AFRICAN JOURNAL OF SCIENCE, TECHNOLOGY AND SOCIAL SCIENCES

Journal website: https://journals.must.ac.ke

MERU UNIVERSITY OF SCIENCE AND TECHNOLOGY

A Publication of Meru University of Science and Technology

The effect of digital marketing on organizational agility of SACCOS in Meru town

Daniel King'ori Nderitu[1]

[1]Meru University of Science and Technology, Meru, Kenya

ARTICLE INFO

KEYWORDS

digital marketing

organizational agility

SACCOs

social media marketing

mobile marketing

website marketing

ABSTRACT

Savings and Credit Cooperative Organizations (SACCOs) are vital drivers of economic growth in the country. SACCOs provide financial services, including deposits, loans, savings accounts, money transfers, insurance, and payment services. Even though digital media exists to improve the flexibility and the speed of business processes to improve organizational agility, its aspects are a very recent phenomenon among Savings and Credit Cooperative Organizations. An empirical inquiry was relevant to understand the domain of communication, marketing strategies, and its influence on organizational agility since the discourse of digital marketing is continuously developing. SACCOs must understand the association of digital marketing to organizational agility to embrace digital technology in their operations and stay relevant to their members while increasing their level of business resilience. The study sought to determine the effect of digital marketing (social media, mobile, and website marketing) on the organizational agility of SACCOs in Meru Town, Kenya. A descriptive research design was adopted to gather information on the relationship between the two research variables. With a target population of 5 SASRA-licensed SACCOs in Meru Town, data was collected using a semi-structured questionnaire where a stratified sampling method was utilized to attain the desired representation target population of 52 respondents. A pilot test was conducted to check the reliability and validity of the questionnaire adopted as the research instrument. The data was tabulated and analyzed using descriptive and inferential statistics, whereby tabular, graphical, and numerical representations were utilized. Multiple linear regression was conducted to establish the inferential statistics and define the relationship between digital marketing indicators and organizational agility. The study results established that social media marketing, mobile marketing, and website marketing are positively related to the organizational agility of SACCOs. A coefficient of determination (R-squared) of 0.180 indicated that approximately 18% of the variance in organizational agility could be accounted for by the combination of social media, mobile, and website marketing strategies. The moderate level of explanatory power implies that while the chosen predictors are relevant, other factors likely influence SACCOs' organizational agility. The study's outcomes encourage decision-makers to embrace a comprehensive approach that integrates digital strategies into a wider organizational transformation and adaptation framework. The study's findings contribute to the growing body of knowledge regarding the intersection of digital marketing strategies and organizational agility. The study's results emphasize that the benefits of these strategies extend beyond mere technological implementation, reflecting a fundamental shift in how organizations engage with their ecosystem, respond to changes, and navigate uncertainties

*Corresponding author: Daniel King'ori Nderitu Email: danspanxk@gmail.com

https://10.58506/ajstss.v2i2.167

AFRICAN JOURNAL OF SCIENCE, TECHNOLOGY AND SOCIAL SCIENCES ISSN :2958-0560

Introduction

Digital marketing has emerged as a crucial tool for enhancing organizational agility through flexible and rapid customer engagement. However, Savings and Credit Cooperative Organizations (SACCOs) in Meru Town are lagging in adopting and leveraging digital marketing strategies due to limited access to new technologies. The lack of adoption hinders the growth and development of SACCOs as they continue to rely on traditional marketing and communication methods that limit their impact. The ongoing development and evolution of digital marketing necessitate empirical research to understand its domain and its influence on organizational agility. SACCOs must grasp the association between digital marketing and organizational agility to target customers effectively, remain relevant to their members, and enhance their business resilience. Furthermore, the increased accessibility of mobile technologies among members demands that SACCOs enable mobile access to their services. It is vital to conduct further research on digital marketing concepts and their relationship to business success and sustainability to address the gap in the low uptake of essential digital marketing capabilities among SACCOs. The impact of the COVID-19 pandemic on SACCOs adds to the urgency for finding appropriate banking solutions to aid in their recovery and restructuring processes, ensuring their long-term sustainability. SACCOs face fierce competition from other players in the financial industry, including microfinance institutions, insurance and investment firms, and banks, and need to adapt and embrace digital marketing strategies to avoid the risk of losing members to them (Achieng, 2021). Furthermore, the existing research focusing on the specific variables of digital marketing and organizational agility among SACCOs in Meru Town is limited. There is a need for a comprehensive study to establish the relationship between digital marketing and the organizational agility of SACCOs in Meru Town.

