Effect of Corporate Culture on the Performance of the Kenya Commercial Bank

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ABSTRACT

Over the last seven years, Kenya Commercial Bank (KCB) management has initiated various restructuring processes, such as "moving from good to great" positioning strategy, rebranding tactics, value concerns, and behavior reassessment. These restructuring strategies are meant to place the financial institution as the market leader in the banking industry, not only in Kenya but also to encourage it to become a pan-African bank. Indeed, the bank has demonstrated strength in its branch network, accounting for 359 branches, an asset base of 1.1 trillion Kenya shillings (Ksh) as of 2021 financial results, and a significant market share command of 22.5 million customers. However, the human effort applied in explaining the milestone achievements cannot go unnoticed, especially the corporate culture of the bank employees, which is operationalized through involvement culture, consistency, adoptability, and mission cultures. Therefore, the objective of this paper was to interrogate the implication of corporate culture on the performance of Kenya Commercial Bank. The paper employed a qualitative and quantitative research design. Qualitative data was analyzed by using descriptive statistics such as total scores, percentages, and frequencies. Quantitative data was analyzed using Pearson correlation and regression analysis. Primary data was collected using a structured questionnaire and interview guide targeting senior management and worker representatives. The data was analyzed using Pearson correlation and regression analysis. The finding was that corporate culture had a positive and significant effect on Kenyan commercial bank performance. This was evidenced by positive and significant correlations between performance and all corporate culture sub-variables, as follows: involvement culture ($r = 0.584$, $p<0.01$), consistency culture ($r = 0.541$, $p<0.01$), adaptability culture ($r = 0.566$, $p<0.01$), mission culture ($r = 0.576$, $p<0.01$), and organization factors ($r = 0.517$, $p<0.05$). These findings shed light on the interconnectedness of these variables and how they collectively contribute to an organization's success and effectiveness. Based on the findings, the paper recommends that there should be relevant activities undertaken by the bank to promote corporate culture because they have a positive influence on the performance of the bank and that organizations should consistently apply the various aspects of corporate culture at the strategic, functional, and operational levels.

Key words; Adaptability Culture, Consistency Culture, Corporate Culture, Involvement Culture, Mission Culture Performance

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I. INTRODUCTION

There are many factors that enhance or undermine the performance of an organization. Some of these factors include the motivation of staff, the attitude of workers, the rate of adoption of emerging technology, innovation, strategy implementation, competition, and corporate culture. Corporate culture has been singled out as a key factor with the potential to undermine or enhance performance, and therefore, there may be a close relationship between an organization's culture and its performance. According to Schein (2017), culture matters because decisions made without awareness of corporate cultural forces may have unanticipated and undesirable consequences. However, researchers have underestimated the extent to which culture contributes to the performance of an organization as an asset or a liability, as well as the explanatory construct underlying numerous organizational phenomena.

According to Ghumiem et al. (2023), research has indicated that the organizational culture significantly influences critical performance outcomes within a company. These outcomes encompass essential factors such as customer satisfaction and business expansion. Therefore, organizational cultures are consistent across a wide spectrum of businesses and industries, from education institutions, churches, automotive sales and service, and fast-food retailing to home construction and computer manufacturing. Corporate culture may significantly influence an organization's bottom line because culture is clearly an important ingredient of effective organizational performance.

Thus, this paper was keen on exploring Kenya Commercial Bank's business success by examining its corporate culture as a major ingredient.

The banking industry at the global, regional, and local levels has experienced many challenges, including rapid changes, aggressive competition, technology, ever-changing customer requirements, and globalization in a very unpredictable and unstable business environment. Therefore, corporate culture has been identified as a key factor that can guarantee a sustained competitive advantage. This may also be associated with the banking industry since banks offer similar products, and therefore there is a possibility that a strong corporate culture can facilitate competitive advantage. Stiff competition has characterized the Kenyan banking industry environment in the past fifteen years. The industry consists of 39 banks offering various types of financial services (Central Bank of Kenya [CBK], 2021).

According to Kandula (2016), the key to good performance is a strong culture. In view of the foregoing difference in organizational culture, it may not yield the same results for two organizations in the same industry and in the same location, even if strategies are similar. A positive and strong culture can make an average individual perform and achieve brilliantly, whereas a negative and weak culture may demotivate an outstanding employee to underperform and end up with no achievement. Armstrong (2016) argues that embedded culture exerts considerable influence on organizational behavior and, therefore, performance.

Kenya Commercial Bank, the largest commercial bank in East and Central Africa, has evolved and adjusted continuously to the environment over the last ten years, moving from a loss-making organization reporting a loss of Kshs 3 billion in 2017 to a profit-making organization reporting a profit of Kshs 19.6 billion after tax in 2021 (KCB, 2022). During this time, KCB employed various strategies to facilitate the attainment of competitive advantage. Among the strategies instituted is a new IT platform that was introduced to facilitate the launch of new products like the internet and mobile banking, targeting new market segments previously served by competitors. In addition, new partnerships and new frontiers of competition like agency and microbanking were opened to widen the market scope and reach for KCB. Thus, it is vital to note that an organization can come up with plans and strategies, but unless they are consistent with the prevailing corporate culture, no meaningful success may be achieved.

Organizational culture and performance relations have been examined by many researchers. Research comparing U.K. firms whose results were presented in terms of return on investment and other financial indicators showed that companies with a participative culture reap a return on investment (ROI) that averages nearly twice as high as those in firms with less efficient cultures (Ogbonna & Harris, 2010). Kweyu (2015) examined the influence of corporate culture on the performance of Kenya Airways, which revealed that corporate culture had an input into its performance.

1.1 Kenya Commercial Bank

KCB was established in 1976 when the Kenyan government acquired 100 percent shareholding in the then-National and Grind Lays Banks (Upadhyaya & Johnson, 2015). The motive behind this was to make it easier for the locals to access credit facilities. Since then, a number of capital structure restructurings have occurred, with the government shareholding standing at 17 percent as of 2010, while the public shareholding accounts for 83 percent (Kirimi et al., 2022).

Competition in the banking industry is identified as a major causal factor in the strategic changes the financial institution has gone through. For example, changing from government-owned to private hands was a strategy to make the bank more competitive through the development of a sustainable corporate culture. As of the 2021 financial results, the bank possessed total assets amounting to Ksh. 1 trillion. There was a network of 359 branches, 1,104 ATMs, and 23,460 point-of-sale terminals to support this. Through strategic partnerships, the bank also collaborated with Pesa Point to enhance the accessibility of its banking services, providing clients with options such as mobile banking and internet banking (KCB, 2022).

The bank offers corporate, retail, and mortgage banking products to about 25.2 million clients across six African countries: Kenya, Uganda, Tanzania, the South Sudan Republic, Rwanda, and Ethiopia. The market segment for each of the products is corporate, small and medium enterprises, microenterprises, as well as individual customers (KCB, 2022).

The recent structuring strategy of the books "moving from good to great" was aimed at positioning the bank on its quest to become a pan-African bank, which may only be realized with the inculcation of a positive corporate culture, among other strategies. Therefore, this paper interrogated the effect of corporate culture on the performance of Kenya Commercial Bank (KCB, 2022).

1.2 Research Problem {rework}

In the dynamic and competitive realm of financial institutions, especially those engaged in deposit-taking, various strategic approaches have been employed to gain a competitive advantage. These strategies span technological integration, transformative leadership, strategic alliances, rebranding initiatives, and the reinforcement of corporate culture. Notably, the corporate culture of an organization has emerged as a distinguishing factor between successful and unsuccessful entities (Inegbedion et al., 2020).

Additionally, research conducted by Umrani et al. (2017) underscores the significant influence of a robust corporate culture on key indicators of organizational performance, encompassing service quality, customer satisfaction, and product excellence. These scholars posit that a strong corporate culture is directly associated with elevated levels of organizational performance.

