The International Journal of Business Management and Technology, Volume 10 Issue 11 November 2026
ISSN: 2581-3889

Research Article Open Access

Strategic Management Practices and Organization Performance of Commercial Banks in Nairobi City County, Kenya

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Abstract: *Commercial banks in Kenya operate in a competitive and tightly regulated environment in which strategic choices shape performance. This study examined the effect of technology adoption, resource allocation, risk management and customer relationship management on the organization performance of commercial banks in Nairobi City County, Kenya. A descriptive survey design was used. The target population was 450 senior managers drawn from the 39 commercial banks and their branches, and a stratified random sample of 212 was determined using Yamane's formula. Data were collected with a structured five-point questionnaire, which achieved a 95% response rate, and were analyzed in SPSS version 25 using means and standard deviations. Cronbach's alpha coefficients of 0.74 to 0.80 confirmed internal consistency. Respondents agreed strongly with every statement on all four practices (item means 4.70 to 4.93; standard deviations below 0.50), with credit risk control rated highest. The study concludes that managers perceive each practice as improving bank performance, and it recommends sustained investment in integrated digital systems, strategic allocation of staff and assets, stronger credit, market and operational risk controls, and data-driven personalized customer service.*

Keywords: Commercial banks, Customer relationship management, Organization performance, Risk management, Strategic management practices, Technology adoption

I. Introduction

Strategic management practices shape how commercial banks position themselves, deploy their resources and respond to change, and they are widely regarded as an important influence on bank performance in Nairobi City County, Kenya [1]. Practices such as strategic planning, environmental scanning, competitive positioning, resource allocation and continuous monitoring help banks adapt to a dynamic financial environment and maintain operational efficiency [2]. More generally, research on strategic management finds that the configuration of practices a firm adopts is associated with its performance [3].

Evidence from other markets points the same way. Studies of banks in Bangladesh associate clear strategic planning, environmental scanning and resource convergence with stronger returns on assets [4], and work on Chinese commercial banks examines the digital transformation of banks and the effect of internet finance on their performance [5, 6]. Research in the United Arab Emirates links the quality of credit risk management to bank financial performance [7]. In Sub-Saharan Africa, bank performance is uneven and is shaped by structural weaknesses, regulatory differences and economic fluctuations [8] while evidence from Nigeria shows that strategic practices, including technology adoption, affect the profitability and sustainability of banks [9].

In Kenya, commercial bank performance has been resilient but not optimal when compared with global and regional benchmarks [10]. Large banks sustain profitability through diversified income and technological innovation, whereas smaller banks contend with capital adequacy, liquidity pressure and high operating costs. Closing this performance gap through better strategic management is important for competitiveness, financial stability and service delivery [11]. This study focuses on four practices: technology adoption, resource allocation, risk management and customer relationship management.

Despite the recognized benefits of strategic management, the Kenyan banking sector continues to experience a short-term operational focus, limited integration of long-term strategies and weak execution mechanisms [10]. Many banks remain exposed to digital disruption, regulatory shifts and changing customer demands without comprehensive strategic frameworks to respond [2], and the consequences include stagnating growth, client dissatisfaction and declining shareholder returns [12]. Existing Kenyan studies have tended to examine individual aspects of strategy, such as

innovation capability or strategic intelligence [13, 14], rather than linking a defined set of strategic practices to organization performance within the regulatory and technological setting of Nairobi City County. This study addresses that gap.

The general objective was to determine the effect of strategic management practices on organization performance of commercial banks in Nairobi City County, Kenya. The specific objectives were: (i) to examine the effect of technology adoption on organization performance; (ii) to determine the effect of resource allocation on organization performance; (iii) to assess the effect of risk management on organization performance; and (iv) to examine the effect of customer relationship management on organization performance of commercial banks in Nairobi City County, Kenya.

The findings are relevant to bank management, which must decide which practices to prioritize; to regulators such as the Central Bank of Kenya, which are concerned with the resilience of the sector; and to researchers building on the strategic management literature in Kenyan banking. The rest of the paper reviews the literature, describes the methodology, presents and discusses the results objective by objective, and ends with conclusions and recommendations.

