

Analysis of Business Intelligence strategies on Organizations' Growth: a Case of Deposit Taking Saccos in Nairobi City, Kenya

ALICE WANGARI KABERU

School of Business and Economics
Mount Kenya University, Kenya

ABSTRACT

Deposit taking Savings and Credit Cooperatives Societies plays a major role in fostering a culture of thrift or saving and access to credit in the Kenyan economy. They are faced with a problem of implementing various business intelligence strategies. The drive for the research was the analysis of business intelligence strategies on organizations' growth. The specific objectives of study were to examine the influence of processes intelligence strategy on organizations' growth, to establish the influence of market intelligence strategy on organizations' growth and to evaluate the influence of product intelligence strategy on organizations' growth of deposit taking Sacco's. The study was guided by the Diffusion of innovation theory, Market information system model and Growth of the firm theory. The study employed concurrent triangulation research design. The study targeted sales and marketing, products and operations managers, information technology managers, and customer service manager. Semi-structured questionnaires were used to collect primary data. A pilot test was conducted on participants; Face and content validity were confirmed through combining the professional's opinions. Data was analysed using descriptive and inferential statistics. Information was presented using tables, graphs and figures.

Key words: Business intelligence, organization growth

INTRODUCTION

Background to the Study

Business Intelligence strategies are bunches of procedures, structures and advances that transform raw information into important data that energizes profitable corporate activity. The Customary business intelligence is utilized by information technology experts to create reports while current business intelligence is utilized by organizations to concentrate and evaluate information more rapidly. Generally, organizations utilize the two kinds of BI for monitoring or economic reporting and current BI for speedy understanding of evolving elements (Pratt, 2019).

The Business Intelligence (BI) principle is a management theory and resource that helps companies handle and optimize business information and make business decisions more productive (Ghoshal and Kim 2013, Gilad and Gilad 2013).

In the last part of the 1990s and mid-2000s, business intelligence administrations entered into the market. Through Business intelligence implementation, customers get adequate advantages for example, less workload, increment in productivity and enhancement in growth. Business intelligence creates unpredictable undertaking simpler. Moreover, BI supports in communication, thus subsequent in the change of business knowledge environment offering bunch of employment openings and training (Fatemi, 2019). Process intelligence strategy involves the tasks of gathering and examining huge dimensions of internal frameworks and exterior resources. Process intelligence strategem utilizes innovative analytics and rapid predicting implements that support an organization make suitable and prompt choices to accomplish its objectives. Process intelligence approach means offering the accurate information to the correct individuals at the perfect time to settle on the right choice (Zarei & Jaleh, 2018). Market Intelligence alludes to all the information that is suitable for the market of the organization. It supports businesses collect information from outer sources like various sites and studies (Gebhardt et al., 2019). Product intelligence strategy is consolidate software that permits groups to utilize consumer information to perpetually make smart improvements to products. Product intelligence describes the connecting of an actual product to statistics and procedures leading the manner it is envisioned to be assemble, stored and transported (Amplitude, 2020).

Globally the slogan Business intelligence was presented by Richard Millar Devens in 1865. In 1980s data warehouses became popular in Europe countries like United Kingdom and Germany. In late 1990s and early 2000 BI began allowing decision makers to become more self-sufficient, people could gain insights working directly with data. Currently BI is general practice of using data in making informed decision (Foote, 2017).

Globally 48% of the businesses view business intelligence strategies as basic for their processes. It has developed as an essential for achievement in present business setting. The international marketplace for business intelligence had freed from US Dollars 17 billion nearly in 2016 to additional than US Dollars 147 billion constantly 2025, demonstrating a CAGR of 27%. Business intelligence framework is relied upon to fill in the global market and numerous investigates has been completed to conclude development rate in various years (Fatemi, 2019).

In the European area, the perspectives driving the expansion of business intelligence marketplace are growing response of cloud, progress of innovative analysis, adoption of data-focused elementary management plus increase of internet of effects. The nations that control the European business intelligence market are the Germany, France, UK, Spain and Italy. Germany contributes the main stake

in European BI market and the entrance of internet in private and commercial division is an explanation behind the development of business intelligence market (Inkwood Research, 2017).

In Kenya spending on IT improved by 11 percent from USD 2.28 billion in 2016 to USD 3.45 billion in 2017. Preceding studies conducted by Tindi in The Mayfair Group of Kenya Companies (2013) on competitive advantage, to achieve super-average growth and competitive gain using differentiation and niche approaches. The study acknowledged the outline of value chain activities of the Mayfair Group that contribute to the competitive advantage by value and costs generation.

