

**COMPETITIVE STRATEGIES AND MARKET SHARE OF  
SAVINGS AND CREDIT CO-OPERATIVES IN MERU COUNTY,  
KENYA**

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## ABSTRACT

Market share responds to parts of competitive strategy. The ability of using the successful competitive strategies is critical for any organization's market share growth. The general objective of the study was to establish the competitive strategies' effect on the market share of savings and credit cooperatives in Meru County, Kenya. The specific objectives of the study were: to determine the effect of service quality on savings and credit cooperatives' market share in Meru County, Kenya; to establish the effect of corporate image on savings and credit cooperatives' market share in Meru County, Kenya; to examine the influence of organization structure on savings and credit cooperatives' market share in Meru County, Kenya; and to determine the influence of technology on savings and credit cooperatives' market share in Meru County, Kenya. The target population in the study comprised all the registered SACCOs in Meru County. The target population was 53 SACCOs registered by ministry of cooperatives 2015 in Meru County. The sample size was 40 registered SACCOs in Meru County so as to enable accessibility. Purposive sampling was used to select 3 respondents in each of the 40 registered SACCOs. Therefore, the sample respondents were 120. Primary data was collected through closed questionnaires. Descriptive and inferential analysis was used to analyze the data. The data was presented using tables. The findings revealed a positive and significant relationship between service quality, corporate image; organizational structure; technology and market share of SACCOs in Meru County. Based on the study findings, the study concluded that all the competitive strategies have a positive and significant influence on the market share of SACCOs in Meru County. The study recommended that SACCOs should invest in improving the quality of services they offer; should engage more in corporate social responsibility activities; should have a well-structured chain of command; and should embrace and adapt the use of modern technology in their operations.