II. Literature Review

2.1 Theoretical foundations

Four theories anchor the study, one for each specific objective. The Technology Acceptance Model (TAM) proposes that perceived usefulness and perceived ease of use shape the intention to use a technology and, in turn, actual use [15]. In banks, staff who fined digital tools useful and easy to use are more likely to adopt them, which improves service delivery and operating efficiency. TAM has been criticized for oversimplifying the drivers of behavioral intention and for giving little attention to organizational and environmental factors, which suggests that it be complemented by firm-level perspectives [16]. It underpins the first objective.

The resource-based view (RBV) holds that valuable, rare, inimitable and non-substitutable resources are the source of sustained competitive advantage, so banks need to align human, financial and technological resources with their core competencies [17]. A limitation is that RBV tends to underplay how resource value changes over time and how external pressures such as market fluctuations or regulatory change affect it [18]. RBV grounds the second objective.

Enterprise risk management (ERM) treats risk control as a firm-wide, integrated activity built into strategic decision-making [19]. Evidence links ERM to firm performance [20, 21], although its implementation can be costly and complex. ERM grounds the third objective.

Relationship marketing theory stresses long-term customer ties built on trust, satisfaction and information exchange, which are linked to loyalty, profitability and firm performance [22, 23]. In banking, customer relationship management (CRM) is the operational expression of this idea, and the theory grounds the fourth objective.

2.2 Empirical review

2.2.1 Technology adoption and organization performance

Digital technology has repeatedly been associated with better bank outcomes. Kimoni [24] found that online banking, mobile applications and digital payment systems reduced costs and improved efficiency among commercial banks in Kenya, and Zuo et al. [25] reported that investment in digital technology improved the sustainable efficiency of commercial banks. Wang et al. [26] and Chhaidar et al. [27] similarly linked fintech and technology investment to higher efficiency and profitability, and Mangana [11] showed that the strategic adoption of technological innovations strengthens the competitive advantage of Kenyan commercial banks. Kinyanjui [28] further found that digital transformation supports customer-centric banking models. Much of this evidence, however, concerns large banks with the capital to absorb the cost of advanced technologies, and less is known about how resource-constrained banks manage technology integration, employee resistance and cybersecurity risks [26, 27].

2.2.2 Resource allocation and organization performance

Studies of banks in several markets connect the allocation of human, financial and technological resources to performance. Shrouf et al. [29] examined how human resources influence strategic performance through productivity, and Faruq et al. [30] reported that investment in human and intellectual capital supports bank performance in Bangladesh. In Jordanian commercial banks, electronic human resource practices were shown to matter for organizational learning capabilities [31]. The literature, however, rarely examines the internal decision processes that guide how banks prioritize resources among competing demands such as compliance, innovation and expansion, or how they assess effectiveness after allocation [4, 31].

2.2.3 Risk management and organization performance

Research on banks consistently ties risk management to performance and stability. Mwanzia [32] reported that robust risk management frameworks strengthened the performance of commercial banks in Kenya, and Siddique et al. [33] and Al Zaidanin and Al Zaidanin [7] reached similar conclusions for credit risk management in South Asian and United Arab Emirates banks respectively. Koskei [34] found that Kenyan banks with updated risk assessment policies and strong capital buffers were more stable during downturns, and Harrison and Muiru [12] examined financial management practices and the performance of commercial banks in Nairobi City County. Most of these studies concentrate on compliance, controls and credit assessment and say little about how risk frameworks support or constrain innovation and agility [14, 32].

2.2.4 Customer relationship management and organization performance

CRM is associated with retention, loyalty and financial results. Kinyanjui [28] studied digital transformation and CRM among commercial banks in Kenya, Schmidt [35] examined the performance effects of ERP and CRM adoption in the banking sector, Mwagona and Kinyua [36] reviewed evidence connecting customer experience management to organizational performance, and Ndiaye [37] examined how mobile banking platforms shape customer engagement in commercial banks. Few studies, however, examine the barriers to CRM adoption, such as organizational culture, staff readiness and data privacy concerns [38].

2.3 Conceptual framework

The study is guided by the conceptual framework in Fig. 1. The independent variables are technology adoption, resource allocation, risk management and customer relationship management, and the dependent variable is organization performance. Technology adoption is reflected in integrated banking systems and internet and mobile banking; resource allocation in human, financial and physical resources; risk management in credit, market and operational risk control; and CRM in customer satisfaction, retention and service responsiveness. Organization performance is reflected in return on assets, operational efficiency and customer growth.