A research conducted through Cheronno (2014) on Standard Group Limited had established that they expression typical exterior difficulties similar entirely other broadcasting firms, such as regulatory framework, recruitment of employment, pricing, changing needs of customers and preferences, and advancement in technology. To sum up, gaining maintainable economic benefit isn't simple for any organization. All together for an organization to endure modest in the long term, tactics must be in place which other competitors can't copy effortlessly. It must ensure this derives its importance from its competitiveness. Thus there has to be a match between the company's daily activities and its strategic advantage engines

A study conducted by Boro (2014) indicates that financial institutions such as SACCOs use technological intelligence to boost their profitability as regards to product creativity, loyalty of the consumer and industry orientation among other related intelligences. These information means that the financial institution's internal assets are used to boost a market that results in profitability. Business Intelligence (BI), contributed to networks of value and not only financial benefits but also information.

Statement of the problem

The Kenyan SACCO sector contributes over 40% of the country's Gross Domestic Product, According to SASRA report 2019, SACCO's account for 5.7% of Kenya's GDP and growth of SACCO credit decreased from 13.8% to 9.9% in 2020. Further according to report SACCOs are encountering a decrease in their member numbers because recognized financial organizations are taking the problem by capitalizing in faster and more effective business intelligence than SACCO. SASRA 2019 annual report showed that there was a general decrease of the rate of growth contrasted with the year 2018 and a number of SACCOs have encountered difficulties that have hindered the growth of the SACCO developments such as lack appropriate information technology, mishandling of funds by administrators and failure of associates to repay their advances. SACCO's are one of the last in fiscal sectors to embrace business intelligence and when implement there are difficulties of capability and resources (SASRA, 2020).

BI has motivated critical changes in the financial sector over the last decade. In Kenya for example, the deposit taking SACCO's has encountered extraordinary rivalry where every Sacco sets up systems to warrant it survives the technological interruptions that are occurring. Furthermore, the introduction of mobile advancing apps in the country has introduced solid competition for Sacco's which have been relaxed in embracing new innovation. The present competitive environment is vigorous and overwhelming in nature and thus organizations are required to regularly accept and transformation (Wambu, 2019).

Several researchers have focused studies on business Intelligence strategies on global and local perspective. Global studies like Moreno et al. (2020) analysed business Intelligence and systematic as a factor of productive and operating abilities in the midst of exceptional macroeconomic instability in Brazilian, Rathore and Sharma (2020) carried out study on the function of business intelligence in healthcare sector for dynamic in India. Daphne, Yeung, and Cheng (2020) conducted an examination to investigate the effect of BI structures on productivity as well as threats of companies in US and Salah and Alabaddi (2019) on the influence of organizational advancement on augmenting business intelligence in Jordanian mutual share corporations. The above studies were conducted in developed countries and their assumption cannot work in developing countries like Kenya, thus exist contextual gap which essential to be addressed.

In local studies like Kori, Muathe, and Maina (2020) investigated strategic intelligence practices and performance of the financial business banks in Kenya, study established that strategic intelligence practices influences financial Performance of the commercial banks in Kenya, Bett and Chepkwony (2019) focused on impacts of business intelligence analytical methods on structural performance of commercial banks in south rift regions in Kenya, the study established that business intelligence analytical methods support in decision making by the managements, most studies were conducted in different sectors like healthcare, logistics and insurance sector indicating that there is limited empirical literature underpinning the relationship between the business intelligence strategies and organizations' growth. This study therefore establishes that there existed empirical gaps, conceptual gaps and contextual gaps in literature which was to be filled, therefore study filled these gaps by investigating the influence of business intelligence strategies on organizations' growth of deposit taking SACCOS in Nairobi city, Kenya.

Objectives of the Study

- i. To examine the influence of processes intelligence strategy on organizations' growth of deposits taking SACCOS in Nairobi city, Kenya.
- ii. To establish the influence of market intelligence strategy on organizations' growth of deposits taking SACCOS in Nairobi city, Kenya.
- iii. To evaluate the influence of product intelligence strategy on organizations' growth of deposit taking SACCOS in Nairobi city, Kenya.

Research Methodology

Mixed methodology research was used to collect both qualitative and quantitative data (Creswell, 2016).

Research design

The exploration plan is the procedure of the exploration which binds the elements of research, as it’s utilized to produce the responses to the investigation issue. It is a method used in collecting and analyzing data in order to accomplish a study. The research design was concurrent triangulation since the research collected both qualitative and quantitative data.

