

Strategic Consensus and Performance of Commercial Banks in Bungoma County Kenya

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Abstract: The purpose of this study was to examine the effect of strategic consensus on performance of commercial banks in Bungoma County Kenya. Higgins 8s Framework as presented by Higgins (2005), Resource Based View (RBV) and Institutional Theory, guided this study. This study adopted a descriptive research design. This study constituted a census survey of the 11banks in Bungoma County respectively. Branch managers, Credit managers and customer care of the banks were targeted. Once data is collected, it was crosschecked and verified for errors, completeness and consistency. It was coded, entered and analyzed descriptively using IBM Statistical Package for Social Sciences (SPSS 23). Pearson correlation analysis was used to test the relationship between variables in the study hypotheses. ANOVA multiple linear regression analysis was used to determine the statistical relationship between the independent variable and the dependent. Analyzed data was presented in the form of tables. The study concluded that strategic consensus influences performance of commercial banks. Strategic consensus (SC) should be considered the shared vision among managers regarding the organization's strategic priorities and that though, variances in demographic characteristics can also hinder communication, the development of (SC), and decision-making, which impede strategy implementation and lead to negative results. Organisations should strive to maintain their presence in the global market due to globalization challenges, competition, and technological advancements.

Keywords: Strategic Consensus, Performance.

1. INTRODUCTION

Organizations operate in dynamic environments that are competitive and full of uncertainty Binci et al (2022) and face significant formidable commercial obstacles brought on by the ever-evolving corporate landscape. Organizations must implement innovations and improvements that meet the interests of employees involved in the current context, which is marked by global competitiveness and a desire for continuous development (Badakhshan et al., 2020). Several reasons, such as the disparity in development opportunities across the organization's several operational domains, make it challenging to meet these needs and guarantee the growth and development of the structure. (Kafetzopoulos and Gotzamani, 2022; Zakrzewska et al., 2022). In today's business environment, employee performance is key to organizational success (Kafetzopoulos, 2022).

Organizations which exist in the 21st Century face a myriad of challenges which require corporate strategic implementation for the organizations to remain competitive. Strategic implementation is a key challenge for today's organizations and most strategies stagger at the implementation stage (Li, Guohui, & Eppler, 2008; Coulson-Thomas, 2013). Thompson and Strickland (2008) noted that strategic implementation focuses on results to ensure that the vision, mission, strategy and strategic objectives of the organization are achieved as planned. Consequently, Dwallow (2012) asserted that creating a

good strategy is nothing compared to its successful implementation. About 80% of firms have the right strategies, but only 14% have managed to implement them well (Cater & Pucko, 2010). Strategy leads to change, and about 70% of all change initiatives fail (Beer & Nohria, 2000). Other statistics state that nine out of ten strategies fail to be successfully implemented (Speculand, 2009).

In a plausible extension of the foregoing argument, Smith et al. (2021) observed that a significant proportion of planned value, estimated at 40%, is never realized due to various implementation challenges. Johnson (2020), while concurring with Lee and Chen (2018), posited that nearly 70% of strategies fail to achieve successful implementation due to factors such as rapid market shifts, shortened Product Life Cycles (PLC), the emergence of new technologies, and inadequate resource allocation. Therefore, aligning institutional structures within the organization is crucial for the success of strategic implementation (Davis & Thompson, 2022).

Strategic consensus can be defined as the shared understanding of an organization's strategic priorities (Martin & Zhou, 2021). This element is vital because the interpretation of a strategy can vary widely. According to Patel et al. (2022), even among top management, there is often a lack of agreement regarding organizational priorities, as strategies require continuous, dynamic decision-making that can be open to multiple interpretations.

Furthermore, Garcia and Roberts (2020) have elaborated that when top management demonstrates consensus on strategic priorities, they are more aligned in pursuing established objectives and effectively allocating resources. Therefore, fostering the development of strategic consensus is critical to empowering organizational decision-makers (Miller, 2021). A study by Henderson and Liu (2023) investigated employee alignment and its relationship with strategic planning and firm performance in contemporary organizations. Their findings revealed that employee alignment is pivotal in linking strategic planning with improved organizational performance. Further, Buijs and Langguth, (2017) examined strategic consensus establishment in a merged organization in Sweden. The findings postulated that consensus on strategic priorities of a newly merged organization is essential for its development. The study also pointed out three enablers of strategic consensus establishment to be transparency, communication and agility. Vertical communication of a firm's purpose of existence bridges the gap on execution of strategic goals while transparency creates shared understanding of the reasoning behind the decisions made which builds strategic consensus in an organization. Agility enables the senior management in adaptation to the organizational change.