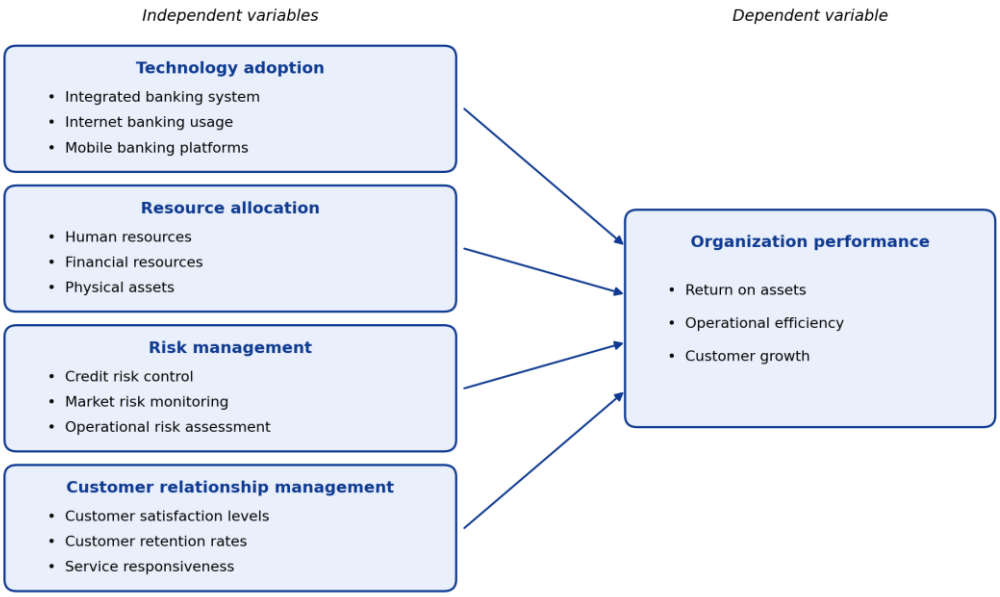


Fig. 1 conceptual framework of the study

III. Research Methodology

3.1 Research design

A descriptive survey design was adopted. A descriptive design describes the characteristics and patterns of the phenomenon of interest as they currently exist, without altering the environment, and it suits studies that aim to give an in-depth picture of a specific issue within a given context [39].

3.2 Target population, sample and sampling technique

The target population is the complete group about which conclusions are drawn [40]. It comprised 450 senior managers directly involved in strategic decision-making across the 39 commercial banks and their branches in Nairobi City County, Kenya. Both head-office and branch-level managers were included because strategic decisions are formulated at head office but implemented and adapted at branch level, where customer interactions take place. Nairobi City County was

selected because it is the financial hub of Kenya and hosts the headquarters and main branches of nearly all commercial banks [41]. The sampling frame, the list from which the sample is drawn [42], covered five management categories (Table 1).

Stratified random sampling was used. The population was divided into strata by management role and participants were selected at random from each stratum in proportion to its size, which reduces sampling bias and ensures that every category is represented [41, 43]. The sample size was determined using Yamane's formula:

$$n = N / (1 + N e^2) \quad (1)$$

where N is the population (450) and e is the margin of error (0.05). Substituting in (1) gives n = 450 / 2.125 = 211.76, which was rounded up to a sample of 212 respondents, allocated across the strata as shown in Table 1.

Table 1 Target population and sample size by management category

Category	Population	Percentage (%)	Sample
Branch managers	112	25	53
Heads of operations	90	20	42
Heads of finance	81	18	38
Heads of credit	99	22	47
Heads of business development	68	15	32
Total	**450**	**100**	**212**

Source: Commercial banks in Nairobi City County, Kenya (2026); sample computed by the author

3.3 Research instrument and data collection

Primary data were collected with a structured questionnaire [44], a tool that gathers standardized information efficiently, reduces interviewer bias and eases data processing. The questionnaire had six sections: respondent characteristics (gender, age, education and years of service in the organization), followed by five sections of five statements each on technology adoption, resource allocation, risk management, customer relationship management and organization performance. Respondents rated each statement on a five-point scale from 5 (strongly agree) to 1 (strongly disagree). The questionnaire was delivered online through Google Forms, which preserved confidentiality and removed the need for the researcher to be present [45]. Secondary data from annual reports, audited financial statements, Central Bank of Kenya publications and policy documents complemented the primary data and supported triangulation.