In light of this backdrop, several intriguing questions arise: To what extent does a financial institution's performance rely on its corporate culture? How do attributes such as involvement culture, consistency, adaptability, and mission culture relate to the institution's performance? This study aims to provide insights into these inquiries by examining the impact of corporate culture on the performance of KCB.

1.3 Objectives of the Study

i) To establish the effect of Involvement culture on the performance of Kenya Commercial Bank
ii) To establish the effect of consistency culture on the performance of Kenya Commercial Bank
iii) To establish the effect of adaptability culture on the performance of Kenya Commercial Bank
iv) To establish the effect of mission culture on the performance of Kenya Commercial Bank.
v) To establish the moderating effect of organizational factors on the relationship between corporate culture and performance of Kenya Commercial Bank

1.4 Research Hypotheses

$H0_1$: There is no significant relationship between involvement culture and the performance of Kenya Commercial Bank.

$H0_2$: There is no significant effect of consistency culture on the relationship between corporate culture and the performance of Kenya Commercial Bank.

$H0_3$: There is no significant effect of adaptability culture on the relationship between corporate culture and the performance of Kenya Commercial Bank.

$H0_4$: There is no significant effect of mission culture on the relationship between corporate culture and the performance of Kenya Commercial Bank.

$H0_5$: The organizational factors have no moderating significant effect on relationship between corporate culture and performance of Kenya Commercial Bank.

II. LITERATURE REVIEW

2.1 Theoretical Framework

The study was guided by Edgar's Schein theory of an organization's culture and the Denison Model, a theory of organizational culture and effectiveness. According to Edgar's Schein theory of an organization's culture, there are two major problems that organizations face and must deal with, which include striving for survival, growth, and the ability to adapt to the environment. Secondly, organizations strive to continue existing through their daily functioning. These two identified problems form the major issues facing organizations, which manifest their macrocultural context and from which their basic assumptions emanate (Schein, 2009). According to Ng and Kee (2013), organizational culture is a key to an organization's excellence, and top management must play a vital role in applying the culture as the organization changes along with environmental changes. Schein opined that organizations do not adopt a culture in one day but rather form it over a period as the organization and the employees undergo different changes and adapt to the external environment in order to solve problems. Schein (2009) identified three fundamental levels at which organizational culture manifests, which include observable artifacts, values, and basic underlying assumptions.

To start with, there are the observable artifacts. An artifact is what people see or view when entering any organization. It includes that physical outlook, the dressing code, the way in which the employees address themselves, the company's records, products, and annual report. The major aspect of artifacts is that they are easy to observe and difficult to decode, and to have a deeper understanding of the artifacts, there is a need to socialize with the group.

Secondly, there are the espoused values. There is an original belief that became a shared belief as well as shared assumptions because of its success. These are beliefs that have been empirically tested, continue to work reliably to solve problems, and have therefore been transformed into assumptions. The organization's goals and strategy also fall into this category (Schein, 2009).

Thirdly, there are the basic underlying assumptions. The basic assumptions are unconscious, taken-for-granted beliefs, feelings, and thoughts that are non-debatable and therefore extremely difficult to change. Certain beliefs and facts that stay hidden but have an effect on the culture of the organization come under the basic underlying assumptions, which are practices (Schein, 2009).

According to Denison and Spreitzer (1991), the most interesting area of organizational culture is the way in which behaviors and values are acculturated into action in an organization. The theorist indicated that there is a gap in the literature as regards the relationship between an organization, the organization's culture, the practices of management, and the organization's effectiveness and performance. According to Denison and Spreitzer (1991), an organization can attain an optimal level of performance by engaging and empowering their employees, thus promoting consistency in behavior, enhancing coordinated actions with the core values of the business, thus ensuring consistency, considering and executing the demands of the environment (adaptability), and finally providing a clear sense of direction and purpose, thus mission. Nneji and Asikhia (2021) opined that the four traits aforementioned are essential elements for developing and maintaining an effective organizational culture. According to the theorist, consistency and involvement are internal factors necessary for developing an effective organizational culture, which include transparency, strong interpersonal relationships, and employee-focused leadership, while mission and adaptability are external factors vital for maintaining an effective organizational culture. All four traits are what Denison hypothesized and stated: they are the principles by which an organization’s culture influences effectiveness.

2.2 Empirical Review

Several authors and researchers have defined corporate culture from different perspectives. Schein (2004) defines organizational culture as a pattern of shared basic assumptions that was learned by a group as it solved its problems of external adaptation and internal integration, which has worked well enough to be considered valid and, therefore, to be taught to new members as the correct way they perceive, think, and feel in relation to those problems. Detert et al. (2000) add that though organizational culture may reside in the collective minds of organizational members, it is manifested in tangible ways, such as behaviors, throughout the organization.

Deal and Peterson (2006) define corporate culture as the pattern of basic assumptions that a given group has invented, discovered, or developed in learning to cope with its problems of external adaptation and internal integration and that have worked well enough to be considered valid and, therefore, to be taught to new members as the correct way to perceive, think, and feel in relation to those problems.

Odor (2018) states that organizational culture refers to a system of shared meaning held by members that distinguishes one organization from other organizations. Qazi and Kaur (2017) postulate that culture, as a concept, has had a long and chequered history. In the last decade, it has been used by some organizational researchers and managers to indicate the climate and practices that organizations develop around their handling of people or to refer to the espoused values and credo of an organization.

According to Yilmaz (2018), organizational culture is a pattern of shared values and beliefs that have developed over time and produce behavioral norms that are adopted in solving problems. The organization’s internal environment is represented by its culture and is constructed. Yilmaz (2018) states that at the core of Denison’s model are the underlying beliefs and assumptions that represent the deepest levels of organizational culture.

These fundamental assumptions provide the foundation from which more surface-level cultural components, such as values and observable artifacts, symbols, heroes, rituals, etc., are derived, and behavior and action spring. Such values are deemed both more accessible than the assumptions and more reliable than the artifacts.

Denison’s organizational culture model is based on four cultural traits—involvement, consistency, adaptability, and mission—that have been shown in the literature to have an influence on organizational performance. According to Kandula (2016), the key to good performance is a strong culture. He further maintains that, due to differences in organizational culture, the same strategies do not yield the same results for two organizations in the same industry and in the same location. A positive and strong culture can make an average individual perform and achieve brilliantly, whereas a negative and weak culture may demotivate an outstanding employee to underperform and end up with no achievement. Therefore, organizational culture has an active and direct role in performance.

Raduan (2018) observes that a high degree of organizational performance is related to an organization that has a strong culture with a well-integrated and effective set of values, beliefs, and behaviors. However, many researchers concur that culture would remain linked to superior performance only if the culture was able to adapt to changes in environmental conditions. Furthermore, the culture must not only be extensively shared, but it must also have unique qualities that cannot be imitated. Most definitions refer to some sort of set of values, beliefs, assumptions, and attitudes that are held by individuals in the organization. Upon close examination of the definitions, it can be assumed that there exists a general agreement that organizational culture comprises common beliefs, attitudes, assumptions, and values. According to Choi et al. (2020), when employees understand how they should act in the organization, it has an effect on the performance of the organization.

III. METHODOLOGY

The study employed a mixed research design comprising \descriptive survey design and correlation research designs. The research examined the relationship between corporate culture and the performance of KCB. The study also established the significance of the relationship between the variables investigated.

The study targeted all staff in KCB head office units and branches within Nairobi County as the population of the study. The category of staff targeted has a total population of 316 employees to determine the sample size as outlined accordingly

Thus;

n- Sample Unit,

N- Population Unit

e- Freedom degree.