Target Population

The target populations for this study were departmental managers of 43 Deposit taking Sacco’s as presented in appendix VI. This included of sales and marketing managers, products managers, operations managers, information technology managers, and customer service manager. According to SASRA database 2021, there are 43 Deposit Taking Sacco’s in Nairobi County. The departmental managers were designated since they were more conversant about business intelligence strategies and were capable to define stratagems successfully. The research focused on this population since they comprehend the influence of business intelligence strategies on organizations’ growth.

Construction of Research Instruments

The instruments of statistics gathering were essentially semi-structured questionnaires. The questionnaires were prepared in consideration to factors of the research as well as the demographic information of the participants. The questionnaires were chosen because they were relatively easy to analyze, and simple to administer and the layout is familiar to participants.

Response Rate

The study had issues a total of 65 questionnaires, and all 65 were filled and returned. Thus the result was a response rate of 100%. This was suitable for the study to proceed with analyses because it passed the set threshold as per various scholars, including 30 and 70% recommended by De Vaus (2013); and 68% recommended by Holtom, et al (2022).

Gender

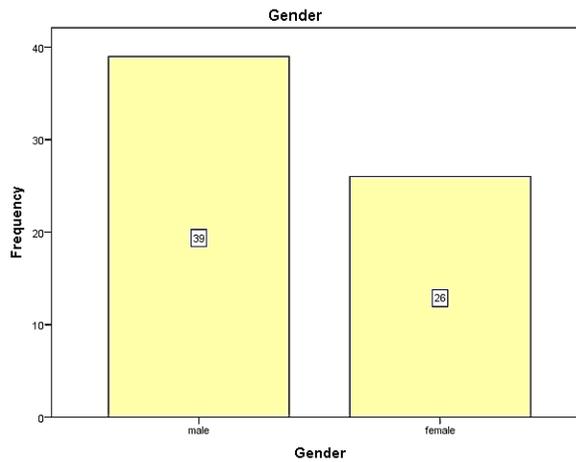


Figure 1 Responses according to gender

Source: Researcher (2022)

The study established that majority of the respondents were male at 39/65, followed by females at 26/65. This implied to mean that most SACCOs have employed more males than females. In the study, it meant the researcher strived to collected data from all genders and also balancing the population of respondents during data collection to avoid bias. Thus, the studies capture both male and female perspectives in the study.

Analysis of Specific Variable

This section analyses findings resulting from data collected on process intelligence strategy, market intelligence strategy, product intelligence strategy, and organizational growth. The findings are presented in Tables of mean, mode, and Standard deviations. In an effort to determine how process intelligence strategy affects organizational growth, the presented its findings in Table 2.

Table 2 Responses on Process Intelligence Strategy

Process Intelligence Strategy (PIS)	Min	Max	Mode	Mean	Sd
PIS allows organization to identify bottlenecks and improve operational efficiency.	3	5	5	4.7077	.65486

PIS has decreased the process failures and increased the success of the companies in launching new products.	2	5	4	4.0769	.85344
PIS help an organization improve process management by monitoring and analyzing processes on a historic or real-time basis.	3	5	3	3.9846	.87486
PI strategy allows speed in detecting customer tastes	2	5	3	3.6615	1.00432
PI strategy help to detect problems and areas for improvements.	3	5	4	4.1231	.73967
PI strategy help to identify and eliminate insignificant products	4	5	4	4.4000	.49371
PI strategy used to monitor production capacity	3	5	5	4.6154	.62979
PIS helps to monitor technology and assessing new technology innovations.	2	5	3	3.7385	.97270
PIS eliminates slow and manual process thus create transparency	2	5	3	3.6154	.89604
PIS eliminating report backlog and delays and identifying wasted resources	2	5	4	3.9692	.78996
PIS strategy help manage your workforce in real-time to provide exceptional service	3	5	5	4.4769	.58916
Average			4	4.1245	0.77259

Source: Researcher (2022)

Process Intelligence Strategy: 4.7077 (Sd = 0.65486), and a mode of 5 revealed PIS allows the identification of bottlenecks with the aim of solving operational inefficiency.

According to Hay (2022), 91% of business managers gave the opinion that PIS resulted to faster reporting when they were implemented. The main finding was also interpreted to mean that PIS led to achievement of real-time decision making, and yet this was expensive and difficult in the past; but according to Hay (2022), companies using analytics were five times more likely to make faster decisions. PIS has also bettered inventory management. This thus eliminated wastage of inventory and do improved the business. The final interpretation is that PIS has minimized risks. This is through ensuring data integrity, quality and security associated with governance, compliance and regulatory needs. According to Hay (2022), 46% of CEOs of organizations used data analytics to manage risks.