3.4 Pilot test, validity and reliability

A pilot test was conducted before the main survey to identify weaknesses in the clarity, wording and structure of the questionnaire. Following the commonly applied rule of 5–10% of the main sample, about 20 respondents were used, and pilot responses were to be excluded from the final analysis if substantial revisions were made to the instrument. Validity is the extent to which an instrument measures what it is intended to measure, and reliability is the consistency of the results it produces [46]. Content validity was established through expert judgment, and internal consistency was tested with Cronbach's alpha, with coefficients above 0.70 regarded as acceptable.

3.5 Data processing and analysis

Data were cleaned, coded and analyzed using the Statistical Package for the Social Sciences (SPSS) version 25. Descriptive statistics, namely means and standard deviations, were used to summarize respondents' perceptions of each practice and of organization performance [47], and the results are presented in tables. Because every statement is rated on a five-point scale, means closer to 5.0 indicate stronger agreement and smaller standard deviations indicate more uniform views.

IV. Results and Discussion

4.1 Reliability and response rate

Cronbach's alpha coefficients for the study variables ranged between 0.74 and 0.80, above the 0.70 threshold, so the items measuring each construct were internally consistent. The coefficient was highest for customer relationship management, followed closely by risk management and resource allocation, with organization performance and technology adoption also at satisfactory levels. Of the 212 questionnaires distributed, 202 were returned, a response rate of 95%. A response rate above 70% is generally regarded as adequate, so the achieved rate supports the representativeness of the data.

4.2 Respondent profile

Table 2 summarizes the respondents. Men were 55% and women 45%. Most respondents (73%) were aged 31 to 50 years, and 96% held a diploma or a bachelor's degree. The largest group (39%) had served 6 to 9 years in their organization. The respondents were therefore mostly mid-career, well-educated managers with enough organizational exposure to give informed views on strategic practice.

Table 2 Profile of respondents (n = 202)

Characteristic	Category	Percentage (%)
Gender	Male	55
	Female	45
Age	21–30 years	19
	31–40 years	33
	41–50 years	40
	51 years and above	8
Highest education	Bachelor's degree	69
	Diploma	27
	Certificate	4

Source: Author (2026)

4.3 Descriptive statistics of the study variables

Table 3 presents the mean and standard deviation for each of the 25 statements, grouped by variable. Respondents agreed strongly with every statement: item means ranged from 4.70 to 4.93 and every standard deviation was below 0.50, which shows strong agreement with little dispersion in views. Averaging the item means for each variable gives 4.84 for risk management, 4.84 for customer relationship management, 4.80 for resource allocation, 4.79 for technology adoption and 4.79 for organization performance. These averages are close together, so the data show that managers view all four practices as beneficial rather than supporting a firm ranking among them.

Table 3 Perceptions of strategic management practices and organization performance (mean and standard deviation)

No.	Statement	Mean	Std. deviation
Technology adoption (average of item means = 4.79)			
1	Integration of banking systems has improved efficiency and reduced operational costs in the bank	4.91	0.286
2	Banking system integration has enhanced service delivery and overall organizational performance	4.71	0.464
3	Internet banking usage has increased customer convenience and strengthened customer loyalty	4.74	0.438
4	Mobile banking platforms have expanded access to financial services and boosted transaction volumes	4.82	0.425
5	Adoption of mobile banking has positively contributed to the financial performance of the bank	4.79	0.419
Resource allocation (average of item means = 4.80)			
1	Proper allocation of human resources enhances employee productivity in the bank	4.91	0.293
2	Effective staffing and training improve overall organizational performance	4.77	0.424
3	Adequate allocation of financial resources supports the achievement of the bank's strategic objectives	4.77	0.424
4	Proper utilization of physical assets (e.g., buildings, equipment, technology) contributes to improved service delivery	4.80	0.415