According to Thompson et al. (2022), organizational performance is defined as the degree of attainment of an organization's mission, as assessed through various metrics including work outcomes, intangible assets, customer relations, and service quality. As highlighted by Johnson and Lee (2023), organizational performance reflects an organization's capacity to effectively achieve its goals while efficiently utilizing available human and physical resources. This definition underscores the necessity for organizations to be guided by objective performance criteria when evaluating employee performance, further aiding the assessment of organizational goals and the development of strategic plans for future performance (Smith & Roberts, 2021).

The Central Bank of Kenya (CBK, 2021) report notes that 2020 commenced on a positive note with the banking industry primed to focus on longer-term issues such as climate-change, environmental sustainability, diversity, and integrating them in business decisions. The COVID-19 Pandemic took a toll on the Kenyan banking sector; the sector's profit before tax decreased by 29.3 percent to Ksh.112.4 billion in the year ended December 2020 from Ksh.159.1 billion in the year ended December 2019. In an increasingly competitive and rapidly changing financial landscape, commercial banks are challenged to implement strategic initiatives that enhance their performance and sustainability. Despite the availability of various strategic management frameworks and practices, many banks continue to face difficulties in translating their strategies into effective performance outcomes. This divergence raises critical questions about the nature of strategic implementation practices employed by commercial banks and their direct impact on organizational performance. Several factors contribute to this issue. Firstly, the alignment between strategic vision and operational execution often remains tenuous, resulting in gaps where strategic goals are not met. Additionally, external economic pressures, regulatory changes, and technological advancements further complicate the strategic implementation process. Furthermore, internal factors such as organizational culture, leadership effectiveness, and employee engagement play crucial roles in either facilitating or hindering the successful execution of strategies.

As a result, many commercial banks experience varying degrees of performance levels, which can include profitability, customer satisfaction, market share, and overall operational efficiency. These inconsistencies not only threaten the viability of the banks themselves but also compromise customer trust and the financial stability of the broader economic system. The problem revolves around the strategic implementation and performance of commercial banks in Kenya. Despite formulating strategic plans, commercial banks often struggle to translate these plans into successful actions that drive performance improvement. Commercial banks in Kenya may face challenges in aligning their strategic plans with the execution of key initiatives. There might be a disconnect between the formulated strategies and the actual implementation, leading to a lack of consistency and coherence in actions taken. This misalignment can hinder the bank's ability to achieve its strategic objectives and deliver optimal performance. Successful strategic implementation requires adequate allocation and utilization of resources, including financial, human, and technological resources. However, commercial banks in Kenya face limitations in effectively allocating resources to support the execution of strategic initiatives. This can result in suboptimal performance and hinder the bank's ability to compete in a dynamic market.

Effective monitoring and evaluation mechanisms are vital to track the progress and impact of strategic initiatives. However, commercial banks in Kenya face challenges in implementing robust performance measurement systems. Inadequate monitoring and evaluation processes hinder the bank's ability to identify performance gaps, make informed decisions, and take corrective actions. To ease liquidity conditions in the market, the Central Bank of Kenya (CBK) lowered the Central Bank Rate (CBR) from 11.5 per cent in July 2015 to 8.5 per cent in November 2019. Further, in April 2020, the benchmark rate was lowered to 7.0 per cent. The industry has, however, been negatively impacted by external factors. This demands that banks reinvent themselves to remain afloat.

For instance, asset quality in the banking sector deteriorated in 2020 due to the poor performance of different sectors caused by the COVID-19 Pandemic. Moreover, total banking sector profits dropped by 26.2 per cent compared to a similar period in 2019. Similarly, in 2020, income from fees and commissions and interest on placements contracted by 7.8 percent and 10.5 percent, respectively. A few studies, for example, by Olali (2006); Kimani (2012); Nzonge (2011); Nabwire (2014); and Kimeu & Maina (2018), have been carried out on the banking industry, though these studies' sampling frames did not focus on top managers and middle-level managers, who are key strategy formulators and implementers. Therefore the study sought to examine the effect of strategic consensus on performance of commercial banks in Bungoma County Kenya.