Kaula states that PIS combines a collection of business processes to enhance continual performances.. According to Kaula, Affinity read and enabled organization operations to function simultaneously, with certain dimensional factors occurring together in respect to similar success measures. According to the study, the end result of using any process intelligence tool is its ability to provide insight and efficiency of business processes. PIS provides up-to-date insight to personnel, that is timely and of high quality, thus removing bottlenecks in all business processes. PIS makes smart and intelligent decisions for purposes of succeeding.

Market Intelligence Strategy

To address the effect of Market Intelligence Strategy on organizational growth, the study presented its findings in Table 3.

Table 3 Responses on Market Intelligence Strategy

Market Intelligence Strategy(MI)	Min	Max	Mode	Mean	Sd
MI strategy gives the organization details about their competitors in terms of their pricing, products, services and promotion.	3	5	5	4.4308	.61159
MI is used to monitor the internal and external environment (SWOT).	3	5	4	4.1385	.70438
MI is used to identify new markets and new ways to serve target markets.	4	5	5	4.8769	.33108
MI strategy is used to analyze and understand the competition.	3	5	4	4.3538	.57093
MI strategy allows us to learn more about our competitors.	3	5	4	4.2308	.72391
MI strategy allows us responding to changes in competitor prices.	2	5	5	4.3538	.77924
MI strategy allows us in responding to customer complaints.	1	5	4	3.6769	1.09127
MI has continually help in the discovery of new customers' requirements.	4	5	5	4.9077	.29171
Customer innovation is achieved by implementing MI strategies.	2	5	4	4.0615	.78813
MI strategy allows for better advertising and marketing.	4	5	5	4.8000	.40311
MI strategy is used by Sacco to maintain market confidence.	4	5	5	4.6462	.48188
MI create awareness, boost market share and improve market penetration.	4	5	5	4.7846	.41429
Average			5	4.4385	0.59929

Source: Researcher (2022)

Market Intelligence Strategy: 4.9077 (Sd = 0.29171), and a mode of 5 was on MI continually helping in the discovery of new customers' requirements.

The main finding was that majority of the respondents strongly agreed to MI continually helping in the discovery of new customers' requirements. This implied to mean that marketing intelligence has a role in determining potential customers' needs. That customers' information about the market and competitors contributed to marketing intelligence's sufficiency in solving customer issues according to customer centeredness. Gaichuru et al (2022) revealed that SACCO's products are simple to understand and well customized to deliver a long-term competitive advantage. The introduction of new products has attracted more members to the SACCO. SACCO products are improved regularly to match customers' needs and expectations of diverse social classes.

Product Intelligence Strategy

In an effort to address the role of product intelligence strategy on growth of the organizations, the study presented the findings in Table 4.

Table 4. Product Intelligence Strategy

Product Intelligence Strategy(PI)	Min	Max	Mode	Mean	Sd
PI strategy help strike the optimal balance between price and value.	2	5	4	4.1846	.82712
PI strategy assist in smart pricing.	2	5	4	3.8769	.99228
Product differentiation is as result of implementing PI strategies.	4	5	5	4.8769	.33108
PI strategy used in identifying of new customer groups or needs and wants.	2	5	4	3.9077	.96377
PI help to analyze consumer feedback.	3	5	3	3.7077	.76492
PI strategy has led to new product development and product innovation.	4	5	5	4.9231	.26854
PI strategy accelerates product innovation.	4	5	5	4.7692	.42460
PI strategy help scoping your competition.	3	5	3	3.8154	.76836
PI strategy creates product awareness and boost market share.	4	5	4	4.2769	.59968
PI ensure that brand reputation is maintained in the market	2	5	5	3.9538	.90882
PI strategy support product risk assessment	3	5	3	3.8615	.82683
Average			4	4.1956	0.69782

Source: Researcher (2022)

Product Intelligence Strategy: 4.9231 (Sd = 0.26854), and mode = 5 was on PI strategy has led to new product development and product innovation.

The main finding was that majority of the respondents strongly agreed that PI strategy has led to new product development and product innovation. This implied to mean that SACCOs depend on technology as a tool for packaging and selling their services. Mutuku (2014) found that innovation as a result of product intelligence led to efficiency. Another study by Mung'ora (2020) revealed that Innovative products have the ability of attract diverse consumers with varied needs. SACCOs with innovative products have the ability to retain customer loyalty. The main finding is in line with the study by Ratemo (2015) who revealed that SACCO movements are growing rapidly because of innovation such as using mobile platform.