Study Objectives

This study aimed to achieve its general objective of determining the effect of digital marketing on organizational agility among Savings and Credit Cooperative Organizations in Meru Town by focusing on the following objectives:

i) To determine the effect of social media marketing on the organizational agility of Savings and Credit Cooperative Organizations in Meru Town.
ii) To establish the effect of mobile marketing on the organizational agility of Savings and Credit Cooperative Organizations in Meru Town.
iii) To determine the effect of website marketing on the organizational agility of Savings and Credit Cooperative Organizations in Meru Town.

Research Questions

The research questions of the study were as follows:

i) What is the effect of social media marketing on the organizational agility of Savings and Credit Cooperative Organizations in Meru Town?
ii) What is the effect of mobile marketing on the organizational agility of Savings and Credit Cooperative Organizations in Meru Town?
iii) What is the effect of website marketing on the organizational agility of Savings and Credit Cooperative Organizations in Meru Town?

Research Design

A research design defines the overall plan of how the study will be conducted by integrating the study's various components in a logical way. The study adopted a descriptive research design to gather information on the relationship between digital marketing and the organizational agility of SACCOs in Meru Town. Utilizing a suitable research design is critical to prevent biases in a study, maximize the results' reliability, and reduce inaccuracy (Dannels, 2018). A descriptive research design aims to accurately describe a phenomenon by investigating various variables where a researcher observes and measures them rather than controlling or manipulating the specific variables. In addition, a descriptive research design provided a more holistic understanding of the research topic by comparing digital marketing and organizational agility variables and how particular demographics respond to the variables.

Scope of the study

The study was conducted in Meru Town. Meru County has a considerable number of SACCOs tied to the population's economic activities, with most having their headquarters in Meru town. Over recent years, SACCOs have gained notable popularity due to their contribution toward agricultural development, eradication of poverty, and reducing unemployment and economic development, and have further been included in the county's integrated development plans (Nyumoo et al., 2020). Additionally, a research gap existed for a study that focuses on the variables under study in the locality. Whereas the scope of SACCOs in Meru Town might not necessarily represent all SACCOs in Kenya, the study provides valuable insights into the use of digital marketing and organizational agility of SACCOs in Kenya as there are no

Category	Target Population (N)	Proportion 100%	Sample Size (n)	Percentage
Top Management	10	100%	10	19
Division Heads	16	100%	16	31
Other Staff	26	100%	26	50
Total	**52**		**52**	**100**

Table 1: *Sample Size of the 5 Saccos*

notable differences in cultural, economic and social factors that influence the use of digital marketing among SACCOs in other towns and regions in the country. However, generalizing the findings to all SACCOs in Kenya will require a broader study covering a larger sample of SACCOs from various regions in Kenya.

Target Population

The study targeted SACCOs in Meru Town that are SASRA licensed. A target population represents a set of individuals in a specific field where a sample can be drawn to generalize results. The study's target population will consist of the SACCOs' employees involved in digital marketing activities that affect the firms' organizational agility. The study will focus on all the five SACCOs listed as licensed and authorized Sacco Societies in Kenya for the financial year ending 31st December 2023 by SASRA, with their head offices in Meru Town including Solution Sacco, Capital Sacco Society, Yetu Sacco, Centenary Sacco Society, and Golden Pillar Sacco (SASRA, n.d.). They are diverse SACCOs with different characteristics, including size, resources, and target market, ensuring that the results represent SACCOs in Meru Town. In addition, focusing on SACCOs with headquarters in the town allowed for an in-depth analysis of the research variables due to the availability of all departments involved in digital marketing strategies, and this level of detail may not have been possible when studying SACCOs with branches in the town. Since they are based in the town, SACCOs with headquarters in Meru Town were more representative of the local business environment and cultural, social and economic factors that influence digital marketing strategies and organizational agility.

Sampling Procedures and Sample Size

Sampling depicts the method used to select a sample comprising several representative units from the target population. The stratified sampling method was utilized to attain the desired representation from the population. Stratified random sampling involves dividing the population into smaller groups based on the shared attributes of group members (Nguyen et al., 2021). Strata were grouped according to the institution with a target population of 10 staff members for each of the five SACCOs. There were five strata, Solution SACCO, Capital SACCO Society, Yetu SACCO, Centenary SACCO Society, and Golden Pillar SACCO.