No.	Statement	Mean	Std. deviation
5	Effective allocation and maintenance of assets enhance the bank's competitive advantage	4.74	0.438
Risk management (average of item means = 4.84)			
1	Effective credit risk control measures have minimized loan defaults and improved financial performance	4.93	0.263
2	Proper credit risk monitoring has strengthened the bank's asset quality and sustainability	4.78	0.414
3	Regular market risk monitoring helps the bank adapt to fluctuations in interest rates, exchange rates, and inflation	4.78	0.429
4	Continuous operational risk assessment has reduced incidences of fraud and enhanced service delivery	4.84	0.379
5	Strong operational risk management practices contribute to overall stability and long-term organizational performance	4.86	0.346
Customer relationship management (average of item means = 4.84)			
1	Improved customer relationship management has enhanced the bank's customer retention rate	4.91	0.293
2	High customer retention contributes significantly to the financial performance of the bank	4.75	0.436
3	Personalization of services has improved the overall customer experience and loyalty	4.78	0.417
4	Tailored banking products and services have strengthened the competitiveness of the bank	4.87	0.336
5	Enhanced customer satisfaction has led to increased profitability and long-term organizational performance	4.87	0.350
Organization performance (average of item means = 4.79)			
1	The bank effectively utilizes its assets to generate higher returns	4.86	0.387
2	The bank's operations are carried out in a cost-effective manner	4.70	0.471
3	Streamlined processes in the bank enhance overall efficiency	4.79	0.422
4	The bank provides high-quality services that meet customer expectations	4.83	0.392
5	Customer feedback is used to improve service delivery and satisfaction	4.78	0.414

Source: Author (2026). Scale: 5 = strongly agree, 1 = strongly disagree. n = 202

4.4 Technology adoption and organization performance

The first objective was to examine the effect of technology adoption on organization performance. Respondents gave the highest rating to the statement that integrated banking systems improve efficiency and reduce operating costs (mean = 4.91, SD = 0.286). Mobile banking platforms were seen as expanding access to financial services and boosting transaction volumes (mean = 4.82, SD = 0.425), and the adoption of mobile banking as contributing to financial performance (mean = 4.79, SD = 0.419). Internet banking was credited with raising customer convenience and loyalty (mean = 4.74, SD = 0.438), and system integration with improving service delivery and overall performance (mean = 4.71, SD = 0.464). These results indicate that managers regard technology as a driver of operating efficiency, customer satisfaction and bank performance. They agree with Kimoni [24], who found that digital technology reduced costs and improved efficiency in Kenyan commercial banks, and with Mangana [11], who reported that technological innovation strengthens competitive advantage, and they fit the TAM expectation that tools perceived as useful are adopted and used.

4.5 Resource allocation and organization performance

The second objective was to determine the effect of resource allocation on organization performance. The statement that proper allocation of human resources raises employee productivity received the highest rating (mean = 4.91, SD = 0.293). Effective staffing and training, and adequate allocation of financial resources to strategic objectives, each scored a mean

of 4.77 (SD = 0.424). Proper use of physical assets, including buildings, equipment and technology, was seen as improving service delivery (mean = 4.80, SD = 0.415), and effective allocation and maintenance of assets as enhancing competitive advantage (mean = 4.74, SD = 0.438). The emphasis on human resources is consistent with Shrouf et al. [29], who connect human resources to strategic performance through productivity, and with Faruq et al. [30], who report that investment in intellectual capital supports bank performance. Read with the RBV, the results suggest that banks gain when valuable human, financial and physical resources are matched to strategic priorities.

4.6 Risk management and organization performance

The third objective was to assess the effect of risk management on organization performance. Risk management produced the highest-rated statement in the whole survey: effective credit risk control minimizes loan defaults and improves financial performance (mean = 4.93, SD = 0.263). Strong operational risk management practices were linked to overall stability and long-term performance (mean = 4.86, SD = 0.346), and continuous operational risk assessment to fewer cases of fraud and better service delivery (mean = 4.84, SD = 0.379). Credit risk monitoring, which strengthens asset quality and sustainability (mean = 4.78, SD = 0.414), and regular market risk monitoring, which helps banks adapt to changes in interest rates, exchange rates and inflation (mean = 4.78, SD = 0.429), were also rated highly. These findings agree with Mwanzia [32], who reported that robust risk management frameworks strengthened the performance of Kenyan commercial banks, and with studies in other markets that tie credit risk management to bank financial performance [7, 33]. They also support the ERM view that risk oversight belongs inside strategic decision-making.

