Denison, (2003) established that process innovation and market innovation were more influential on competitiveness of SMES as compared to Gregory, Harris, Armenakis and Shook, (2009) who sampled a few companies in the USA and determined that process innovation influenced the effectiveness of the companies to a moderate extent.

The study by Aketch, Besheka and Bagire (2017), came up with a conclusion that the element of corporate culture was really an important predictor of performance of SMES in Uganda. Dadzie, Winston and dadzie (2012) validated the fact that market type culture influenced Ghanaian companies and adhocracy culture influenced performance of Ghanaian companies in an indirect manner. Nevertheless, it was not discovered how strongly the corporate culture measures impact in performance. Although Aguwamba (2017) noted that elements of corporate culture like culture fit, strengthening pillar of existence and reinforcement of organizational effectiveness were found to exert a significant positive impact on the performance of the banking sector in Nigeria, Obiageli (2019) confirmed that culture fit had no impact on sustainable competitive advantage of companies in Nigeria.

According to the SASRA report of the year 2019, the SACCOS in Kenya have over half a million Kenyans in their employ directly and 1.5 million of them otherwise (SASRA report 2019). Sacco is very essential as it makes financial services accessible to low income earners.

Mathava, (2016)aver that SACCOs have been leading in the move of eliminating poverty, as a strategy of governments to catalyze economic growth in Kenya. Specifically, Kenya through the vision 2030 appreciates the SACCOs as a significant ally in the accomplishment of economic pillar (Kenya, 2007). Investigations on the effects of various aspects of corporate culture in determining organizational competitivness have established a huge vacuum in past research studies. First, the level of competitiveness affected by corporation culture varied between sectors. Also, the degree to which various dimensions Corporate Culture affected competitiveness varied across the board dimension and dimension.

Statement of the Problem

Research indicates that organizations which adopted good corporate culture attained higher organizational competitiveness (Odour, 2018; Obiageli, 2019). SACCOS provide employment to more than 0.56 million directly and to 2 million indirectly and save 30 percent of the national savings (Cooperative Alliance of Kenya, 2015). Nevertheless, SACCOS have been associated with low performance (Nyaga 2018; SASRA, 2021), lack of membership (SASRA, 2021), poor governance, and management (KNBS 2021; Ncurai, Oloko and Rambo, 2022). The sub-sector has to seek new thinking and constrain the high rate of failure of SACCOS. This thus gives a ground to interrogate more on the reason behind the high rate of failure of SACCOS. The role of moderating organizational aspects has been left unexplored. In the prior literature, the power of values, transformational, leadership (Misigo, 2020; Kahuari, 2019) was seen as a moderator. Certain researches confirmed a positive influence of corporate culture on organizational outcomes including corporate strategy implementation (Wanjiku, 2021) whereas negative association was confirmed (Mutegi, 2021). Such inconsistence findings demands further questioning.

Empirical evidence exists for the impact of corporate culture on performance across varying organizations and contexts such as commercial bank in Ethiopia (Atfraw, 2019) and software firms in India (Mathew, 2019). The findings of such studies may not be applicable to Kenyan context due to differences in Social, political, economic and legal systems. The scopes of some previous studies were case studies whose findings cannot be generalized to other organizations due to contextual differences (Kiugu, 2021; Sengotturvel and Sengottuvel, 2020). Further, the studies were associated with varied dependent variables such as efficiency, growth, strategy implementation (Kahuari, 2019; Maika, 2019). The results of such studies varied as a result of differences in dependent variables. Moreover, corporate culture was conceptualized differently in the various studies for instance, Risk-taking, spend culture, strategic orientation and teamwork (Motunrayo, 2020). This could result in differences in research findings of the previous studies.

Objectives of the Study

i. To establish the moderating influence of organizational factors on the relationship between corporate culture and competitiveness of DT SACCOS in Western Region Kenya.

Research Hypothesis

HO1: Organizational factors have no significant moderating influence on the relationship between corporate culture and competitiveness of DT SACCOS in western region of Kenya.