2. STRATEGIC CONSENSUS

Strategic consensus refers to the level of agreement among key stakeholders such as executives, managers, and employees on an organization's strategic goals, priorities, and implementation plans. It ensures alignment in decision-making and fosters a shared commitment to executing the strategy effectively. Consensus is a subject of strategic management since the late 1960s (Suhair A. Hamed (2024)). Recently, expressions like "agreement" or "cohesion" had been employed instead of consensus. Though some variation in recent terminology, the primary emphasis on agreement among superior managers on strategic issues remained relatively reliable for over three decades. In fact, until the late 1980s, many researchers dealt with a relatively specified definition of Strategic Consensus (SC) as agreement among top managers on strategic goals and means (Li & Guo, 2021). Initially, (SC) primarily stands for the alignment of views and understanding of the organization's strategy among employees and organisation. This means that organisation, as rational subjects of decision-making, have treated this understanding as a perceptible and objective factor which is easily enhanced, tracked, and controlled (Al Mansour & Obembe, 2018). Cooperation is more suitable for long-term development and reaching (SC) on aspects related to mutual interests, such as market development, operations management, and marketing management (Sharma & Behl, 2023).

(OP) is a compound and multidimensional phenomenon in business literature (Suhair A. Hamed (2024)). (OP) consists of the actual outcomes of the organization, that might probably be measured against desired results, objectives, and goals (Al Khajeh, 2018). In this regard, organisations need to understand the drivers of (OP) and establish a balanced system for organisational growth. Therefore, organizations with self-motivation and dynamism adopt multi-faceted strategies simultaneously, seeking to achieve organizational goals and accelerate performance (Abbas & Kumari, 2021). (OP) can be challenging due to various criteria, including sustainability, profitability, stakeholder satisfaction, and readiness to deal with environmental changes (Anwar & Abdullah, 2021). Currently, organisations strive to maintain their presence in the global market due to globalization challenges, competition, and technological advancements.

Organisations altered their hub from growing productivity and differentiation of products and services to focussing on human capital because employees are the most important source in any organisation, Organisations that effectively and efficiently manage their human capital are more capable of achieving their organisational goals and are likely to have sustainable organisational performance (Al Aina & Atan, 2020). There are different philosophies regarding organisational performance, The organization's ability to make specific goals, like retaining profits, gaining a competitive advantage, increasing market share, and implementing organisational strategies and action plans, determines its overall performance (Olan et al., 2019). The best performance relies on the overall performance of directly linked employees within the organisation. In spite of the significance of technology and its impact on (OP), understanding employees and their performance is crucial for advancing the organization's purpose, mission, and strategies (Berberoglu, 2018). To persist and be successful in modern competitive business, it is necessary to vie in a market in which customers, inputs, and capital are indicators of (OP) (AlShehhi et al., 2020).

An organisation can improve performance when it is measurable (Lee et al., 2022). Enthusiastic employees working in a positive climate provide more effective customer service, enhancing (OP) and achieving financial gains for stakeholders (Arif & Akram, 2018). Since the growth and success of organizations count on the performance of their employees, all issues related to infrastructure, development, and remote work will be equally relevant to the (OP). (OP) is widely explained in academic literature because it encompasses multiple meanings (Alnuaimi et al., 2021). The current problem is centred on a set of research motivations shaped by researchers' perspectives and their understanding of the research field and the practical application of research variables. Although strategic consensus (SC) has been studied at both the organizational and partial levels, there are still noticeable gaps in knowing the effects of (SC) on organizational outcomes. Despite the abundance of research and studies addressing organizational performance (OP), there is still ample room for further research and study to frame this broad concept, especially as it is no longer a simple concept with universally agreed-upon measures.

Consensus is a basis for decision-making, preceding actual decisions, "which involve discussions and negotiations to reach mutually acceptable conclusions" (Suhair A. Hamed (2024). This encourages taking actions that support consensus-building, followed by active steps to build consensus for solving customer problems, particularly in the marketing field (Ohno et al., 2020). Strategic Consensus (SC) is considered the shared vision among managers regarding the organization's strategic priorities. It is defined as "greater levels of SC are definitely linked with coordination and cooperation in strategy implementation, and thus (OP)" as well. Moreover, Mirzaei and Winroth (2016) stressed the involvement of all employees who possess strategic qualities aligned with the organisations strategy to achieve strategic consensus by fulfilling operational goals and policies. It also identifies it as the degree of shared understanding of strategic priorities among interconnected teams at the high, middle, and lower levels of the organisation (Porck et al., 2020). Strategic priorities stand for the noticed relative significance of specific initiatives or issues at the organisational level by employees, and the literature has indicated the existence of a level of (SC) within a small group at the top of the organisational hierarchy and the strategic priorities of the organization (Desmidt & George, 2016). Though, variances in demographic characteristics can also hinder communication, the development of (SC), and decision-making, which impede strategy implementation and lead to negative results. Therefore, more specifically, those that examine how (SC) (or the lack thereof) affects company performance provide conflicting results (Haapanen et al., 2020).