4.7 Customer relationship management and organization performance

The fourth objective was to examine the effect of customer relationship management on organization performance. Respondents agreed most strongly that improved CRM enhances customer retention (mean = 4.91, SD = 0.293). Tailored products and services were seen as strengthening competitiveness (mean = 4.87, SD = 0.336), and enhanced customer satisfaction as raising profitability and long-term performance (mean = 4.87, SD = 0.350). Personalization of services was credited with improving customer experience and loyalty (mean = 4.78, SD = 0.417), and high retention with contributing to financial performance (mean = 4.75, SD = 0.436). The results are consistent with the literature linking CRM and customer experience management to retention, service quality and performance in banking [28, 35, 36], and with relationship marketing theory, which treats long-term customer relationships as a source of firm performance.

4.8 Organization performance

Respondents also rated the performance of their own banks (Table 3). Effective use of assets to generate higher returns scored highest (mean = 4.86, SD = 0.387), followed by high-quality services that meet customer expectations (mean = 4.83, SD = 0.392), streamlined processes (mean = 4.79, SD = 0.422) and the use of customer feedback to improve services (mean = 4.78, SD = 0.414). Cost-effective operations had the lowest mean among all 25 items (4.70) and the largest standard deviation (0.471), so views on cost-effectiveness were the least uniform. Performance was therefore perceived as strongest on asset use and service quality, which reflects the mix of financial and non-financial measures used to assess bank performance in Kenya [14].

v. Conclusion

5.1 Conclusions

The study examined the effect of technology adoption, resource allocation, risk management and customer relationship management on the organization performance of commercial banks in Nairobi City County, Kenya. Senior managers agreed strongly that each practice improves performance. Integrated, internet and mobile banking technologies were seen to raise efficiency, cut costs and support customer convenience and loyalty. Sound allocation of human, financial and physical resources was seen to raise productivity and service delivery. Credit, market and operational risk controls were seen to protect asset quality, reduce fraud and sustain stability, and personalized, retention-focused CRM was seen to strengthen competitiveness and profitability. Managers therefore regard these four practices as central to bank performance.

The advantages of the study are its coverage of both head-office and branch-level managers across the banks in the county, a 95% response rate and acceptable reliability coefficients. Bank management can apply the findings to set priorities for investment in technology, staff, risk systems and customer analytics, and regulators and researchers can use them as a baseline for further study of strategic practice in the sector.

5.2 Recommendations

Four recommendations follow from the objectives. First, banks should continue to prioritize integrated banking systems, internet banking and mobile banking, train staff to use them, and put in place systems to evaluate the effect of technology

on performance. Second, banks should allocate resources strategically, covering staffing and training, financial management and the maintenance of physical assets, and should assess regularly whether allocation still matches long-term goals. Third, banks should strengthen credit, market and operational risk controls and adopt early-warning systems that identify threats so that resources can be mobilized quickly. Fourth, banks should invest in CRM systems that support personalized services, regular customer contact and prompt response to feedback, and should use data analytics to understand customer preferences and track satisfaction.

5.3 Limitations and areas for further research

The findings must be read with several limitations in mind. The study used a descriptive design and summarized perceptions with means and standard deviations only, so it shows how strongly managers agree that each practice improves performance but does not test the size or statistical significance of the effects, for example through correlation or regression analysis. The data are self-reported perceptions from a single county at one point in time, and no objective financial indicators such as return on assets were analyzed. Further studies could apply inferential methods and objective performance measures, include organizational culture, leadership style and regulatory change as additional or moderating factors, compare banking segments and regions, and follow the long-term effects of digital transformation and innovation on bank performance.

Acknowledgements

The author thanks the research supervisors, Dr. Ezekiel Kimani and Dr. Justus Maina, for their guidance and support, and The Co-operative University of Kenya for providing learning resources and a conducive environment for the research. The author is also grateful to the Almighty God for good health and strength throughout the research period.

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