Thus

$$n = \frac{N}{1+N(e)^2}$$

$$\frac{316}{1+316(0.05)^2}$$

$$\frac{316}{1.79}$$

$$=177$$

Table 1

Target Population Distribution and Sample Size

Strata	Target Population		Sample Size
Senior Management (Directors and Heads of Departments (MLE and above)	24	$= \frac{24}{316} X\ 177$	14
Middle Level Management (MLD-MLC)	130	$= \frac{130}{316} X\ 177$	72
Lower management level (MLB-MLA)	133	$= \frac{133}{316} X\ 177$	75
Worker's representatives (Central staff committee and shop stewards)	29	$= \frac{29}{316} X\ 177$	16
Total	**316**		**177**

Source: Human Resource Division –KCB Bank (2016)

The sample size of 177 employees was selected from 316 employees in the four categories in the company. The study specified a case of KCB Head Office units and branches within Nairobi County with a population of 316 permanent staff. A target population included 24 senior managers (directors and heads of departments), 130 middle-level managers (MLD to MLC), 133 lower-level managers (MLB to MLA), and 29 worker representatives. The study targeted senior managers, middle-level managers, lower-level managers, and worker representatives since they are in a strategic position to understand the corporate culture and relate it to business performance more objectively than staff at the clerical and subordinate levels.

Stratified random sampling and simple random sampling were used to achieve a representative sample. The target population was assigned into four sub-groups, namely senior managers, middle-level managers, lower-level managers, and worker representatives. A sample was drawn from each of the subgroups (strata) using a simple random sampling technique.

The data analysis of the study utilized both descriptive and inferential statistics. For descriptive statistics, the study used frequency, percentages, mean, and standard deviation. Inferential statistics entailed Pearson moment correlation, simple linear regression, multiple regression, and hierarchical regression analysis. The association between corporate culture and the performance of KCB was realized through regression analysis.

The following regression models applied:
Model A……… $Y= \beta_0+\beta aXa + \varepsilon$
Model B………..$Y= \beta_0+\beta bXb + \varepsilon$
Model C………..$Y= \beta_0+\beta cXc + \varepsilon$
Model D………..$Y= \beta_0+\beta dXd + \varepsilon$
Model E……….$Y= \beta_0+\beta aXa+\beta bXb + \beta cXc +\beta dXd + \varepsilon$
Model F………$Y= \beta_0+\beta aXa+\beta bXb + \beta cXc +\beta dXd +T +\beta aXaT +\beta bXbT + \beta cXcT +\beta dXdT +\varepsilon$

Where;
Y = Dependent Variable (Performance of Commercial Bank)
X= Aggregate effect of corporate culture (X_a - Involvement Culture, X_b - Consistency Culture, X_c - Adaptability Culture, X_d -Mission Culture)
β_0 = the constant
β_{a-d} = the regression coefficient
T = Moderator (Organization factors)
ε = Error term

IV. STUDY FINDINGS

The findings were presented according to each of the study objectives.

4.1 Effect of Involvement Culture on Performance of Kenya Commercial Bank

Here the researcher wanted to establish the extent with which KCB Bank accomplishes its objectives around organizational teams, employee's empowerment as well as developing the capability of the employees in virtually all organizational levels. The respondents were supposed to give their responses based on a rating scale where 1 represents strongly disagree, 2 represents disagree, 3 represents undecided, 4 represents agree and 5 represents strongly agree. The responses that were gathered were summarized in the table 2.

Table 2
Effect of Involvement Culture on Performance of Kenya Commercial Bank

Involvement culture	1		2		3		4		5	
	F	P	F	P	F	P	F	P	F	P
Input is solicited from all	10	9.09%	6	5.45%	15	13.64%	37	33.64%	42	38.18%
Information is shared openly and freely	4	3.64%	8	7.27%	19	17.27%	32	29.09%	47	42.73%
Trust exists between management and employee	4	3.64%	9	8.18%	13	11.82%	33	30 %	51	46.36%
High performance is valued, rewarded, and recognized	5	4.54%	10	9.09%	15	13.64%	37	33.64%	43	39.09%
Teamwork is promoted and encouraged	8	7.27%	6	5.45%	14	12.73%	44	40%	38	34.55%
Emphasis is placed on cooperation and consensus	6	5.45%	10	9.09%	13	11.83%	42	38.18%	39	35.45%
KCB has engaged workforce	4	3.64%	7	6.36%	21	19.09%	29	26.36%	49	44.55%

The table 2 reveals that, ensuring that trust exists between employees and the management is the leading involvement culture strategy that the organization uses to influence employee performance as evidenced by the higher mean score of 4.4; followed closely by having an engaged workforce which has the second highest mean score of

4.01. The least used involvement culture options within the organization are the solicitation of inputs from all employees who would be affected by a decision.

From the table 3, the responses gathered on the question of whether input is solicited from all employees who might be affected by the decision revealed that, 42 respondents representing 38.18% of the sample size strongly agreed to this statement, followed closely by 37 respondents at 33.64% who agreed that input is solicited from all who would be affected by a decision. 15 respondents at 13.64% were undecided on whether input was solicited from all employees who would be affected by a decision. 10 respondents at 9.09% and 6 respondents at 5.45% strongly disagreed and disagree respectively that input was solicited from all employees who would be affected by a decision. These findings are further validated in the interview because the study established from the respondents that the management style that is used by the organization is an all-inclusive management style. The style entails soliciting information from virtually all organizational levels and ensuring all stakeholders are involved in the decision-making process.

In addition, on the question to the respondents on whether information is shared openly and freely in the organization, the responses that were gathered revealed that, majority of the respondents with a frequency of 47 representing 42.73% of the sample size strongly agreed that information is shared freely and openly in the organization. 32 respondents at 29.09% also agreed to the researchers' statement. 19 respondents at 17.27% were undecided on whether information is shared freely and openly within the organization. While 8 respondents at 7.27% and 4 respondents at 3.64% disagreed and strongly disagreed respectively that information was shared freely and openly within the organization.

The respondent's feedback on whether trust exists between management and workers representatives, the data collected from the participants revealed that, 51 respondents at a statistical percentile of 46.36% and 33 participants representing 30% of the received responses strongly agreed and agreed respectively to the reality that trust exists between workers representatives and management. 13 respondents at 11.82 % were undecided on whether trust existed between management and employee's representatives. Only 9 respondents at 8.18% and 4 respondents at 3.64% disagreed and strongly disagreed that trust existed between employee representatives and management. The findings of this study are further validated in the interview because the respondents also agreed that a good, concrete, and mutual relationship based on open communication, trust and honesty existed between management and employee representatives.

Similarly, the study participants' responses on whether high performance was valued, appreciated, and rewarded in the organization revealed that, 43 respondents at 39.09% and 37 respondents at 33.64% respectively strongly agreed and agreed that high performance was valued in the organization. The researcher attributes this to the reality that, employee appraisal decisions are made solely based on employee performance. In addition, employees who achieve their targets are given financial rewards and non-financial rewards such as promotion and other forms of recognition. 15 representing 13.64% of the sample size were undecided on whether high performance was valued, rewarded, and recognized within the organization. The remaining respondents thus 10 respondents representing 9.09% and 5 respondents representing 4.54% of the respondents respectively disagreed and strongly disagreed that high performance is valued, recognized, and rewarded within the organization. The researcher postulates that the employees who said that high performance is not recognized, valued, and rewarded in the organization are probably those employees who do not attain their targets and hence cannot be rewarded for underperforming. The findings of the study were further verified using the interview since majority of employee representatives and senior managers that were used in the study said that employees who achieve their targets are given bonuses and other forms of rewards such salary increments. In addition, employee promotion and placement which are key reward components are carried out based on employee performance.