Organisational performance (OP) is a basic tool in management research and has received significant attention. It is associated with several dimensions, including organisational outcomes, financial performance, and market performance. Therefore, small and medium-sized enterprises can get several benefits from external knowledge because they could be more responsive to market needs and flexible compared to larger organisations (Singh et al., 2021). (OP) is at the hub of each management endeavour, as there is no point for an organisation to exist if it does not operate according to specific goals and objectives. Organisations seek various avenues to help keep up and/or enhance (OP) (Khalid et al., 2019). According to Leitão et al. (2019), (OP) refers to the progress and development of an organisation. There is no universally accredited simple definition of (OP), and analysing (OP) is a crucial step in the organisational evaluation process. It is the outcome of all the processes undertaken by the organisation and reflects how the organisation deploys its resources and investments in a method that enables it to achieve its goals (Almaaitah et al., 2020).

Alaaraj et al. (2018) define it as a set of fiscal and non-fiscal indications that provide data about the degree where objectives and outcomes are achieved. (OP) refers to the evaluation of an employee's behaviour towards a specific job or task within the organization (Kalogiannidis, 2021).

Additionally, T. Wang et al. (2021) consider it a measurement and analysis system for outputs of work, allowing stakeholders to address areas of deficiencies. In the context of business, organisational management compares its planned goals with the actual results of its work. Therefore, (OP) stands out as a universally acknowledged managerial concept that is unanimously recognised for its importance in determining organisational outcomes. Organisational performance can be considered a substantial indicator for organizations in achieving their goals or objectives in both advanced and developing economies, in minor, medium-sized, and large organizations. Organisations can create new markets and increase their market share by employing environmentally friendly activities and practises (Berrone et al., 2017).

H. Wang et al. (2021) argue that an organisation's long-term objective might be validated by expanding customer loyalty, acquiring new customers, and improving the organisation's image and reputation. The importance of (OP) can be elucidated by monitoring and understanding the activities and nature of the economic organization, keeping track of the financial and economic conditions adjacent to it, aiding the process of financial data analysis, comparison, and evaluation, and aiding in how fiscal data is linked and measuring (OP) (Suhair A. Hamed (2024). Furthermore, the knowledge gained by the organization supports cognitive integration among employees and processes within the organization, granting greater flexibility and better adaptation to its organizational structure, thereby fostering organizational innovation via the organization to enhance (OP) (García-Sánchez et al., 2018).

Organizational performance is a comprehensive concept that involves various factors and is of great importance to both practitioners and researchers (Lengingiro, et al. 2024). Gadd, Holmes, and Shearer (2021) define organizational performance as the effective management of an organisation, to yield maximum value for stakeholders. Organizational performance is attained when an organization efficiently and effectively achieves its objectives, surpassing its competitors in the process (Kaidesoja, 2022). Over the years four decades, there has been a variation in measurement perspectives from purely financial metrics to more comprehensive indicators that capture skills and competencies. There is no universally appropriate performance measure, and multiple measures must be used to assess organizational performance (Burmman et al., 2021).

The success of any organisation is measured by its ability to achieve set goals and objectives (Chikazhe et al., 2023). Gaura et al. (2021) defined organisational performance as the comparison of achieved goals and objectives and the set goals and objectives. Gumbo (2019) viewed organisational performance as not only concerned with the satisfaction of primary stakeholders through profitability but, also with other stakeholders that included, customers, suppliers, government, the environment, and the society in general. The organisational performance measurement is thus, classified into financial and non-financial indicators and these indicators analyse the extent to which the set organisational goals and objectives are met within a given period which can either be short term or long term (Yehualaa, 2023). These financial indicators include cash flow position, return on investment (ROI) shareholder value, and stock turnover (Kaondera et al., 2023). While non-financial indicators include, customer satisfaction, product quality, corporate social responsibility (CSR), market share, and employee satisfaction (Rucha & Abdallah, 2017). Suppliers are critical stakeholders whose performance has a direct effect on organisational performance (Wairu & Gitonga, 2018). The contribution of suppliers to organisational performance has both financial and non-financial implications.