Theoretical Framework

Growth of the Firm Theory byEdith Penrose (1959) proposed the notion of business growth. The theory posits that the efficient utilization of resources, productive possibilities, and diversification are essential for a firm's growth (Penrose, 2009). Kiptoo (2020) identifies firm resources and competencies as essential components in the firm's progress. Stam (2010) and Rumelt (2017) assert that resources and capabilities are essential for company growth. Nonetheless, this does not imply that a resource-rich corporation is inherently more profitable than a resource-constrained small one. Organizational expansion necessitates the diversification of resources to create synergy (Penrose & Penrose, 2009). Moreover, effective management, innovative capacity, and the allocation of organizational resources influence competitive advantage (Odour, 2018). Moreover, judicious utilization and distribution of resources allows the firm to attain a competitive edge (Ademba, 2021). Competitive advantage enables the firm to function efficiently relative to its market counterparts. Workers can execute their roles and responsibilities proficiently and successfully. Critics of the idea contend that its originator neglected to consider knowledge-related intra-firm benefits. Furthermore, Penrose omitted the consideration of transaction costs in her hypothesis.

This theory elucidates the efficient utilization of resources, where productive possibilities combined with diversity constitute the pathway to the expansion of deposit-taking SACCOs. Furthermore, the theory will aid the SACCOs in identifying the resources and talents vital for their competitiveness. The theory aligns effectively with deposit-taking SACCOs competitiveness (Abazeed, 2020). Furthermore, the theory is advantageous in forecasting organizational outcomes based on the efficient utilization of resources and decision-making. The theory is ultimately associated with the dependent variable, Competitiveness.

Penrose asserted that management constitutes a collaborative endeavor wherein each employee utilizes specialized functional talents alongside more efficient team-specific skills, facilitating both individual and collective coordination of the firm's many tasks in a cohesive manner (Abazeed, 2020). The critique of the Penrose theory asserts that, in opposition to its claims that adjustment costs are variable rather than fixed, empirical evidence indicates that these costs are inherently fixed. Moreover, reconstructing Penrose's argument on managerial constraints on growth is challenging, indicating that the expenses associated with increasing the management team are unaffected by the number of new managers to be recruited.

Empirical Review

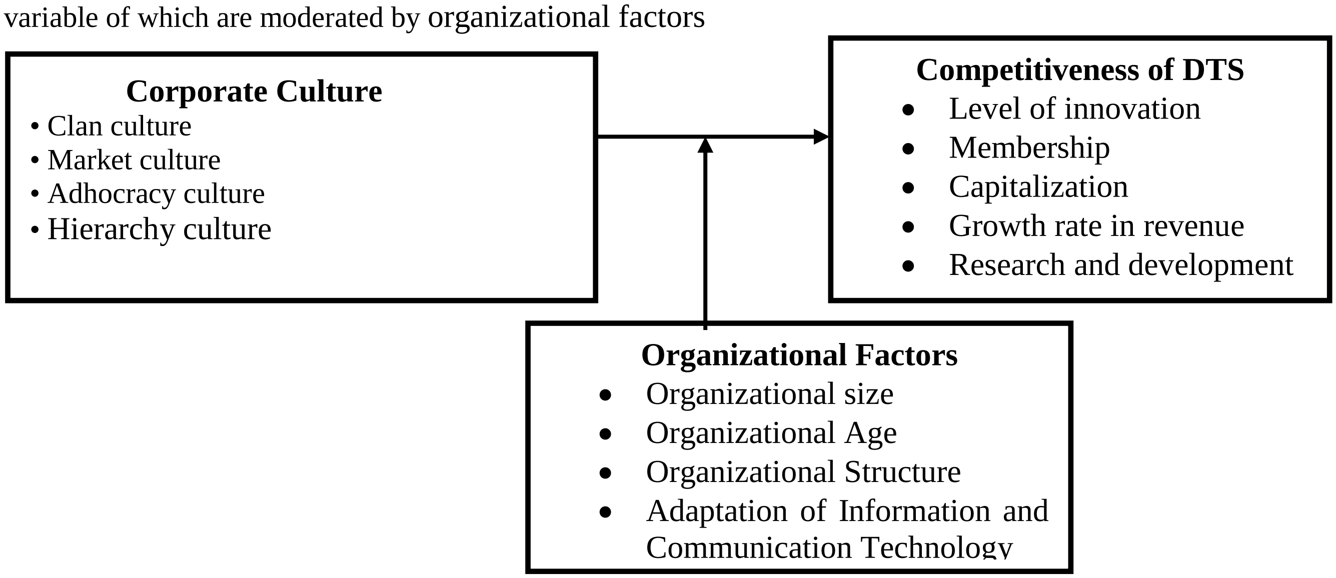
Organizational dynamics are regarded to be important because they have the capacity to boost organizational competition. There have been a lot of studies conducted on the effects of corporate culture on corporate performance in different contexts with varying results. As an example, Ongwae et al. (2018) found out that the connection between organizational factors and performance is considerable and positive, and Claude (2018) demonstrated that there is a mixed picture with respect to forecasting the influence of organizational factors on competitiveness. Moreover, the organizational characteristics were used as the independent variable in the previous research, and in the present one, they will be the moderating variable.