Since all strata were different, stratified random sampling ensured better accuracy in results than other probability sampling methods. Additionally, due to the high statistical accuracy of the stratified sampling method, smaller sample sizes can lead to highly useful research results. The complete charge over the strata division ensured that the sampling technique covered the maximum population. Since the target population was small, all the individuals were included in the study sample.

Table 1 represents the sample size of 52 respondents from the study. The largest proportion of the sample size was from other staff accounting for 50%. Additionally, division heads contributed 31%, and the top management comprised 19% of the sample size.

Research Instruments

A semi-structured questionnaire was adopted as the research instrument to collect vital information about the target population, with quantitative information testing the specific previously generated research questions. It featured a series of questions to which respondents recorded their answers. A questionnaire was an effective research instrument for collecting extensive investigation information.

Questionnaires are preferred since they are easy to design, distribute and obtain data and information (Dewaele, 2018). The research instrument depicted the intentions and opinions of various individuals in the SACCOs and contained open and close-ended questions. A five-point Likert Scale was utilized to provide responses to particular close-ended questions.

The questionnaire was organized into subsections per the research objectives and consisted of social media marketing, mobile marketing, website marketing, and organizational agility indicators.

Target Population	52
Responses	31
Response Rate	60%

Table 2: *Response rate*

		Organizational Agility	Social Media Marketing	Mobile Marketing	Website Marketing
Organizational Agility	Pearson Correlation	1	.061	.365*	.231
	Sig. (2-tailed)		.743	.043	.211
	N	31	31	31	31
Social Media Marketing	Pearson Correlation	.061	1	.293	.156
	Sig. (2-tailed)	.743		.110	.403
	N	31	31	31	31
Mobile Marketing	Pearson Correlation	.365*	.293	1	.080
	Sig. (2-tailed)	.043	.110		.670
	N	31	31	31	31
Website Marketing	Pearson Correlation	.231	.156	.080	1
	Sig. (2-tailed)	.211	.403	.670	
	N	31	31	31	31

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

Table 3: *Correlation Matrix of Variables*

Data Collection Procedure

Data was gathered through the use of a semi-structured questionnaire. The questionnaire consisted of several questions seeking to gather respondents' views on the study's specific objectives. The questionnaire was administered using the drop-and-pick method while ensuring that the data was gathered quickly to improve the response rate. The questionnaire was self-administered for some respondents, while for others, it was administered by the researcher. A letter obtained from Meru University of Science and Technology was used to process a research permit from the National Council of Science, Technology, and Innovation (NACOSTI). The transmittal letter and the permit were used to seek permission from the management of the SACCOs to gather data using the questionnaire.

Methods of Data Analysis

After collection, the data was cleaned to establish and remove particular response errors. The data was tabulated and analyzed using descriptive and inferential statistics using the Statistical Package for the Social Sciences (SPSS version 25) software. Data was tabulated through frequencies, means, percentages, standard deviations, and graphical and numerical representations. Multiple linear regression was conducted to establish the inferential statistics and define the relationship between digital marketing indicators and organizational agility. An analysis of variance (ANOVA) at an alpha of 0.05 was used to define whether there was a statistically significant association between the research variables. Percentages, mean, and standard deviation was also used to analyze the trends of the variables. The multiple linear regression which was adopted in the study is indicated here:

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_3 + \varepsilon$$

Where:

Y = Organizational agility of SACCOs in Meru Town.

X_1 = Social Media Marketing.

X_2 = Mobile Marketing.

X_3 = Website Marketing.

α = Regression Constant.

β_1, β_2, and β_3 = Regression Coefficients.

ε = Error term due to the regression.

Response Rate

The research study targeted 52 SACCOs' employees drawn from 5 SASRA-licensed SACCOs with head offices in Meru Town. Out of the 52 questionnaires administered by the researcher, 31 duly filed questionnaires were collected, translating to a 60% response rate. According to Mugenda & Mugenda (2003), in social science research, a response rate of 50% is considered to be adequate for analysis and reporting. Hence, a response rate of 60% was considered satisfactory for this study. The response rate is shown in Table 2.