Conversely, the study participants responses on whether teamwork is promoted and encouraged in the organization revealed that38 respondents at a statistical percentile of 34.55% and 44 respondents representing 40% of the respondents respectively strongly agreed and agreed that the organization encouraged teamwork. 14 respondents representing 12.73% of the respondents were undecided on whether the organization encouraged and promoted teamwork. 8 respondents at 7.27% and 6 respondents at 5.45% of the respondents respectively strongly disagreed and disagreed that teamwork is encouraged and promoted in the organization. The researcher attributes the employees who said that teamwork is not encouraged and promoted in the organization to those employees who work late and appear to be overworked such as staff in Head office units and operations departments within Branches.

In addition, on the question of whether the organization (KCB) puts emphasis on cooperation and consensus, the data collected revealed that 42 respondents at 38.18% agreed with the statement, followed closely by 39 respondents representing 35.45% of the respondents who strongly agreed to the researchers' statement. 13 respondents at 11.83% were undecided on whether the organization emphasized on cooperation and consensus building. 6 respondents at

5.45% and 10 respondents at 9.09% respectively strongly disagreed and disagreed that the bank emphasized on collaboration and consensus collaboration.

To sum it all, responses on whether the organization has engaged workforce revealed that majority of the respondents with a frequency of 49 representing 44.55% strongly agreed that the Bank had employees who were engaged. 29 respondents representing 26.36% also agreed that the Bank has an engaged workforce, followed closely by 21 respondents representing 19.09% who were undecided on whether the bank had employees had engaged workforce. However, 7 respondents and four respondents representing 6.36% and 3.64% respectively disagreed and strongly disagreed that the Bank had an engaged workforce.

From the study findings, involvement culture is strong in KCB Bank. This conclusion is supported by the study findings which has an average mean of 3.96 based on the seven factors considered as key in the involvement culture. There is a possibility that there is a direct correlation between a strong involvement culture and the improved performance experienced by KCB. The study findings agreed with previous studies which confirmed that involvement culture has a positive relationship with organizational performance. In a study by Sofijanova and Chatleska (2013) on employee involvement and organizational performance, it was statistically confirmed that effective use of employee involvement is positively related to organizational performance.

4.2 Effect of Consistency Culture on Performance of Kenya Commercial Bank

This section of the research project sought to determine whether the organization uses well-coordinated, well integrated and highly consistent processes, which are based on a set of values, principles, and organizational rules. Cultural consistency ensures that employees work towards attaining one organizational objective even when employees have divergent points of view. The responses of the respondents were based on a rating scale where 5 represents strongly agree and 1 represents strongly disagree. The responses that were gathered from the participants were summarized in the frequency distribution table below.

Table 3

Effect of Consistency Culture on Performance of Kenya Commercial Bank

Consistency culture	**1**		**2**		**3**		**4**		**5**	
	F	**P**	**F**	**P**	**F**	**P**	**F**	**P**	**F**	**P**
Compliance to rules and regulations is expected and enforced	12	10.91%	15	13.64%	17	15.45%	31	28.18%	35	31.82%
Rules are broken anytime	47	42.73%	38	34.55%	10	9.09%	9	8.18%	6	5.45%
Many exemplary employees exist in the organization	5	4.54%	7	6.36%	13	11.82%	39	35.46%	46	41.82%
The business approach is based on consistency and predictability	11	10%	7	6.36%	18	16.37%	40	36.36%	34	30.91%
Time is taken to do things right	2	1.82%	5	4.55%	4	3.64%	50	45.45%	39	35.45%
Employees are motivated and royal to the organization	19	17.27%	6	5.45%	20	18.19%	37	33.64%	28	25.45%
The authority of leaders is respected	20	18.18%	18	16.36%	12	10.91%	26	23.65%	34	30.91%

The mean score column in Table 4 reveals that having many exemplary employees in the organization is the leading consistency culture alternative that the organization uses to enhance organizational and individual performance. In contrast, the least used consistency culture option that the organization uses to enhance its performance is breaking the rules and regulations that are set, as evidenced.

Table 3 shows that when the participants were asked whether the organization expects close compliance with the rules and procedures that have been established, the research established that the majority of the respondents, with a frequency of 35 respondents at 31.82%, strongly agreed that close compliance with the set rules and regulations is expected and enforced, followed closely by 31 respondents representing 28.18% who agreed with the researchers' statement. However, 12 respondents and 15 respondents, representing 10.91% and 13.64%, respectively, strongly disagreed and disagreed that close compliance with the set rules is expected and enforced. Only 17 respondents, representing 15.45%, were undecided on whether compliance with the set rules was expected and enforced. The findings of the study are further authenticated by the interviews conducted. During the interview, the respondents revealed that the company does not or rarely accept employees who deviate from the laid-down rules. In order to ensure this is realized, disciplinary action is brought against employees who break the laid-down rules and procedures. In addition, the responses to the question on whether the set organizational rules are broken anytime revealed that 47 respondents (42.73%) and 38 respondents (34.55%), respectively, strongly disagreed and disagreed that the set rules were broken anytime. 10 respondents were undecided on whether the rules were broken anytime or not. Only 9 respondents, at 8.18%, and 6 respondents, at 5.45%, agreed and strongly agreed that the set rules were broken at any time. When the researcher asked the respondents whether many exemplary employees exist in the organization, the responses gathered revealed that the majority of the respondents, with a frequency of 46 representing 41.82% of the sample size, strongly agreed that the organization had many exemplary employees, followed closely by 39 employees with a statistical percentile of 35.46% who agreed that the organization had many exemplary employees. 13 respondents, or 11.82%, were undecided on whether the organization had exemplary employees. 5 respondents at 4.64% and 7 respondents at 6.36% of the sample size strongly agreed and agreed, respectively, that the organization had many exemplary employees.

Additionally, the study participants' responses on whether the business approach of the organization is based on consistency and predictability revealed that 34 respondents, or 30.91%, strongly agreed with the statement. 40 respondents, or 36.36%, also agreed that the organization approaches its business based on consistency and predictability. However, 11 respondents at 10% and 7 respondents at 6.36% strongly disagreed and disagreed, respectively, that the business approach of the organization is based on consistency and predictability. The remaining 11 respondents, representing 16.37% of the sample size, were undecided on whether the business approach of the organization was based on consistency and predictability.

In response to the question of whether enough time is taken to ensure that the right things are done, the researcher revealed that 50 respondents, representing 45.45%, and 39 respondents, representing 35.45%, agreed and strongly agreed, respectively, that enough time was taken to ensure that the right things were pursued. 4 respondents at 3.64 were undecided with the researchers' statement. Only 2 respondents at 1.825% and 5 respondents at 4.55% strongly disagreed and disagreed, respectively, that enough time was taken to ensure that things were being done in the right way.

The responses on whether employees working for KCB were motivated and loyal to the organization revealed that 37 respondents, at 33.64%, agreed with the statement, followed closely by 28 respondents, at 25.45%, who strongly agreed with the researchers' statement. The researcher attributes those respondents who agreed and strongly agreed to the researchers' statement that these respondents had worked for the organization for a considerably long period of time. Twenty respondents were neutral on whether employees working for KCB were motivated and loyal. In contrast, 19 respondents at 17.27% and 6 respondents at 5.45% strongly disagreed and disagreed, respectively, with the researchers' statement.

To sum it all up, when the question to the respondents on whether the authority of leaders within the organization was respected was asked, the data collected from the participants revealed that 34 respondents, or 30.91% of the sample size, strongly agreed with the fact that the authority of leaders was respected. 26 respondents (23.65%) also agreed with the fact that the authority of the leaders was respected. In contrast, 20 respondents (18.18%) and 18 respondents (16.36%) strongly disagreed with the statement that the authority of the leaders was respected. The remaining 12 respondents, representing 10.91% of the sample size, were undecided on whether the authority of the leaders was respected.

The study findings reveal a strong consistency culture, as supported by an average mean of 3.41 based on the seven key factors under consistency culture. From the study findings, there is a possibility that the good performance of KCB Bank in the recent past is attributable partly to a strong consistency culture. This finding aligns with the findings by Maina (2016), which affirmed that what really matters, then, isn't what cultural standards you set but rather the fact that you set them and stick with them over a long period of time. Consistency is what's going to help you reap the benefits of company culture, no matter what kind of culture you want to create.