The article by Muithya (2019) conducted the study of internal determinants of savings and credit cooperative societies growth in Machakos County, Kenya. It applies a descriptive study design and uses a questionnaire in collecting the data. A high correlation was identified between internal factors, such as adaptability of the information and communication technologies, the capacity of the human resources, the management of the loan portfolio and managerial skills. SACCOS were recommended to undertake an assessment of internal variables and adopt administrative roles that persuade the formation of SACCO policies and instructions besides guaranteeing the performance of SACCOS as per the expectations of their performance requirement. A study by Githaiga (2018) was carried out on how the reinforcement mechanism of ethical Practice impacts financial performance of rural SACCOS in Nyeri County, Kenya. The questionnaire that was used is the self-administered questionnaire where 42 senior managers provided the data. The study used linear regression where the results indicated that personal behavior practice techniques, organizational culture strategies and the decision strategies had significant and positive significant effects on the financial performance of rural SACCOS. However, the implementation of performance management practices had a positive yet insignificant influence on the survival of rural SACCOS in terms of financial performance. The report recommends to SACCOS to analyze their internal control systems and correct any weak areas through which unethical practices occur. SACCOS has to review its human resources policies, especially the recruitment and selection procedures and put in place to ensure adherence to the laid down guidelines concerning hiring of new staff. The unclear results of the studies require the further research. Organizational elements were used as independent variables in the studies that were reviewed but the present research will be using organizational aspects as moderators.

Egessa (2012) determined that age of organizations failed to influence the link between strategy implementation and firm performance. This mixed outcome necessitates additional research. Furthermore, the study was conducted within the local authorities' sector, which exhibits inequalities in governance, legislation, and structures compared to SACCOS. It would be inappropriate to infer that the findings would be identical for SACCOS. Simiyu (2020) determined that organizational size influenced the relationship between culture and performance. Nonetheless, collective organizational characteristics did not influence the relationship. Organizational characteristics have been identified as moderators of the link between variables, as indicated by certain research; however, other studies have shown that they do not modify this association, hence necessitating the present investigation.

Conceptual Review

Figure 1 explains corporate culture as independent variable, competitiveness of DTS as dependent variable of which are moderated by organizational factors



Independent Variable **Moderating Variable** **Dependent Variable**

Figure 1: Conceptual Framework

Methodology

Research design: Correlational design was adopted. A correlation is a relationship between two variables. The purpose of using correlation in research is to find out which variables are connected. (Creswell, 2014) asserted that correlational research represented a general research approach that emphasized on assessing co-variation amongst naturally occurring variables. A correlational study thus examines a single or numerous attributes regarding a group so as to find out the level of variable in the traits. Correlational design involves identifications of predictive relationships by use of correlations or even more sophisticated statistical techniques (Cooper and Schindler, 2014).

Target Population: The target population refers to the specific group of individuals upon which the study seeks to draw essential generalizations or conclusions (Cooper & Schindler, 2013). The study target population was 146 employees of six registered DT SACCOS found in Western region of Kenya. The researcher grouped employees into two strata based on their position / functions. The management employees' stratum and non-management employees stratum. Using Yamane, (1967) sampling criteria 106 respondents were used. The 6 CEOs were interviewed. Stratified random sampling guaranteed that the sample accurately represented the diverse SACCOS.

Data collection: The questionnaires were developed from study objectives and focused on managers. A structured close ended questionnaire is simpler and quicker to fill and easier to deal with it when it comes to coding and statistical analysis. Section A gathered demographic data, Section B addressed corporate culture, Section C examined corporate governance methods, and Section D analyzed the competitiveness of DTS. A five point Likert scale was used in measuring the respondent's answers in section B, C and D.

Interview Schedule

In this research, face-to-face interviews were conducted with six CEOs, selected for their roles in strategy formulation and implementation. The interviews allowed for in-depth probing of issues, potentially yielding information not captured by questionnaires alone. The questions were uniformly presented to all interviewees, facilitating the acquisition of necessary information (Gibson, 2017) and enhancing the understanding of contextual knowledge.