Inferential Statistics

Correlation Analysis

The study sought to establish the association among the study variables. The results are presented in Table 3.

The results indicate that social media marketing, mobile marketing, and website marketing are positively related to organizational agility. Further, results indicated that social media marketing (r=.061, p=.743), mobile marketing (r=.365, p=.043), and website marketing (r=.231, p=.211) are positively related to organizational performance. The statistically significant correlation between mobile marketing and organizational agility, along with the positive correlations for the other variables, im-

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.424[a]	.180	.089	.45568

a. Predictors: (Constant), Website Marketing, Mobile Marketing, Social Media Marketing

Table 4: *Model summary*

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	2.274	1.021		2.226	.035
	Social Media Marketing	-.075	.171	-.081	-.439	.664
	Mobile Marketing	.327	.160	.372	2.039	.051
	Website Marketing	.205	.169	.214	1.212	.236

a. Dependent Variable: Organizational Agility

Table 5: *Analysis of Variance*

plies that as organizations invest more in these marketing approaches, there is a tendency for their agility and performance to improve.

Mobile Marketing is the most strongly correlated with Organizational Agility among the three marketing strategies. The results agree with Shakhour et al. (2021), who conducted an empirical investigation on agile-minded organizational excellence and found that mobile services are an enabler of organizational agility. Social Media and Website Marketing show weak correlations with Organizational Agility in this study. The results agree with Ahmadi & Ershadi (2021), who studied that social media marketing affects a company's agility by ensuring that organizations stay ahead in the current extensive business ecosystem characterized by technological advances and development, impressive customers, and increasing social concerns.

The results are also in agreement with Ciampi et al. (2022), who carried out a systematic review of the literature focused on the relationship between digitalization and organizational agility (OA) and found that social media platforms are crucial drivers of company agility through optimizing information sharing and creating dynamic ideas. In addition, Chen & Siau (2020) highlight that website marketing supports identifying and integrating business and market analytics that effectively detects and responds to opportunities and threats. Tarn & Wang (2023) highlight the role of websites in enhancing marketing agility by generating knowledge and raising responsiveness to the marketplace.

Regression Analysis

The results presented in Table 4 present the fitness of model use of the regression model in explaining the study phenomena. Social media marketing, mobile marketing, and website marketing were found to be variables that explain the organizational agility of Saccos. The R-value representing the correlation between the dependent and independent variables is greater than 0.4.

The coefficient of determination (R-squared) of 0.180 indicates that approximately 18% of the variance in organizational agility can be accounted for by the combination of social media, mobile, and website marketing strategies. This suggests a moderate level of explanatory power, implying that while the chosen predictors are relevant, other factors are likely influencing organizational agility as well. Furthermore, the adjusted R-squared of 0.089, which considers the number of predictors and sample size, suggests that the model effectively explains around 8.9% of the variance in organizational agility after accounting for its complexity. However, the lack of statistical significance for some correlations underscores the need for further investigation to establish the strength and consistency of these relationships. The standard error of the estimate (0.45568) represents the average distance between the observed values and the predicted values by the model, indicating the degree of accuracy in the model's predictions.

Analysis of Variance

Table 5 provides the results of the analysis of the variance (ANOVA).

The ANOVA results indicate that the regression model accounts for a portion of the variance, with a sum of squares of 1.232 attributed to the regression component. The degree of freedom for the regression is 3, and the associated mean square is 0.411. The calculated F-statistic of 1.978 reveals that there is some level of variability between the groups, but the p-value (Sig. = 0.141) suggests that this result is not statistically significant at conventional significance levels. This implies that the variables in the mod-

ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1.232	3	.411	1.978	.141[b]
	Residual	5.607	27	.208		
	Total	6.839	30			

a. Dependent Variable: Organizational Agility
b. Predictors: (Constant), Website Marketing, Mobile Marketing, Social Media Marketing

Table 6: *Regression coefficients*

el, including Website Marketing, Mobile Marketing, and Social Media Marketing, collectively do not significantly contribute to explaining the variance in Organizational Agility. Therefore, while the model shows promise in accounting for some variance, the non-significant p-value underscores the need for further exploration or potentially including additional variables to better understand the factors influencing Organizational Agility.

Regression Coefficients

Table 6 illustrates the findings of the linear regression model used to study the effect of social media, mobile, and website marketing on organizational agility.