4.3 Effect of Adaptability Culture on Performance of Kenya Commercial Bank

Under this section, the study sought to determine whether the operations of the bank are customer-driven. In addition, the researcher sought to establish whether the bank learns from its mistakes, its willingness to accept risks, and whether the bank makes continuous improvements geared towards creating more value for customers. The data collected from the respondents was summarized in the frequency distribution schedule beneath.

Table 4
Effect of Adaptability Culture on Performance of Kenya Commercial Bank

Adaptability culture	1		2		3		4		5	
	F	P	F	P	F	P	F	P	F	P
Quick response to changes in the business environment	2	1.82%	20	18.18%	11	10%	36	32.73%	41	37.27%
People are committed towards developing professionally	3	2.73%	2	1.82%	16	14.55%	32	29.08%	57	51.82%
People are friendly and enthusiastic	17	15.45 %	6	5.45%	4	3.64%	34	30.91%	49	44.55%
Emphasis is placed on innovation and creativity	13	11.82 %	17	15.45%	16	14.54%	34	30.91%	30	27.27%
Calculated risk is accepted and encouraged	4	3.64%	7	6.36%	20	18.18%	32	29.09%	47	42.73%
Many employees have positive attitude	8	7.27%	4	3.64%	16	14.55%	38	34.55%	44	40%
Attempts to introduce change are met with resistance	39	35.45 %	33	30%	18	16.36%	12	10.91%	8	7.27%
We have optimistic and positive outlook	6	5.45%	16	14.55%	17	15.45%	38	34.55%	33	30%

The mean score column in the table above reveals that ensuring that people or employees are committed towards developing professionally is the most dominant adaptability culture option that the organization uses to achieve organizational performance. Whereas attempts to introduce change were met with a lot of resistance, the least dominant adaptability culture components that the organization used to enhance organizational performance The low mean on this question should, however, be considered positively in support of a strong factor that supports a strong adaptability culture since it basically means the introduction of change is not resisted.

From Table 5 above, it is evident that responses to the question on whether employees respond quickly to changes in the environment revealed that the majority of the respondents, with a frequency of 41 representing 37.2% of the sample size, strongly agreed that they respond quickly to changes in the business environment, followed closely by 36 respondents representing 32.73% of the respondents who agreed that they respond quickly to changes in the environment. However, 2 respondents at 1.82% and 20 respondents at 18.18%, respectively, strongly disagreed and disagreed that they did not respond quickly to changes in the business environment. The remaining respondents (11) representing 10% of the sample size were undecided on whether their response to changes in the business environment was quick or not.

When the respondents were asked whether they were committed to developing themselves professionally, the responses gathered revealed that the majority, with a frequency of 57 representing 51.82% and 32 representing 29.08% of the respondents, respectively, strongly agreed and agreed that employees were committed to developing themselves professionally. 16 respondents, representing 14.55% of the study sample, were undecided on whether employees were committed to developing themselves professionally. The majority of the respondents either disagreed (2) or strongly disagreed (3) that the employee was committed to developing themselves professionally.

Additionally, the question of whether employees were friendly and enthusiastic elicited responses, which revealed that 49 respondents (44.55%) strongly agreed with the researcher's statement. 34 respondents, or 30.91%, agreed that KCB employees are both friendly and enthusiastic. However, 17 respondents at 15.45% and 6 respondents at 5.45%, respectively, disagreed with the researchers' statement. The remaining 4 respondents, representing 3.64% of the sample size, were undecided on whether people were friendly and enthusiastic. KCB values of being inspiring, simple, and friendly are aligned with the study findings, where the majority of the staff at KCB were found to be friendly and enthusiastic.

On the same breath, when the participants in the study were asked whether strong emphasis was put on encouraging innovation and creativity, the data collected revealed that 34 respondents with a statistical percentile of 30.91% agreed to the researchers' statement, followed closely by 30 respondents representing 27.25 percent of the sample size who strongly agreed to the researchers' statement. 16 respondents were, however, undecided on whether strong emphasis was put in place to promote innovation and creativity. 17 and 13 respondents, respectively, disagreed and strongly disagreed that emphasis on promoting creativity and innovation was encouraged.

Similarly, when the researcher asked the respondents whether calculated risk is accepted and encouraged within the organization, the researcher established that 47 respondents and 32 respondents, representing 42.73% and

29.09%, respectively, strongly agreed and agreed that the organization accepted and encouraged calculated risks. 4 respondents and 7 respondents, representing 3.64% and 6.36% in the same order, strongly disagreed with and disagreed with the researchers' statement. The remaining respondents (20) were undecided on whether the organization accepted and encouraged its employees to take calculated risks.

Additionally, when the participants were asked whether employees have a positive attitude, it was revealed that 44 respondents with a statistical percentile of 40 and 38 respondents with a statistical percentile of 34.55% strongly agreed and agreed that employees working for KCB have a positive attitude. 16 respondents were undecided about whether KCB employees had a positive attitude. The remaining respondents either disagreed (4) or strongly disagreed (8) on whether KCB employees had a positive attitude.

The responses to the question on whether attempts to introduce change within the organization are met with resistance revealed that 39 respondents representing 35.45% and 33 respondents representing 30% of the study sample strongly disagreed that organizational changes are met with a lot of resistance. 12 respondents and 8 respondents, representing 10.91% and 7.27%, respectively, agreed and strongly agreed that organizational change is met with resistance. The remaining 18 respondents, representing 16.36%, were undecided on whether organizational change was met with resistance or not.

From the study findings, adaptability culture findings imply that KCB Bank has a very strong adaptability culture that anchors high sustainable performance. Previous studies have revealed that companies with strong adaptive cultures outperformed other companies by a significant margin. The study findings are therefore in line with the previous study findings by Kotter and Heskett (1992).

4.4 Effect of Mission Culture on Performance of Kenya Commercial Bank

Here, the researcher sought to determine whether the participants that were used for the study understood the vision, strategic objective, and where the organization desires to be in the future. In addition, the researcher sought to determine the role that different stakeholders, such as employees, supervisors, and management, play in enabling employees to achieve organizational objectives, thereby enhancing performance. The responses of the respondents were based on a linear scale, where 1 represents strongly disagreeing and 5 represents strongly agreeing. The data that was collected from the respondents was tabulated in the table below.

Table 5

Effect of Mission Culture on Performance of Kenya Commercial Bank

Mission culture	1		2		3		4		5	
	F	P	F	P	F	P	F	P	F	
All employees know the company's values	11	10%	14	12.73%	27	24.54%	26	23.64%	32	29.09%
Strong emphasis are placed on values and ethics	-	-	7	6.36%	20	18.18%	36	32.73%	47	42.73%
Our goals are clear, and we look towards them with determination	7	6.36%	5	4.55%	20	18.18%	42	38.18%	36	32.73%
My supervisor is a good role model	-	-	3	2.73%	11	10%	45	40.91%	51	46.36%
I require minimum supervision in my work	-	-	5	4.55%	8	7.27%	40	36.36%	57	51.82%
Great effort is made to produce products and services of high quality	2	1.82%	7	6.36%	20	18.18%	34	30.91%	47	42.73%
We value our customers	3	2.73%	2	1.82%	7	6.36%	37	33.64%	61	55.45%
We strive to achieve dominance in the Banking sector	1	0.91%	-	-	10	9.09%	46	41.82%	53	48.18%

Striving to achieve market dominance in the banking sector and valuing customers are the most dominant mission culture options that most respondents said were used by the organization to enhance the performance of the bank; these two components had a mean score of 4.36, respectively. Similarly, employees who require minimum supervision when doing their work were also a dominant factor that was used by the organization to enhance organizational performance. In contrast, the least influential mission culture approaches that the organization used to influence organizational performance entail ensuring that all employees know one company's values.