Organizational Growth

Organizational Growth	Min	Max	Mode	Mean	Sd
Sacco have observed increased growth in sales arising from implementing BI strategies	3	5	4	4.2308	.70199
Sacco have observed increase in customer base as result of implementing BI strategies	4	5	5	4.8000	.40311
Sacco have observed increase in customer satisfaction as result of implementing BI strategies	3	5	4	4.0308	.80950
Sacco have observed increase in market share as result of implementing BI strategies	4	5	5	4.7231	.45096
There is recognizable growth in the number of Sacco members as a result of implementing BI strategies	3	5	5	4.4615	.58835
The organization productivity improved over the last 3 years	3	5	4	4.2615	.61940
Average			5	4.4180	0.59555

Source: Researcher (2022)

Organizational Growth: 4.8 (Sd = 0.40311) and a mode of 5 was on many informants having strongly agreed to Saccos observing the increase in customer base resulting from the implementation of BI strategies

The main finding was that majority of the respondents strongly agreeing to the statement that Sacco have observed increase in customer base as result of implementing BI strategies. This is because as BI increased profits, the focus of the Sacco to use BI was also to ensure that they increased customers' dividends. The finding could also mean SACCOS have become competitive against banks in offering services that have resulted to higher customer satisfaction.

The study by Mung'ora (2020) established that majority of SACCOS paid higher dividend against shared capital between 7% and 8% in 2016, between 8% and 9% in 2017, and between 9% and 10% as per the SASRA report of 2019 (SASRA, 2019). Dividends are more likely to rise because of product and market intelligence. Currently, the dividends are between 12% and 13% in 2022. According to Mung'ora (2020), majority of the customers in SACCOS were satisfied, which translated to better performance of various SACCOS.

4.5 Regression Analysis

This section looked at assumptions of the multiple regression analysis, and conducted both multiple regression and correlation analyses.

4.5.1 Linearity Assumption of the Multiple Regression Model

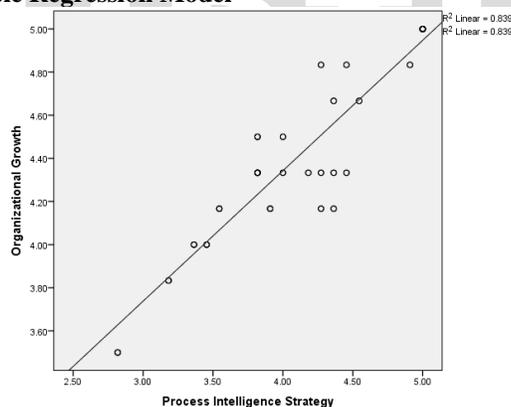


Figure 7 Linearity Assumption - Process Intelligence Strategy

Source: Researcher (2022)

Majority of the variables were formed close to the straight line inside the box. This was further supported by $R^2 = 0.839$. Thus, 83.9% of the variables used in measuring the process intelligence strategy predicted organization performance. There were extremely low deviations from the lines. This meant that the deviation was 16.1% of the variables that did not predict the independent variable. Therefore, the linear assumption of the regression model was not violated.

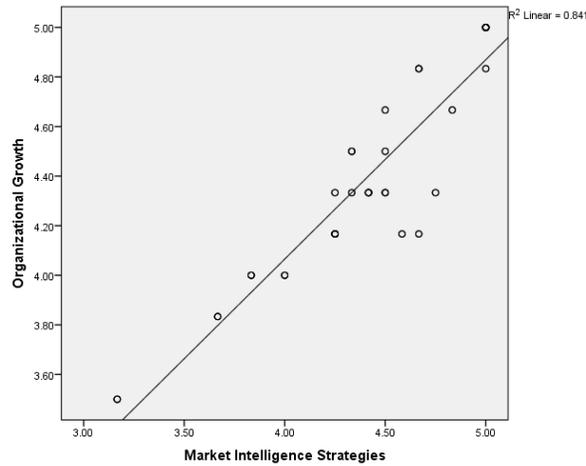


Figure 4.8 Linearity Assumption - Market Intelligence Strategy

Source: Researcher (2022)

Majority of the variables were formed close to the straight line inside the box. This was further supported by $R^2 = 0.841$. Thus, 84.1% of the variables used in measuring the market intelligence strategy predicted organization performance. There were extremely low deviations from the lines. This meant that the deviation was 15.9% of the variables that did not predict the independent variable. Therefore, the linear assumption of the regression model was not violated.