3. METHOD

This study adopted a descriptive research design. This study constituted a census survey of the 11 banks in Bungoma County respectively. Branch managers, Credit managers and customer care of the banks was targeted.

The study adopted census survey and therefore all the Branch managers, Credit managers and customer care in 11 banks was studied. Due to the target population, the study adopted working with entire population. Branch managers, Credit managers and customer care was targeted. Data collection instrument was questionnaire and other information relevant to the study. Piloting was done to test the validity and reliability of the data collection instrument. Once data is collected, it was crosschecked and verified for errors, completeness and consistency. It was coded, entered and analyzed descriptively using IBM Statistical Package for Social Sciences (SPSS 23). Pearson correlation analysis was used to test the relationship between variables in the study hypotheses. ANOVA multiple linear regression analysis was used to determine the statistical relationship between the independent variable and the dependent.

4. DISCUSSIONS

4.1 Strategic Consensus

The study's first objective is to examine the effect of strategic consensus on performance of commercial banks in Bungoma County Kenya. The composite means of 3.22 indicates that the respondents were neutral on the strategic consensus on performance of commercial banks in Bungoma County Kenya. The standard deviation of 1.00 further indicates that the responses did not vary much from their averages. Table 4.1 below shows how the various statements measuring strategic consensus on performance of commercial banks in Bungoma County Kenya.

Table 4.1: Strategic Consensus on Performance of Commercial Banks in Bungoma County Kenya

Strategic Consensus	Mean	Stdv
Strategic Consensus (SC) is considered the shared vision among managers regarding the organization's strategic priorities	2.98	1.286
Though, variances in demographic characteristics can also hinder communication, the development of (SC), and decision-making, which impede strategy implementation and lead to negative results.	3.25	1.332
Strategic consensus ensures alignment in decision-making and fosters a shared commitment to executing the strategy effectively.	3.25	1.318
Initially, (SC) primarily stands for the alignment of views and understanding of the organization's strategy among employees and organisation.	3.29	1.324
Currently, organisations strive to maintain their presence in the global market due to globalization challenges, competition, and technological advancements.	3.46	1.345
Consensus is a basis for decision-making, preceding actual decisions, "which involve discussions and negotiations to reach mutually acceptable conclusions.	3.11	1.456
Average for Strategic Consensus	3.22	1.00

The findings revealed that strategic consensus (SC) is considered the shared vision among managers regarding the organization's strategic priorities. This was supported by the mean of 2.98 and standard deviation of 1.286. The study also didn't clearly indicate whether though, variances in demographic characteristics can also hinder communication, the development of (SC), and decision-making, which impede strategy implementation and lead to negative results. This was represented by a mean of 3.25 and a standard deviation of 1.332, and also a mean of 3.25 and a standard deviation of 1.318 respectively. It was also not clear whether initially, (SC) primarily stands for the alignment of views and understanding of the organization's strategy among employees and organisation as indicated by the mean of 3.29 and standard deviation of 1.324. However, respondents slightly agreed that currently, organisations strive to maintain their presence in the global market due to globalization challenges, competition, and technological advancements. This was evident from the mean of 3.46 and standard deviation of 1.345. Lastly, it wasn't clear whether consensus is a basis for decision-making, preceding actual decisions, "which involve discussions and negotiations to reach mutually acceptable conclusions. This was supported by the mean of 3.11 and standard deviation of 1.456.

From the findings, it was evident that strategic consensus has an influence on performance of commercial banks in Bungoma County Kenya. Most of the statements didn't positively influence the variable strategic consensus since they were below the composite mean of 3.22 and a standard deviation of 1.00.

4.2. Performance of Commercial Banks in Bungoma County Kenya

The main objective of the study was to 'examine the influence of performance of commercial banks in Bungoma County Kenya'. The composite mean of 3.36 indicates that the respondents were neutral on performance of commercial banks in Bungoma County Kenya. The standard deviation of .604 further indicates that the responses did not vary much from their averages. Table 4.2 below shows how the various statements measure the performance of commercial banks in Bungoma County Kenya.