Table 5 further reveals that, when the respondents were asked whether all KCB employees knew the company's values, the data collected revealed that the majority of the respondents, with a frequency of 29.09%, strongly agreed that all employees knew the company's values, followed closely by 26 respondents, representing 23.64% of the respondents who agreed that all the employees knew the company's values. However, 27 respondents (24.54%) were undecided on whether all the employees knew the company's values. 14 respondents at 12.735% and 11 respondents at 10%, respectively, disagreed and strongly disagreed with the researcher's statement that all employees knew the company's values.

When the participants in the study were asked whether strong emphasis is placed on organizational values and ethics, their responses revealed that 47 respondents (42.73%) strongly agreed with the statement, followed closely by 36 respondents (32.73%) who also agreed that strong emphasis is placed on organizational values and rules. The researcher attributes this to the reality that employees who do not adhere to the set organizational values and ethical code risk facing disciplinary action. 20 respondents, or 18.18%, were undecided on whether strong emphasis was placed on the set organizational values and ethical codes. Only 7 respondents, representing 6.36% of the sample size, disagreed with the researchers' statement that emphasis was placed on the set values and ethical codes.

Responses on whether their KCB Bank goals are clear to employees and whether they look at them with determination and zeal revealed the following: 36 respondents at 32.73% and 42 respondents at 38.18% strongly agreed and agreed, respectively, that the goals were clear and they looked towards achieving them with determination and zeal. 20 respondents, or 18.18%, were, however, undecided on whether their goals were clear and whether they looked towards them with determination and zeal. The remaining 7 and 5 respondents, representing 6.36% and 4.55%, respectively, strongly disagreed and disagreed that their goals were clear, and they looked towards attaining them with determination and zeal.

Similarly, when participants were asked whether their supervisors were good role models, the data collected revealed that the majority of the respondents, 51, representing 46.36% of the sample size, strongly agreed that their supervisors were good role models, followed closely by 45 respondents, representing 40.91% of the respondents, who said that their supervisors were good role models. 3 and 11 respondents, respectively, representing 2.73% and 10%, disagreed and were undecided on whether their supervisors were good role models. The findings of the study were similar to the responses that were collected from senior managers and employee representatives. The rationale being that the majority of this group of participants said that the organization has many role models that employees can look up to. The researcher established that KCB boards employees who have exemplary social, professional, and academic records. In addition, the organization boards employees with a good track record both professionally, socially, and academically. These factors are essential to inspiring other employees in the workplace.

When the question of whether employees require minimum supervision when doing their work was asked, the data collected revealed that 57 respondents and 40 respondents, representing 51.82% and 36.36%, respectively, strongly agreed and agreed that they required minimum supervision when doing their work. 8 respondents, or 7.27%, were undecided on whether they required minimum supervision when doing their work. The remaining 5 respondents, representing 5.54% of the sample size, disagreed with the researchers' statement that they required minimum supervision when doing their work.

Additionally, responses on whether the bank valued their customers revealed that 61 respondents, representing 55.45%, strongly agreed that they treated their customers as valuable assets. 33 respondents, representing 33.64%, also agreed with the researchers' statement. However, 3 respondents at 2.72% and 2 respondents at 1.82% strongly disagreed and disagreed, respectively, with the researchers' statement that they valued customers. The remaining 7 respondents, representing 6.36%, were undecided on whether the customers were valued.

To sum it all up, the study respondents' position on whether they strive to achieve market dominance in the banking sector revealed that 53 respondents representing 48.18% and 46 respondents representing 41.82% strongly agreed and agreed, respectively, that they strive to achieve dominance in the banking sector, whereas 10 respondents representing 9.9% were undecided about the researchers' statement.

The findings from the study indicate a strong mission culture for KCB Bank based on the six factors representing mission culture. There is a probability that the strong mission culture supports the good performance of KCB Bank. The finding regarding a strong mission culture for KCB is aligned with other study findings, which confirm that a strong mission culture directly supports good performance. Tapera (2014) says that successful organizations have a clear sense of purpose and direction that defines organizational goals and strategic objectives and expresses a vision of how the organization will look in the future. In general, the researcher postulates that KCB Bank has a strong corporate culture, as supported by the research findings. The study findings indicate that KCB Bank has a strong corporate culture, which appears to be positively influencing its improved performance.

4.5 Pearson Correlation

This section presents correlation analysis results. The findings were presented in Table 6.

Table 6
Correlation Matrix

Pearson Correlations							
		Involvement culture	**Consistency culture**	**Adaptability culture**	**Mission Culture**	**Organization factors**	**Performance**
Involvement_ culture	Pearson Correlation	1	.739**	.762**	.766**	.295**	.584**
	Sig. (2-tailed)		.000	.000	.000	.002	.000
	N	110	110	110	110	110	110
Consistency_ Culture	Pearson Correlation	.739**	1	.837**	.837**	.310**	.541**
	Sig. (2-tailed)	.000		.000	.000	.001	.000
	N	110	110	110	110	110	110
Adaptability_ Culture	Pearson Correlation	.62**	.837**	1	.796**	.373**	.566**
	Sig. (2-tailed)	.000	.000		.000	.000	.000
	N	110	110	110	110	110	110
Mission_ Culture	Pearson Correlation	.766**	.737**	.796**	1	.383**	.576**
	Sig. (2-tailed)	.000	.000	.000		.000	.000
	N	110	110	110	110	110	110
Organization factors	Pearson Correlation	.295**	.310**	.373**	.383**	1	.517*
	Sig. (2-tailed)	.002	.001	.000	.000		.023
	N	110	110	110	110	110	110
Performance	Pearson Correlation	**.584****	**.541****	**.566****	**.576****	**.517***	1
	Sig. (2-tailed)	.000	.000	.000	.000	.023	
	N	110	110	110	110	110	110

**. Correlation is significant at the 0.01 level (2-tailed).
*. Correlation is significant at the 0.05 level (2-tailed).

The correlation analysis results indicate several significant relationships between different cultural attributes, organizational factors, and performance within an organization. The results show that there were positive and significant correlations between performance and involvement culture ($r = 0.584$, $p<0.01$), consistency culture ($r = 0.541$, $p<0.01$), adaptability culture ($r = 0.566$, $p<0.01$), mission culture ($r = 0.576$, $p<0.01$), and organization factors ($r = 0.517$, $p<0.05$). These findings shed light on the interconnectedness of these variables and how they collectively contribute to an organization's success and effectiveness. The findings suggest that a combination of cultural attributes and effective organizational factors plays a crucial role in determining an organization's performance. Organizations that foster involvement, consistency, adaptability, and mission alignment, along with addressing essential organizational factors, are more likely to achieve higher levels of success and effectiveness. However, it's important to note that these findings are based on correlations, and further research is needed to establish causation and explore the complex interplay between these variables in different organizational contexts. These findings align with the findings by Lewandowska (2023), who opines that a combination of positive cultural attributes and effective organizational factors contributes significantly to an organization's performance.

4.6 Simple Regression Analysis

This section presents simple regression analysis results for all the variables.

4.6.1 Simple Linear Regression Results on Involvement culture and Performance of Kenya Commercial Bank

A simple linear regression analysis was conducted to establish the relationship between involvement culture and the performance of Kenya Commercial Bank. The R square was used to establish the contribution of involvement culture to the performance of Kenya Commercial Bank. The results are as shown in Table 7.