Data Analysis: Both descriptive statistic and inferential statistics were used in the study. Descriptive findings were assisted by frequencies, percentages, mean and standard deviation. Inferential presentations were made possible by the regression and Pearson correlation.

Results and Discussion

The summary of response rate is shown in table 4.1 which conclusively indicate a positive response rate of 89 (83.4%).

Table 1: Response Rate

Item	Frequency	Percentage
Returned Questionnaires	89	83.4%
Unreturned questionnaire	17	16.6%
Total	**106**	**100%**

Table 2 Responses to Statements on Organizational Factors

Statement	N	5 (F%)	4(F%)	3(F%)	2(F%)	1(F%)	Mean	Std
Success of the SACCO is based on the size of the SACCO	89	47(52.8)	30(33.7)	10(11.2)	2(2.2)	0(0)	3.73	0.69
The SACCO has a size that is unique to its operations	89	30(33.7)	47(52.8)	10(11.2)	2(2.2)	0(0)	3.78	0.70
Products/ services are associated with the size of SACCO	89	25(28.1)	27(30.3)	31(34.8)	5(5.6)	1(1.1)	0.74	0.67
Customers identify the organization by its age	89	33(37.1)	28(31.5)	17(19.1)	11(12.4)	0(0)	3.51	0.68
The SACCO Age defines the efficiency and effectiveness of SACCOS operations	89	43(48.3)	35(39.3)	8(9.7)	3(3.4)	0(0)	4.07	0.72
Customers identify the organization by its age	89	33(37.1)	28(31.5)	17(19.1)	11(12.4)	0(0)	3.34	1.14
Success of the SACCO is basically depends on the age of the SACCO	89	40(44.9)	39(43.8)	8(9.0)	2(2.2)	0(0)	4.13	0.79
Services / products are associated with the SACCO's age	89	34(38.2)	33(37.1)	22(24.7)	0(0)	0(0)	4.07	0.88
Task autonomy availed in departments	89	28(31.5)	22(24.7)	19(21.3)	18(20.2)	0(0)	3.82	0.92
There is no conflicts over roles	89	33(37.1)	28(31.5)	17(19.1)	11(12.4)	0(0)	3.04	0.64
There is sections and departments	89	25(28.1)	27(30.3)	31(34.8)	5(5.6)	1(1.1)	3.70	0.69
There is ease of task execution	89	30(33.7)	40(44.9)	16(18.0)	1(1.1)	2(2.2)	3.82	0.92
There is sections and departments	89	29(32.6)	30(33.7)	30(33.7)	0(0)	0(0)	3.04	1.64
There is ease of task execution	89	30(33.7)	40(44.9)	16(18.0)	1(1.1)	2(2.2)	3.82	0.92
Technology has enhanced accountability and transparency in my SACCO	89	29(32.6)	30(33.7)	30(33.7)	0(0)	0(0)	3.04	1.64
Technology has given the SACCO a competitive edge	89	33(37.1)	28(31.5)	17(19.1)	11(12.4)	0(0)	3.73	0.96
The SACCO has fully incorporated technology	89	25(28.1)	27(30.3)	31(34.8)	5(5.6)	1(1.1)	3.78	0.70
Technology has led to growth of SACCO	89	33(37.1)	20(22.5)	30(33.7)	6(6.7)	0(0)	3.61	0.69
Technology has led to quick service delivery	89	33(37.1)	20(22.5)	30(33.7)	6(6.7)	0(0)	3.61	0.69

Source: Field Data (2025)

Table 2 reveals that most of the respondents strongly agree 47 (52.8) that success of the SACCO depends on the size of the SACCO. Additionally, most of the respondents concurred 47 (52.8%) that the size of SACCO is unique to its operations. Besides, a majority of respondents reasonably agreed to the fact that the products or services can be linked with the size of the SACCO, 31 (34.8%). In addition, most of the respondents concurred with the fact that, 44(49.4%) customers recognize the SACCO through its size. The research conclusion demonstrates that the ability or performance of the organization depends on the size of the SACCO. These results agree with Sudrajat, (2020) where he stated that large firms use more resources; hence, they are likely to possess a superior mechanism of performance when compared to smaller organizations.

There is a strong agreement among majority of the respondents (48.3%) that the age of the SACCO determines the efficiency and effectiveness of the SACCO operations. With regard to the statement that customers recognize the organization based on its age; majority of respondents were in strong agreement with the statement 33 (37.1%). Additionally, the majority (44.9%) strongly agreed that, the age of the SACCO fundamentally determines the success of the SACCO (40). On the statement that services / products are linked to SACCO age, majority strongly agreed 34 (38.2 percent). Based on the findings, it is observed that the age of the organization determines whether an organization is successful.