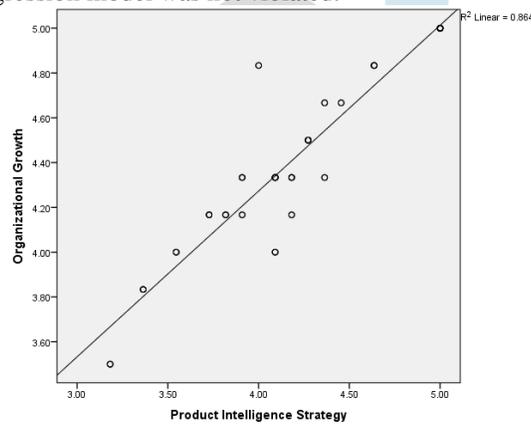


Figure 9 Linearity Assumptions - Product Intelligence Strategy

Source: Researcher (2022)

Majority of the variables were formed close to the straight line inside the box. This was further supported by $R^2 = 0.864$. Thus, 86.4% of the variables used in measuring the product intelligence strategy predicted organization performance. There were extremely low deviations from the lines. This meant that the deviation was 13.6% of the variables that did not predict the independent variable. Therefore, the linear assumption of the regression model was not violated. Product intelligence strategy had the highest linear relationship with organization performance. This meant that the regression model will likely produce the highest beta value and most significant p-value between product intelligence strategy and organization growth.

Normality Assumption of the Multiple Regression Model

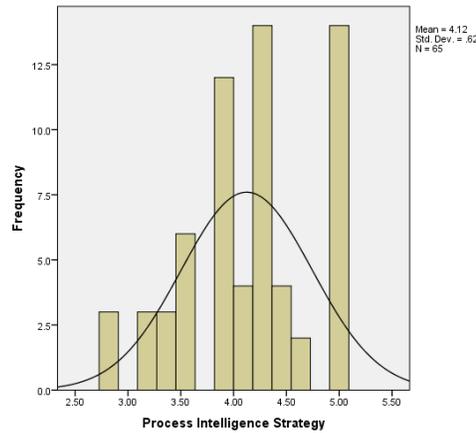


Figure 10 Normality Assumption - Process Intelligence Strategy

Source: Researcher (2022)

In Figure 10, the appearance of the histogram curve forms a bell shape that is most likely symmetrical. The result was contributed to by the low Sd of 0.62. This explains the curve as being slightly skewed to the left. Thus, the indication that the histogram does not violate the normality assumption.

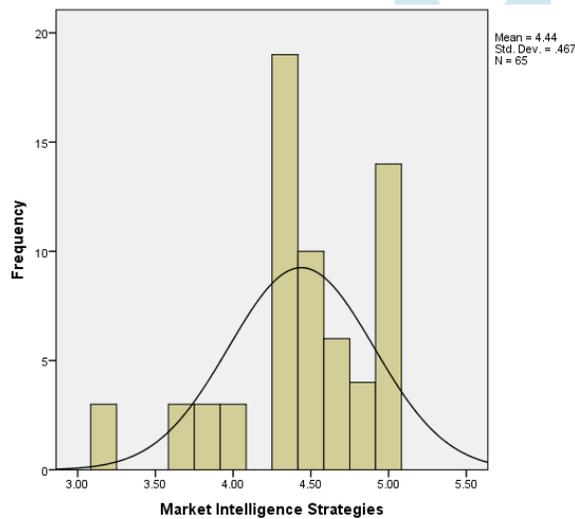


Figure 4.11 Normality Assumptions - Market Intelligence Strategy

Source: Researcher (2022)

In Figure 4.11, the appearance of the histogram curve forms a bell shape that is most likely symmetrical. The result was contributed to by the low Sd of 0.467. This explains the curve as being slightly skewed to the left, which indicates the histogram does not violate the normality assumption.