From the analysis, and based on the regression coefficients as presented in Table 6 above, the multiple linear regression describing the actual relationship between the factors considered in the study took the general form;

$$Y = 2.274 - 0.075X_1 + 0.327X_2 + 0.205X_3 + \varepsilon$$

Where Y is the dependent variable (organizational agility), X_1 is social media marketing, X_2 is mobile marketing, and X_3 is website marketing. The intercept, represented by the constant value of 2.274, is statistically significant (t = 2.226, p = 0.035), suggesting that when all predictors are held constant, there is a significant baseline effect on organizational agility. Examining the standardized coefficients (Beta values), it is evident that social media marketing (-.081), mobile marketing (.372), and website marketing (.214) have varying impacts on organizational agility. While the standardized coefficients (Beta values) indicate that social media marketing (-0.081) and website marketing (0.214) have limited impacts, mobile marketing's coefficient (0.372) suggests a potentially meaningful relationship. The borderline significance of mobile marketing (t = 2.039, p = 0.051) warrants further exploration. These findings collectively imply that mobile marketing might positively influence organizational agility, although this result should be interpreted cautiously. The non-significant p-values for social media marketing and website marketing suggest that these factors may not significantly contribute to explaining changes in organizational agility within the studied context.

Findings

The research was undertaken to determine the effect of digital marketing on the organizational agility of SACCOs in Meru Town. The research examined the strategies' impact on SACCOs in Meru Town by delving into the individual facets of social media marketing, mobile marketing, and website marketing. The first research question delved into the impact of social media marketing on organizational agility. This sought to uncover how SACCOs' engagement with social media platforms, including Facebook, Instagram, YouTube, Twitter, and TikTok, influenced their agility, responsiveness, and adaptability in the face of changing market dynamics. The second research question explored the significance of mobile marketing in shaping organizational agility. By examining the role of mobile advertisements, customer engagement, and conversion rates, the study aimed to discern the implications of mobile marketing strategies on agility enhancement. The third research question probed into the effects of website marketing on organizational agility. The study aimed to illuminate how website marketing strategies contribute to agility within SACCOs by investigating elements like customer engagement, brand communication, and conversion rates.

The research found that all five SACCOs under study, including Solution Sacco, Capital Sacco Society, Yetu Sacco, Centenary Sacco Society, and Golden Pillar Sacco, utilized social media, mobile, and website marketing strategies. The widespread adoption of digital mar-

keting strategies indicated a robust engagement with contemporary marketing practices. It also underscored the perceived importance of digital marketing strategies in navigating the complexities of the digital era. In addition, descriptive result findings indicated that most respondents agreed with the questionnaire.

Complementing the quantitative findings, the thematic analysis offered qualitative insights that deepened the understanding of the effects of digital marketing on SACCOs' organizational agility. A prominent theme emerging from the analysis is the positive impact of digital marketing on customer engagement. SACCOs highlight improved customer interaction and engagement through platforms including social media and websites, with the channels facilitating timely feedback, personalized communication, and enhanced customer experiences, ultimately fostering stronger customer relationships. On the other hand, SACCOs recognize the potential of digital marketing to facilitate continuous learning and growth. The platforms offer opportunities for SACCOs to gather insights, learn from customer feedback, and refine their strategies over time. This aligns with the concept of agility as an evolving process of adaptation and improvement. In determining the relationships between digital marketing strategies and organizational agility, the results indicated that social media, mobile, and website marketing hold positive correlations with organizational agility.

Mobile Marketing emerged as the most influential, with its positive correlation signifying its potential to foster organizational agility. While displaying weaker correlations, Social Media Marketing and Website Marketing still showcased their contributions to agility. These findings collectively validated the study's premise that digital marketing strategies are intertwined with enhanced organizational agility.