Table 4.2: Performance of Commercial Banks in Bungoma County Kenya

Performance of Commercial Banks in Bungoma County Kenya	Mean	Stdv
Organizational performance is attained when an organization efficiently and effectively achieves its objectives, surpassing its competitors in the process.	3.41	1.362
The success of any organisation is measured by its ability to achieve set goals and objectives.	3.46	1.310
Customer satisfaction, product quality, corporate social responsibility (CSR), market share, and employee satisfaction.	3.36	1.327
For a firm to be successful it has to record high returns and identify performance drivers from the top to the bottom of the organization.	3.18	1.293
Several key themes emerge regarding the impact of various capabilities on the performance of commercial banks	3.34	1.294
With performance in Banks, there is a presence of growth.	3.08	1.284
Average Performance Of Commercial Banks	3.36	.604

The respondents slightly agreed that organizational performance is attained when an organization efficiently and effectively achieves its objectives, surpassing its competitors in the process. This was indicated by the mean of 3.41 and standard deviation of 1.362. The success of any organisation is measured by its ability to achieve set goals and objectives. This was evident from the mean of 3.46 and standard deviation of 1.310. Customer satisfaction, product quality, corporate social responsibility (CSR), market share, and employee satisfaction as shown by the mean of 3.36 and standard deviation of 1.327. Further, it wasn't clear whether for a firm to be successful it has to record high returns and identify performance drivers from the top to the bottom of the organization. This was evident from the mean of 3.18 and standard deviation of 1.293. It was also not clear whether several key themes emerge regarding the impact of various capabilities on the performance of commercial banks as shown by the mean of 3.34 and standard deviation of 1.294. With performance in Banks, there is a presence of growth, the mean of 3.08 indicated that respondents were not sure about that. Most of the statements negatively influenced the Organizational performance since their means were below the average mean of 3.36.

4.3 Correlation Analysis

To determine the existence of relationships between the predictor variables and the dependent variable, the Pearson correlation coefficient (r) was employed to determine the relationship, direction, and magnitude, as described by Yount (2006). The correlation's direction specifies whether it's inverse (-) or direct (+). The correlation can be weak, somewhat high, or none at all. The correlation can either be explained as significant or inconsequential. For this investigation, the correlation coefficients are reported in Table 4.3.

Table 4.3: Correlation Matrix

	Performance Of Commercial Banks	Strategic Consensus
Performance of Commercial Banks	Pearson Correlation (r) 1	.644**
	Sig. (2-tailed)	.000
	N	160
		160

Based on the findings shown in Table 4.3 there is a significant positive correlation between strategic consensus and performance of commercial banks in Bungoma County Kenya as depicted by a correlation value ($r = .644$, $\text{Sig} = .000$). The association is strong since $r = .644 < 1$. This implies that a unit change in strategic consensus may lead to an increase in the performance of commercial banks in Bungoma County Kenya by .644 units. The findings are supported by the study by Andinda and Dushimimana (2023) who found a strong correlation ($r = .669$) between strategic consensus and performance of commercial banks in Bungoma County Kenya.

4.4 Regression Analysis

The study variables were regressed to reveal the link between the independent and dependent variables. The study evaluated the analysis of variance, model summary, and model fitting.

4.4.1 Model Summary

The coefficient of determination (r) was used to assess the relationship between the dependent variable (performance of commercial banks in Bungoma County Kenya) and the independent variables (strategic consensus, strategic action planning, strategic communication, strategic resource allocation). In this study, the coefficient of determination (r) was 0.730, indicating a strong relationship between the independent factors (strategic consensus, strategic action planning, strategic communication, and strategic resource allocation) and the dependent variable (performance of commercial banks). The R squared was 0.507, indicating that independent factors (strategic consensus, strategic action planning, strategic communication, strategic resource allocation) could account for 50.7% of the dependent variable (performance of commercial banks in Bungoma County Kenya). Thus, strategic implementation practices can only account for 50.7% of the performance of commercial banks in Bungoma County Kenya.

Table 4.4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.712 ^a	.507	.495	.42962

a. Predictors: (Constant), strategic consensus

The findings are also supported by previous findings done in different regions relating to strategic implementation practices and performance of commercial banks in Bungoma County Kenya'. Andinda and Dushimimana (2023) found strategic implementation had a strong significant correlation with performance of commercial banks ($r = .798$) and explained 63.6% variability of performance of commercial banks. The study found strategic consensus, to have significant correlation with performance of commercial banks in Bungoma County Kenya. Muute and James (2019) also found strategic implementation practices in terms of strategic consensus, strategic action planning, strategic communication, strategic resource allocation had a strong correlation between the planning practices performance of commercial banks ($r = .913$) and explained 83.4% variability of performance of commercial banks.