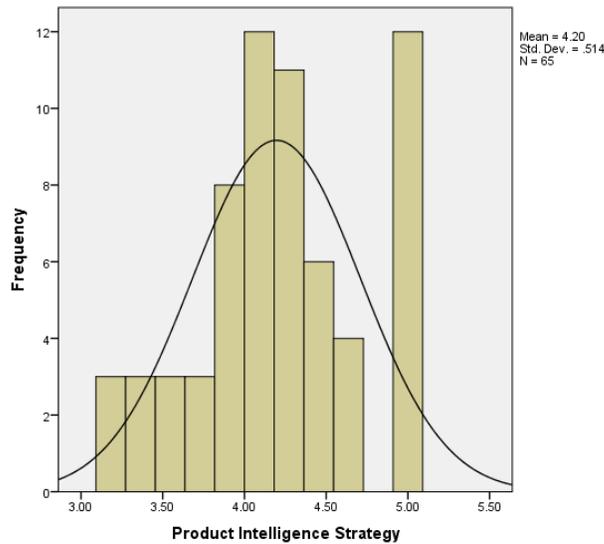


Figure 4.12 Normality Assumptions - Product Intelligence Strategy

Source: Researcher (2022)

In Figure 4.12, the appearance of the histogram curve forms a bell shape that is most likely symmetrical. The result was contributed to by the low Sd of 0.514. This explains the curve as being slightly skewed to the left, which indicates the histogram does not violate the normality assumption.

Independence Assumption

The study used the Durbin Watson statistic to test for autocorrelation within the regression model. The Durbin Watson statistic was predicted as follows, if the result was 2.0, it meant that there was zero autocorrelation. For values below 2.0, it was interpreted of the existence of a positive autocorrelation. In the event the values were above 2.0, the results meant that an existence of negative autocorrelation. There was need to have positive autocorrelations (below 2.0) which were to indicate the independent variables have not violated the independence assumption. Unlike in other applications, for academic purposes, this is recommended and most considered approach.

Table 4.9 Durbin-Watson Test of Independence Assumption - Business Intelligence Strategy

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Durbin-Watson	
1	.949 ^a	.901	.896	.13179	1.832	

- a. Predictors: (Constant), Product Intelligence Strategy , Market Intelligence Strategies, Process Intelligence Strategy
- b. Dependent Variable: Organizational Growth

Source: Researcher (2022)

In Table 4.9, when all the independent variables were placed together, the Durbin-Watson was established as being 1.832. This was below 2.0, and an indication of a positive relationship between the variables used to measure the Business intelligence strategies against those that measured organization growth. Thus, the Durbin-Watson Test of Independence Assumption provided fitness of the data as per academic recommendations.

Table 4.10 Durbin-Watson Test of Independence Assumption - Process Intelligence Strategy

Model Summary ^b							
Model	Change Statistics			Durbin-Watson			
	R Square Change	F Change	df1	df2	Sig. F Change		
1	.839 ^a	329.374	1	63	.000	1.579	

- a. Predictors: (Constant), Process Intelligence Strategy
- b. Dependent Variable: Organizational Growth

Source: Researcher (2022)

In Table 4.10, the Durbin-Watson was established as being 1.579 (below 2.0) and an indication of a positive relationship between the process intelligence strategies and organization growth.

Table 4.11 Durbin-Watson Test of Independence Assumption - Market Intelligence Strategy

Model Summary ^b						
Model	Change Statistics			Durbin-Watson		
	R Square Change	F Change	df1	df2	Sig. F Change	
1	.841 ^a	334.406	1	63	.000	1.658

- a. Predictors: (Constant), Market Intelligence Strategies

b. Dependent Variable: Organizational Growth
Source: Researcher (2022)

In Table 4.11, the Durbin-Watson was established as being 1.658 (below 2.0) and an indication of a positive relationship between the market intelligence strategies and organization growth.

Table 4.12 Durbin-Watson Test of Independence Assumption - Product Intelligence Strategy

Model	Model Summary ^b					Durbin-Watson
	R Square Change	Change Statistics F Change	df1	df2	Sig. F Change	
1	.864 ^a	401.081	1	63	.000	1.887

a. Predictors: (Constant), Product Intelligence Strategy

b. Dependent Variable: Organizational Growth

Source: Researcher (2022)

In Table 4.11, the Durbin-Watson was established as being 1.887 (below 2.0) and an indication of a positive relationship between the product intelligence strategies and organization growth.