A major section of respondents gave a positive respond appropriate with 28 respondents (31.5%) agreeing that every department has the independence of undertaking its mandate. Moreover, 33 (37.1%) reported that the roles and duties exhibit no conflicting situations among the different departments and sections within the SACCO. Also, 27 (30.3%) responded to the fact that the subdivision of the SACCO into various sections and departments are relevant in relation to its overall success and 40 (44.9%) of them are able to confirm this organizational structure has helped employees to carry out their roles and responsibilities effectively. Therefore, based on the results we can understand that the organizational structure of the organization affected the success of the organization, the result of the study is the same as the study which was carried by Graddy (2008) where she stated that organization structure has created good performance of service delivery and the study results are opposite the findings of Odhiambo et al., (2005) which pointed out that structure of the organization created conflict between the two arms (executive and legislative) and this created weaknesses in delivery of services.

Most of the respondents agreed fairly that, 29 (32.6%) that technology has improved accountability and transparency in my SACCO. Secondly, most of the respondents have strongly agreed 33 (37.1%) that technology has provided the SACCO with competitive advantage. With respect to the assertion that the SACCO has completely adopted technology, the majority disagreed amicably 31 (34.8). Moreover, 33 (37.1%) of respondents strongly agreed that technology has enabled the SACCO growth. Additionally, most of the respondents highly agreed 33 (37.1%) that technology has contributed to fast delivery of services. This finding shows that there was a positive influence of technology on DTS success in Western region of Kenya.

The study findings concur with Muithya, (2019) who noted that technology strategy impacted on competitiveness of the organization. Similarly, the study finding by George (2019) agrees the ICT is the great pillar in an organization and greatly contribute to the organization's success and improvement. In contrast to the study findings, Claude, (2018) found that organizational factors had mixed results on organizational competitiveness.
The CEOs' of SACCO'S interview session revealed that there existed organizational factors for instance customers were drawn from certain regions. Sacco's had specific loyal clients and there existed cordial relationship among clients and management. Professionalism was adhered to in SACCOS and there was good credit policy that favours customers.

The first model established how corporate culture travels on competitive advantage. The second model then introduced the moderating variable namely, organizational size. Organizational size was found to be a moderating factor and as such, it was added to the model after interacting with different corporate cultures. These are depicted in tables 4.22 a, b and c.

Table 3 a: An overview of the model that speculates the moderating role of the organizational size on the correlation among corporate culture and competitiveness.

Table 3 Regression results for Moderating Effect of Organizational Factors

Model Summary				
Model	**R**	**R-Square**	**Adjusted R Square**	**Std Error of Estimate**
1	.769[a]	.591	.576	.40816
2	.799[a]	.638	.616	.32514

Source: Field Data (2025)

As shown in table 4.22a above, the R value = 0.769 and R2 = 0.591. The analysis reveals that 59.1 percent of variation in competitiveness of DTS in the Western Region of Kenya can be determined by Clan culture, Market Culture, Adhocracy culture and Hierarchy culture without organizational features, like the organizational size, being taken into account. The rest of 40.9 % is contributed by other causes that are not covered under this research paper. When organizational size was introduced as a moderating variable, the R value rose to 0.799, compared with the previous value of 0.769 and the R 2 value increased to 0.638 as opposed to 0.591. The results show that the variables of organizational (size and corporate culture meaning the Clan culture, Market Culture, Adhocracy culture and Hierarchy culture) explain 63.8 percent of the changes in competitiveness of DTS in the Western Region of Kenya with 36.2 percent attributed to various other factors not included in this study.

Table 4.: ANOVA[a]

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	46.175	5	9.235	50.375	.000[b]
	Residual	15.216	83	.183		
	Total	61.391	88			
2	Regression	40.218	8	5.027	62.686	.000[c]
	Residual	21.173	80	.265		
	Total	61.391	88			

a. Dependent Variable: Competitiveness

b. Predicators: (Constant) Clan culture, Market Culture, Adhocracy culture and Hierarchy culture

c. Predictors: Constant) Clan culture, Market Culture, Adhocracy culture, Hierarchy culture, CCOS, MCOS, ACOS, HCOS.