Table 7
Simple Linear Regression Results on Involvement culture

Model Summary[b]										
					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.584[a]	.341	.335	.47831	.341	55.910	1	108	.000	1.331

ANOVA[b]					
Model		Sum of Squares	df	Mean Square	F
1	Regression	10.977	1	10.977	55.910
	Residual	26.522	108	.246	
	Total	37.499	109		

a. Predictors: (Constant), Involvement culture
b. Dependent Variable: Performance

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	.922	.347		2.655	.009
	involvement_ culture	.715	.096	.584	7.477	.000

a. Dependent Variable: Performance

Having regard to the model, summery involvement culture accounted for 34.1% of the variation in performance. The ANOVA table indicated that involvement culture is a good predictor of the performance of Kenya Commercial Bank, as it was significant at the 95% confidence level (F = 55.910, P = 0.000). Further, in relation to the coefficient table, involvement culture influenced the performance of Kenya Commercial Bank.

The results are represented in the following model:
$Y = \beta_0 + \beta_a X_a + \varepsilon$
Where Y= Performance of Kenya Commercial Bank,
β_0=0.922 (constant)
β_1= 0.715
Xa= Involvement Culture
Replacing in the equation above: $Y=0.922 + 0.715X_a$

This study agrees with Worley and Lawler (2010) who established that organizations that have well-integrated and coordinated culture achieve higher performance. The study found Involvement Culture to be of significant effect on performance.

4.6.2 Simple Linear Regression Results on Consistency Culture and Performance of Kenya Commercial Bank

Simple linear regression analysis shows Consistency Culture and Performance of Kenya Commercial Bank. Table 8 presents the results.

Table 8
Simple Linear Regression Results on Consistency Culture

Model Summary[b]										
					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.541[a]	.293	.286	.49555	.293	44.700	1	108	.000	1.348

a. Predictors: (Constant), Consistency culture
b. Dependent Variable: Performance

ANOVA[b]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	10.977	1	10.977	44.700	.000[a]
	Residual	26.522	108	.246		
	Total	37.499	109			

a. Predictors: (Constant), Consistency culture
b. Dependent Variable: Performance

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	1.377	.321		4.294	.000
	Consistency Culture	.607	.091	.541	6.686	.000

a. Dependent Variable: Performance

The values demonstrated indicate a significant and positive relationship between consistency culture and the performance of Kenyan commercial banks. Consistency culture accounted for 29.3% (R^2 = 0.293). The F value was more than zero, F = 44.700, P =.000; hence, consistency culture is a significant predictor of the performance of Kenyan commercial banks.

Consistency culture had a linear, significant, and positive association with the performance of Kenyan commercial banks (P<0.05) {regression coefficient, B = 0.541, and t = 6.686}. The model presents the findings:

$Y = \beta_0 + \beta_b X_b + \varepsilon$

Where Y= Performance of Kenya Commercial Bank,

β_0= 1.377(constant)

β_b= 0.607

X_v= Consistency culture

$Y= 1.377+ 0.607X_2$

From the above model, the constant had coefficient of 1.377, Implication on Consistency culture on Performance of Kenya Commercial Bank would be positively at 0.00 hence significant (P>0.05). These results are in tandem with Joseph and Kibera (2019) who revealed that, Consistency culture significantly affected organization performance.

4.6.3 Simple Linear Regression Results on Adaptability Culture

Simple linear regression on the association between Adaptability Culture and Performance of Kenya Commercial Bank was established.

Table 9
Simple Linear Regression Results on Adaptability Culture and Performance of Kenya Commercial Bank

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics: R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.566[a]	.321	.314	.48564	.321	51.001	1	108	.000	1.325

a. Predictors: (Constant), Adaptability culture
b. Dependent Variable: Performance

ANOVA[b]

Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12.028	1	12.028	51.001	.000[a]
	Residual	25.471	108	.236		
	Total	37.499	109			

a. Predictors: (Constant), Adaptability Culture
b. Dependent Variable: Performance

Coefficients[a]

Model		Unstandardized Coefficients: B	Unstandardized Coefficients: Std. Error	Standardized Coefficients: Beta	T	Sig.
1	(Constant)	.990	.354		2.796	.006
	Adaptability culture	.706	.099	.566	7.141	.000

a. Dependent Variable: Performance

The findings were that adaptability culture had a linear, positive, and significant association with the performance of Kenya Commercial Bank. Adaptability culture accounted for 32.1% ($R^2 = 0.321$) variations; the F value was more than zero, F = 51.001, P =.000; therefore, adaptability culture emerged as a significant measure of the performance of Kenya Commercial Bank. The (P>0.05) as regression coefficient, (B=0.566), as t= (7.141}. The model is hereby generated:

$Y = \beta 0 + \beta_c X_c + \varepsilon$
Where Y= Performance of Kenya Commercial Bank
β_0= 0.990(value that is constant)
β_c= 0.706
X_c= Adaptability culture
This generates: $Y= 0.990+ .706X_3+\varepsilon$

The implication is that an additional unit of adaptability culture leads to an additional unit on the performance of Kenya Commercial Bank by 32.1%. The findings agree with Ambrose and Cropanzano (2010), who established that adaptability culture has a direct impact on organizational performance.

4.6.4 Simple Linear Regression Results on Mission Culture and Performance of Kenya Commercial Bank

Simple linear regression for Mission Culture association and performance of Kenya Commercial Bank is presented in Table 10.

Table 10
Simple Linear Regression on Mission Culture

Model Summary[b]										
					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.576[a]	.332	.326	.48162	.332	53.664	1	108	.000	1.341
a. Predictors: (Constant), Mission Culture										
b. Dependent Variable: Performance										

ANOVA[b]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	12.448	1	12.448	53.664	.000[a]
	Residual	25.051	108	.232		
	Total	37.499	109			
a. Predictors: (Constant), Mission Culture						
b. Dependent Variable: Performance						

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.985	.346		2.846	.005
	Mission_ Culture	.707	.097	.576	7.326	.000
a. Dependent Variable: Performance						

There exists a significant and positive association between mission culture and the performance of Kenya Commercial Bank. Mission culture accounted for 33.2% ($R^2 = 0.332$) variations; the F value was more than zero, F = 53.664, P =.000; thus, mission culture is a valuable measure of the performance of Kenya Commercial Bank. Mission culture had a liner that was positive but significant (P<0.05) (regression coefficient, B = 0.765, t = 7.234). The model values are:

$Y = \beta 0 + \beta_d X_d + \varepsilon$
Where Y= Performance of Kenya Commercial Bank
β_0= 0.985(constant)
β_d= 0.707
X_d= Mission culture
The model values are: $Y= 0.985 + 0.707X_d$

Factors being constant, a unit added on mission culture significantly leads to an additional unit on the performance of Kenya Commercial Bank by 33.2%. For instance, Bart, Bontis, and Taggar (2001) established in their study that mission culture, especially having a mission statement, improves employee performance, translating to increased organizational performance because mission culture ensures that employees are committed to their work.

4.7 Multiple Regression analysis results

The multiple regression analysis was done to find out how the four independent variables (involvement culture, consistency culture, adaptability culture, and mission culture) affected Kenya Commercial Bank's performance as a whole. Table 13 illustrates the results.

Table 11
Multiple Regression Analysis Results

Model Summary[b]										
					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.622[a]	.387	.357	.47017	.387	13.126	5	104	.000	1.423
a. Predictors: (Constant), Organization_ factors, involvement_ culture, Consistency_ culture, Adaptability_ culture, Mission_ Culture										
b. Dependent Variable: Performance										

ANOVA[b]						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	14.508	5	2.902	13.126	.000[a]
	Residual	22.991	104	.221		
	Total	37.499	109			
a. Predictors: (Constant), Organization_ factors, involvement_ culture, Consistency_ culture, Adaptability_ culture, Mission_ Culture						
b. Dependent Variable: Performance						

Coefficients[a]						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	T	Sig.
1	(Constant)	.751	.377		1.991	.004
	involvement_ culture	2.027	.713	1.656	2.843	.005
	Consistency_ culture	1.152	.465	1.028	2.478	.001
	Adaptability_ culture	-1.554	1.088	-1.246	-1.428	.001
	Mission_ Culture	-1.004	1.469	-.818	-.683	.006
	Organization_ factors	.144	.084	.188	1.710	.090
a. Dependent Variable: Performance						

Table 11 shows the involvement culture, consistency culture, adaptability culture, and mission culture that yielded The R2 is 0.387, indicating 38.7% of variation in the performance of Kenya Commercial Bank. A study by Omukaga (2016) also contends that corporate culture affects employee and organizational performance because corporate culture is the basis of motivation, communication, and mutual understanding. If these factors are fulfilled at satisfactory levels, the performance of the employees will increase, and vice versa.