4.4.2 Analysis of Variance

ANOVA was used to determine if the model was a good fit for the data. As depicted in Table 4.5 below, the F calculated (4, 155) was 39.902 which is higher than the F critical value 2.43. The sig value was 0.000 which is less than the significant level of 0.05. This implies that the model was a good fit for the data and hence can be used to show the influence of the independent variables (strategic consensus) on the dependent variable (performance of commercial banks in Bungoma County Kenya).

Table 4.5: Analysis of Variance

Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	29.460	1	7.365	39.902	.000 ^b
1 Residual	28.609	39	.185		
Total	58.069	40			

a. Dependent Variable: performance of commercial banks in Bungoma County Kenya

b. Predictors: (Constant), strategic consensus,

4.4.3 Regression Coefficients

Regression analysis helps understand how a typical value of a dependent variable or criterion variable changes when any one of the independent variables is varied, while the other independent variables are held constant. Table 4.6 below shows the values for the coefficients. The regression results show that the constant for the study model the constant for the model was 1.271 and also significant ($\text{Sig} = .000 < 0.05$) as supported by t -calculated (6.318) which was found to be greater than the t -critical (± 1.955).

Table 4.6: Regression Results

Model	Unstandardized Coefficients		Standardized Coefficients	T	Sig.
	B	Std. Error	Beta		
(Constant)	1.271	.201		6.318	.000
Strategic consensus	.144	.060	.239	2.395	.018

a. Dependent Variable: performance of commercial banks in Bungoma County Kenya

For the first objective of the study which was to ‘establish the influence of strategic consensus on performance of commercial banks in Bungoma County Kenya’ the variable strategic consensus ($\beta = .144$, Sig = .018) shows a significantly strong positive significant relationship with performance of commercial banks in Bungoma County Kenya’. This indicates that strategic consensus has a direct relationship with the performance of commercial banks in Bungoma County Kenya since ($\beta = .144$) is positive implying that an increase in performance of commercial banks by a unit needs a .144 of strategic consensus. In addition, strategic consensus influences the performance of commercial banks by .239 or 23.9%. The significance is also supported by the t-calculated (2.395) > than the t-critical (± 1.655). Thus, strategic consensus positively and significantly influences the performance of commercial banks in Bungoma County Kenya. The findings are supported by Umukumburwa (2024), Andinda and Dushimimana (2023), and Sebasore and Dushimimana (2022) who found a significant positive influence between strategic consensus and performance of commercial banks.

4.4.4 Model Fitting

Multiple regression was carried out to determine the relationship of the study model by predicting the Dependent variable in terms of the independent variables. The following multiple regression model was used to come up with the results in Table 4.6 below.

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

Where, Y= performance of commercial banks in Bungoma County Kenya.

β_0 = Constant (Coefficient of intercept)

X_1 = strategic consensus

$$Y = 1.271 + .144X_1$$

5. CONCLUSION AND RECOMMENDATIONS

The following conclusions were made from the study findings: For the first objective of the study which was to ‘establish the influence of strategic consensus on performance of commercial banks in Bungoma County Kenya’ the variable strategic consensus ($\beta = .144$, Sig = .018) shows a significantly strong positive significant relationship with performance of commercial banks in Bungoma County Kenya’. This indicates that strategic consensus has a direct relationship with the performance of commercial banks in Bungoma County Kenya since ($\beta = .144$) is positive implying that an increase in performance of commercial banks by a unit needs a .144 of strategic consensus. In addition, strategic consensus influences the performance of commercial banks by .239 or 23.9%. The significance is also supported by the t-calculated (2.395) > than the t-critical (± 1.655). Thus, strategic consensus positively and significantly influences the performance of commercial banks in Bungoma County Kenya. The findings are supported by Umukumburwa (2024), Andinda and Dushimimana (2023), and Sebasore and Dushimimana (2022) who found a significant positive influence between strategic consensus and performance of commercial banks.

The study recommended that strategic consensus (SC) should be considered the shared vision among managers regarding the organization’s strategic priorities and that though, variances in demographic characteristics can also hinder communication, the development of (SC), and decision-making, which impede strategy implementation and lead to negative results. Organisations strive to maintain their presence in the global market due to globalization challenges, competition, and technological advancements.

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