4.5.4 The Multiple Regression Analysis

Table 4.13 Multiple Regression Analysis

Model	Model Summary ^b								Durbin-Watson
	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	Change Statistics df2 Sig. F Change	
1	.949 ^a	.901	.896	.13179	.901	185.580	3	61 .000	1.832

a. Predictors: (Constant), Product intelligence strategy , market intelligence strategies, process intelligence strategy

b. Dependent Variable: Organizational growth

Model	ANOVA ^a					
	Sum of Squares	df	Mean Square	F	Sig.	
1	Regression	9.670	3	3.223	185.580	.000 ^b
	Residual	1.059	61	.017		
	Total	10.729	64			

a. Dependent Variable: Organizational Growth

b. Predictors: (Constant), Product intelligence strategy , market intelligence strategies, process intelligence strategy

Model	Coefficients ^a					t	Sig.
	Unstandardized Coefficients B	Std. Error	Standardized Coefficients Beta				
1	(Constant)	.932	.216			4.323	.000
	Process intelligence strategy	.005	.105	.008		.050	.960
	Market intelligence strategies	.372	.115	.425		3.247	.002
	Product intelligence strategy	.432	.087	.543		4.954	.000

a. Dependent Variable: Organizational Growth

Source: Researcher (2022)

In Table 4.13, the model summary presented an R² of 0.901. This implied to mean that 90.1% of independent variables predicted the dependent variables. The Durbin-Watson value was 1.832 (below 2.0) which explained that most independent variables were highly affecting the dependent variable. In the ANOVA section, F = 185.580 (p>0.05), which could be interpreted to mean that majority of the independent variables were likely to interpret the results in the Coefficients section as being significant. In the Coefficients' section, the study aimed at investigating the possibility of the beta values being positive and statistically significant to the dependent variable, with p>0.05. The results led to the substitution of Equation 1 in chapter three as repeated here:

$$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon \dots\dots\dots \text{Eq 1.}$$

The substitution was as it is presented in Equation 2 below:

$$Y (F-185.580) = 0.932 (\text{Constant}) + 0.008 (\text{Process intelligence strategy}) + 0.425 (\text{Market intelligence strategies}) + 0.543 (\text{Product intelligence strategy}) + 0.216 (\text{Error}) \dots\dots \text{Eq 2.}$$

From the presented equation 2, process intelligence strategy had the lowest beta of 0.008 (p=0.960), market intelligence strategies had a beta of 0.425 (p=0.002), and product intelligence strategy had a beta of 0.543 (p=0.000). The study expressed a very highly positive and significant relationship between product intelligence strategy and organization growth.

4.6 Correlation Analysis

Table 4.14 Correlation Analysis

	Prss.IS	Mrkt.IS	Prdt.IS	Org. P
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Process Intelligence Strategy	Pearson Correlation	1	.951**	.930**	.916**
	Sig. (2-tailed)		.000	.000	.000
	N	65	65	65	65
Market Intelligence Strategies	Pearson Correlation		1	.894**	.917**
	Sig. (2-tailed)			.000	.000
	N		65	65	65
Product Intelligence Strategy	Pearson Correlation			1	.930**
	Sig. (2-tailed)				.000
	N			65	65
Organizational Growth	Pearson Correlation				1
	Sig. (2-tailed)				
	N				65

** . Correlation is significant at the 0.01 level (2-tailed).

Source: Researcher (2022)

Key: Prss.IS - Process Intelligence Strategy; Mrkt.IS - Market Intelligence Strategies; Prdt.IS - Product Intelligence Strategy; Org. P - Organizational Growth

In the correlation analysis section (Table 4.14), the study established that organization growth had a correlation relationship with process intelligence strategy at 0.916; market intelligence strategies at 0.917; and product intelligence strategy at 0.930.

The summary of the chapter is that the study had established market intelligence as being the one with the highest average mean, and thus perceived that market intelligence was the highest contributor to SACCO growth. However, in the regression model, the study established that product intelligence strategy had the highest beta value which was also found to be slightly more significant than market intelligence strategies. In the Correlation analysis section, the study also established that product intelligence strategy was more preferable and prioritized to influence growth of the SACCOS.

Summary of Key Findings

To examine the influence of processes intelligence strategy on organizations' growth of deposit taking SACCOS in Nairobi city, Kenya

The main mean was on majority of the respondents strongly agreed to the statement that PIS allows organization to identify bottlenecks and improve operational efficiency. On average, majority of the respondents agreed to process intelligence strategies influenced growth of their SACCOS.

To establish the influence of market intelligence strategy on organizations' growth of deposit taking SACCOS in Nairobi city, Kenya

The main finding was the highest mean which was supported by majority of the respondents strongly agreed to MI has continually help in the discovery of new customers' requirements. The average was that majority of the respondents strongly agreed to market intelligence strategies were being used to influence organization growth.

To evaluate the influence of product intelligence strategy on organizations' growth of deposit taking SACCOS in Nairobi city, Kenya

The highest mean was on majority of the respondents strongly agreeing that PI strategy has led to new product development and product innovation. On average, majority of the respondents agreeing that product intelligence strategies affected growth of the organizations

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