The Multiple regression equation;

$Y = \beta_0 + \beta aXa + \beta bXb + \beta cXc + \beta dXd + \varepsilon$

$Y = 0.751 + 2.027X_a + 1.152X_b - X_c 1.554 - X_d\ 1.004 + 0.144\ X_e + .0377$

Thus;

y= Performance of Kenya Commercial Bank

X_a= Involvement culture

X_b= Consistency culture

X_c= Adaptability culture

X_d= Mission Culture

X_e= Organization Factors

4.8 Moderating Effect of Organizational Factors on the Relationship between Corporate Culture and Performance of KCB

Table 12
Moderating Effect of Organizational Factors on the Relationship between Corporate Culture and Performance of KCB

Model Summary[f]										
					Change Statistics					
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	R Square Change	F Change	df1	df2	Sig. F Change	Durbin-Watson
1	.584[a]	.341	.335	.47831	.341	55.910	1	108	.000	
2	.591[b]	.350	.338	.47733	.009	1.444	1	107	.232	
3	.608[c]	.369	.351	.47237	.019	3.260	1	106	.074	
4	.608[d]	.370	.346	.47446	.000	.066	1	105	.798	
5	.622[e]	.387	.357	.47017	.017	2.923	1	104	.090	1.423

a. Predictors: (Constant), involvement culture
b. Predictors: (Constant), involvement culture, Consistency culture
c. Predictors: (Constant), involvement culture, Consistency culture, Adaptability culture
d. Predictors: (Constant), involvement culture, Consistency culture, Adaptability culture, Mission Culture
e. Predictors: (Constant), involvement culture, Consistency culture, Adaptability culture, Mission Culture, Organization factors
f. Dependent Variable: Performance

Before moderation, the R squared in multiple regressions was 0.387, and after moderation, the r squared in model 6 remained 0.387, meaning organization factors had no moderating effect. Furthermore, during multiple regressions, the significance value for organization factors was 0.090, which is greater than the 0.05 baseline significance value, hence insignificant. Therefore, we accept the null hypothesis that organizational factors have no moderating or significant effect on the relationship between corporate culture and the performance of Kenya Commercial Bank. The findings agree with Yilmaz and Ergun (2018), who found out that organizational factors impact corporate culture and organizational performance insignificantly.

4.9 Hypothesis Testing

The study aims to achieve a set of objectives and test corresponding hypotheses to explore the relationship between corporate culture and the performance of Kenya Commercial Bank:

The first objective seeks to establish the effect of Involvement culture on the performance of Kenya Commercial Bank. The corresponding hypothesis (HO1) states that there is no significant relationship between involvement culture and the performance of the bank. The analysis of the data leads to the rejection of this hypothesis, indicating a significant relationship between involvement culture and the bank's performance.

Moving on to the second objective, it aims to investigate the effect of Consistency culture on the performance of Kenya Commercial Bank. The associated hypothesis (HO2) suggests that consistency culture does not have a significant effect on the relationship between corporate culture and the bank's performance. However, the data analysis results in the rejection of this hypothesis, suggesting that consistency culture indeed influences the relationship between corporate culture and performance.

The third objective focuses on understanding the impact of Adaptability culture on the performance of Kenya Commercial Bank. The corresponding hypothesis (HO3) postulates that adaptability culture does not significantly affect the relationship between corporate culture and the bank's performance. Nevertheless, the hypothesis is rejected based on the analysis, indicating that adaptability culture does have a significant effect on the relationship between corporate culture and performance.

The fourth objective delves into the effect of Mission culture on the performance of Kenya Commercial Bank. The hypothesis (HO4) suggests that mission culture does not significantly impact the relationship between corporate culture and performance. However, the data analysis leads to the rejection of this hypothesis, indicating that mission culture does have a significant effect on the relationship between corporate culture and the bank's performance.

Finally, the fifth objective explores the potential moderating effect of organizational factors on the relationship between corporate culture and the performance of Kenya Commercial Bank. The hypothesis (HO5) posits that organizational factors do not significantly moderate the relationship between corporate culture and performance. The data analysis confirms this hypothesis, indicating that organizational factors do not play a significant moderating role in the relationship. Table 13 summarizes hypothesis testing.

Table 13

Hypothesis Testing

Objective	Hypothesis	Decision
1. To establish the effect of Involvement culture on the performance of Kenya Commercial Bank	**H**$_{O1}$: There is no significant relationship between involvement culture and the performance of Kenya Commercial Bank.	Rejected
2. To establish the effect of consistency culture on the performance of Kenya Commercial Bank	**H**$_{O2}$: There is no significant effect of consistency culture on the relationship between corporate culture and the performance of Kenya Commercial Bank**.**	Rejected
3. To establish the effect of adaptability culture on the performance of Kenya Commercial Bank	**H**$_{O3}$: There is no significant effect of adaptability culture on the relationship between corporate culture and the performance of Kenya Commercial Bank.	Rejected
4. To establish the effect of mission culture on the performance of Kenya Commercial Bank	**H**$_{O4}$: There is no significant effect of mission culture on the relationship between corporate culture and the performance of Kenya Commercial Bank.	Rejected
5. To establish the moderating effect of organizational factors on the relationship between corporate culture and performance of Kenya Commercial Bank	**H**$_{O5}$:The organizational factors have no moderating significant effect on relationship between corporate culture and performance of Kenya Commercial Bank	Accepted

The rejection of the entire hypothesis shows that corporate culture sub-variables had a significant positive effect on the performance of Kenya Commercial Bank. However, organizational factors had no significant moderating effect on the relationship between corporate culture and the performance of Kenya Commercial Bank.

V. CONCLUSIONS & RECOMMENDATIONS

5.1 Conclusions

The study concludes that corporate culture determines the performance of Kenya Commercial Bank. A mixture of different corporate culture types of involvement, consistency, mission, and adaptability influences organizational performance. KCB has stood out in her performance because of the mix of different corporate culture ingredients as supplemented with appropriate strategies in the banking industry, not only in Kenya but also in the other East African countries the bank has expanded to.

5.2 Recommendations

Based on the findings of the study, several key recommendations emerge, offering valuable insights for enhancing organizational performance at Kenya Commercial Bank:

Encouraging a strong connection between management and employees is crucial for involving employees in the decision-making process. Management should actively foster teamwork, cooperation, and consensus-building in the workplace. This collaborative approach allows the organization to tap into the collective expertise of its workforce, leading to improved overall performance.

To achieve and sustain high performance, Kenya Commercial Bank should cultivate a corporate culture that can seamlessly align with the existing organizational climate and adapt to internal and external changes. An adaptable culture enables the bank to navigate the dynamic business landscape, ensuring continued competitiveness and resilience.

Enhanced employee performance can be achieved by promoting a clear understanding of the bank's strategic objectives, mission, and vision. A culture that emphasizes alignment with these organizational goals and a customer-centric mindset empowers employees to contribute effectively, resulting in improved overall performance.

Consistent application of corporate culture contributes to superior performance. It is not only about the specific cultural standards established but also about adhering to them over time. By maintaining cultural consistency, Kenya Commercial Bank can harness the full benefits of a well-defined and enduring company culture, leading to sustained organizational success.

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