Source: Field Data (2025)

With reference to table 4, regression model is used to explain the effect of corporate culture namely Clan culture, Market culture, Adhocracy culture and Hierarchy culture on competitiveness. The F value was noted at 50.375 (P Value < 0.05). After introducing the size of organizations to the model, the F statistic widened to 62.686 (P Value < 0.05). In turn, model 1 and 2 were significant and had the capacity to explain the difference in the competitiveness of DT SACCOS in the Western Region of Kenya.

Table 5: Coefficient[a]

		Unstandardized Coeff		Standardized Coeff		
Model		**B**	**Std Error**	**Beta**	**t**	**Sig.**
1	Constant	-1.408	.517		-2.725	.008
	Clan Culture	.307	.083	.255	3.710	.000
	Market Culture	.435	.099	.313	4.383	.000
	Adhocracy Culture	.506	.153	.273	3.314	.001
	Hierarchy Culture	1.645	.174	.773	9.472	.000
2	Constant	3.133	.402		5.111	.000
	Clan Culture	1.071	.890	2.170	1.082	.000
	Market Culture	2.936	.771	3.015	3.199	.002
	Adhocracy Culture	1.652	.856	1.839	1.860	.000
	Hierarchy Culture	1.681	1.005	1.372	1.642	.001
	CCOA	2.412	.246	8.578	6.947	.016
	MCOA	-.909	.234	1.461	-1.021	.000
	ACOA	1.712	.129	2.126	3.504	.000
	HCOA	-1.531	.364	-.738	-3.678	.000

a. Dependent variable: Competitiveness

Source Field Data, 2025

With regards to the coefficient table 5, it is clear that Clan culture, Market Culture, Adhocracy culture, and Hierarchy culture have a strong effective on competitiveness with a proportionate level of significance at $P < 0.05$ mark. In view of the regression results as tabulated on table 4.22c above, then we can substitute the equation accordingly.

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

becomes Y= -1.408 + .307 + .435 + .506 + 1.645

The value of the competitiveness will be -1.408 under the assumption that all the rest of the independent variables have equal values of 0.100.

The unit change in clan culture makes up a statistically significant one in the form of 0.307 increase in competitiveness. A 0.435 improvement in competitiveness is an indication that there is a statistically significant increase in this area of measurement resulting in an increment of one unit in the market culture. A unit change in the adhocracy culture brings about a change of 0.506 in competitiveness which is significant. The coefficient in one unit of the hierarchical culture is linked to a competitiveness increase of 1.645 and is a significant relationship.

However, the introduction of moderator organizational variables, namely, organizational size affects the relationship between corporate culture and competitiveness at the level of significance of $P < 0.05$. Looking at table 4.22c, we can then move into replacing the equation given the results of regression;

$Y = \beta_0 + \beta_1 (X_{1*} OS) + \beta_2 (X_2 * OS) + \beta_3 (X_3 * OS) + \beta_4 (X_{4*} OS) + \varepsilon$

becomes Y= 3.133 + 2.412 -.909 + 1.712 -1.531

Considering that all other independent variables remain equal to 0.000, the competitiveness level will be 3.133. The statistical significance of this finding is the fact that a one-unit change in Clan culture translates to a 2.412 change in competitiveness. Market culture has a negative statistically significant coefficient of -0.909 implying a change in one unit of the variable causes a corresponding minus change of 0.909 in the variable competitiveness. Competitiveness has a statistically significant, positive relationship with an increase in adhocracy culture. Competitiveness decreases by 1.531 (statistically significant) standard deviations when the hierarchical culture changes by unit.

Therefore, the scale of the organization, as one of the variables included in organizational factors, had an impact on the correlation between corporate culture and competitiveness. The study results can be compared to findings by Simiyu (2020), who determined that the relationship between the independent and dependent variable was moderated by organizational size.

Conclusions

The organisational aspects, such as age, size, adaptation towards information and communication technology and the organisation structure, has helped make DT SACCOS in the Western Region of Kenya more competent. The associations were found to be significant to a great level. The findings of the research proved that the relationships between corporate culture and competitiveness were moderated by the organizational factors.

Recommendations

The management should ensure that DT SACCOS have the resource that spurs superior performance and specifically ICT, Organizational structure and Organizational Size. SACCOS should come up with organizational structure that foster the implementation of new strategies. Also, the SACCO needs to embrace modern technology that enhances the service delivery.

Further, the SACCOS should ensure equitable treatment of clients as this may enhance member's confidence in the SACCO thus increasing membership base and share capital. DT SACCOS should also invest in research and development programme that support the success of the SACCO

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