Conclusions

SACCOs have embraced digital marketing strategies to enhance their sustainability. The observed positive correlations between social media marketing, mobile marketing, website marketing, and organizational agility underscore the significance of these strategies in fostering agility within Savings and Credit Cooperative Organizations (SACCOs). This suggests that SACCOs that actively invest in and implement these digital strategies are more likely to experience heightened agility in their operations. The alignment between these strategies and organizational agility resonates with the contemporary landscape, where technological advancements reshape how businesses interact with their environment. Delving deeper into the relationships through regression analysis, Mobile Marketing emerges as a particularly impactful driver of organizational agility. This finding underscores the mobile platform's ability to swiftly respond to market changes, customer demands, and emerging opportunities, enhancing SACCOs' overall adaptive capabilities. However, the study also reveals that the interconnections are multifaceted, and various contextual factors influence the impacts of digital marketing strategies on organizational agility. While the correlations and regression analyses provide valuable insights, they also emphasize the complexity of modern business environments. Digital marketing strategies do not solely determine organizational agility but are a product of a combination of factors, including leadership, culture, market dynamics, and technological infrastructure. The research underscores a need to adopt a holistic perspective when examining organizational agility. The conclusions underscore the necessity of adopting a holistic perspective when examining organizational agility. While digital marketing strategies play a crucial role, organizations must consider a broader spectrum of influencing elements to fully harness agility's potential. The study's outcomes encourage decision-makers to embrace a comprehensive approach that integrates digital strategies into a wider organizational transformation and adaptation framework. The study's findings contribute to the growing body of knowledge regarding the intersection of digital marketing strategies and organizational agility. The study's results emphasize that the benefits of these strategies extend beyond mere technological implementation. Instead, they reflect a fundamental shift in how organizations engage with their ecosystem, respond to changes, and navigate uncertainties. The research illuminates a path for organizations to navigate the complex digital transformation landscape, recognizing that embracing digital marketing strategies is vital to fostering organizational agility.

References

Achieng, S. G. (2021). *The Role of innovation in attaining sustainable competitive advantage among Deposit-Taking Savings and Credit Cooperatives (SACCOS) in Nairobi County, Kenya* (Doctoral dissertation, Strathmore University). http://hdl.handle.net/11071/12688

Ahmadi, S., & Ershadi, M. J. (2021). Investigating the role of social networking technology on the organizational agility: a structural equation modeling approach. *Journal of Advances in Management Research, 18*(4), 568-584. https://doi.org/10.1108/JAMR-04-2020-0052

Chen, X., & Siau, K. (2020). Business analytics/business intelligence and IT infrastructure: impact on organizational agility. *Journal of Organizational and End User Computing (JOEUC)*, *32*(4), 138-161. https://doi.org/10.4018/JOEUC.2020100107

Ciampi, F., Faraoni, M., Ballerini, J., & Meli, F. (2022). The co-evolutionary relationship between digitalization and organizational agility: Ongoing debates, theoretical developments and future research perspectives. *Technological Forecasting and Social Change*, *176*, 121383. https://doi.org/10.1016/j.techfore.2021.121383

Dannels, S. A. (2018). Research design. In *The reviewer's guide to quantitative methods in the social sciences* (pp. 402-416). Routledge. https://doi.org/10.4324/9781315755649-30

Dewaele, J. M. (2018). Online questionnaires. In *The Palgrave handbook of applied linguistics research methodology* (pp. 269-286). Palgrave Macmillan, London. https://doi.org/10.1057/978-1-137-59900-1_13

Mugenda, O., & Mugenda, A. (2003). Research methods: Quantitative and Qualitative methods. *Revised in Nairobi*, *56*(12), 23-34.

Nguyen, T. D., Shih, M. H., Srivastava, D., Tirthapura, S., & Xu, B. (2021). Stratified random sampling from streaming and stored data. *Distributed and Parallel Databases*, *39*(3), 665-710. https://doi.org/10.1007/s10619-020-07315-w

Nyumoo, A. K., Mwambia, F., & Rintari, N. (2020). Effect of Control Functions on the Financial Performance of Saccos in Meru County. *International Journal of Finance*, *5*(1), 32-43. https://doi.org/10.47941/ijf.429

SASRA. (n.d.). SACCO SOCIETIES REGULATORY AUTHORITY (SASRA) – Securing Sacco Funds. Retrieved June 12, 2022, from https://www.sasra.go.ke

Shakhour, N. H. T., Obeidat, B. Y., Jaradat, M. O., & Alshurideh, M. (2021). Agile-minded organizational excellence: Empirical investigation. *Academy of Strategic Management Journal*, *20*, 1-25.

Tarn, D. D., & Wang, J. (2023). Can data analytics raise marketing agility?-A sense-and-respond perspective. *Information & Management*, *60*(2), 103743. https://doi.org/10.1016/j.im.2022.103743