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Effect of Organizational Citizenship Behaviour on the Competitiveness of Savings and Credit Cooperatives Societies in Kenya

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Abstract

Purpose: Globalization and technological advancement have increased the level of competition among companies across the world. Therefore, this study focused on determining the effects of organizational citizenship behavior on the competitiveness of SACCOS.

Methodology: The study sought to use a descriptive survey research design. The study population is 176 Deposit Taking SACCOS. Both primary and secondary data was collected. Secondary data was obtained from these companies' audited annual financial reports for five years from 2019 to 2023. To complement this data, questionnaires were administered to the employees of SACCOS. To analyze the data, descriptive statistics, correlation, and regression analysis was carried out with the aid of the Statistical Package of Social Sciences. The inferential statistical framework, specifically linear regression analysis, was employed to investigate the relationships between independent variable and the dependent variable. Findings were presented using tables, charts, and graphs, to enhance interpretation of results.

Findings: It was found that there is a significant and positive relationship between organization citizenship behaviour and competitiveness of Saccos ($\beta_1 = 0.310$, $p=0.000$).

Unique Contribution to Theory, Practice and Policy: The study recommended that Saccos need to identify and understand the unique needs required to deal with competitiveness.

Keywords: *Organizational Citizenship Behavior, Cooperative Competitiveness, Savings and Credit Cooperative Societies*

JEL Codes: *M12, L21, G21*

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INTRODUCTION

Globally, organizational competitiveness is increasingly shaped by intangible assets such as human capital and social capital rather than tangible resources alone. Extra-role behaviors, formally conceptualized as Organizational Citizenship Behavior (OCB), encompass five dimensions: Altruism (helping colleagues with work-related problems), Conscientiousness (going beyond minimum role requirements), Sportsmanship (maintaining a positive attitude despite inconveniences), Courtesy (preventing problems through considerate interactions), and Civic Virtue (responsible participation in organizational governance) (Organ, 1988). These behaviors enhance collaboration, innovation, and adaptability within firms. By fostering trust, knowledge sharing, and strong networks, OCB improves organizational culture and reduces employee turnover. Research has shown that organizations with high levels of social capital and OCB achieve better profitability, productivity, and market positioning, thereby gaining a sustainable competitive edge in volatile markets (Lee, 2018). In this context, OCB emerges as a strategic intangible asset that enables firms to remain resilient and responsive to dynamic global competition.

Within Africa, financial institutions face challenges of resource constraints, regulatory pressures, and rapidly shifting consumer preferences. Cooperative organizations, microfinance institutions, and banks across the continent increasingly rely on employee-driven behaviors to sustain competitiveness. Studies in Ghana, Jordan, and Sri Lanka highlight that social capital and OCB foster innovation, stakeholder engagement, and collaborative problem-solving, which are critical for organizational survival and growth (Aldaibat, 2017). African firms that embed citizenship behaviors into their organizational culture strengthen internal cohesion, improve service quality, and adapt more effectively to volatile market structures. By leveraging OCB, these institutions enhance employee commitment and creativity, which in turn supports sustainable competitive advantage in the financial services sector.

In Kenya, Savings and Credit Cooperative Societies (SACCOS) operate in a highly competitive financial landscape dominated by commercial banks and microfinance institutions. Despite their significant contribution to financial inclusion and economic development, SACCOS face challenges of customer retention, product diversification, and market positioning. According to the Central Bank of Kenya (2023) and the Sacco Societies Regulatory Authority (2023), commercial banks outperform SACCOS in most financial metrics, leaving cooperatives vulnerable in the same market space. Importantly, SACCOS are distinguished by their member-owner structure, where customers are simultaneously the employers and beneficiaries of the institution. This dual-role relationship makes OCB uniquely critical: staff behaviors extend beyond internal teamwork to include how employees interact with members, balancing service delivery with cooperative governance. In this environment, OCB becomes a vital intangible asset that enhances competitiveness by fostering teamwork, innovation, and stakeholder trust. Employees who willingly engage in altruism, conscientiousness, sportsmanship, courtesy, and civic virtue create a conducive environment for creativity and service excellence. Such behaviors strengthen social capital within SACCOS, enabling them to compete effectively against larger financial institutions. Understanding the effect of OCB on the competitiveness of SACCOS in Kenya is therefore critical for designing strategies that sustain their relevance and growth in the dynamic financial sector (Koenig & Ebrary Inc., 2011; Tefera & Hunsaker, 2020).

Problem Statement

Modern organizations increasingly expect employees to contribute beyond their formal job roles by engaging in Organizational Citizenship Behavior (OCB), which includes voluntary acts such as helping colleagues, promoting organizational goals, and fostering customer satisfaction. These behaviors create intangible, heterogeneous resources that are difficult to imitate and therefore provide firms with a sustainable competitive advantage (Barbosa, Castañeda-Ayarza & Ferreira, 2020). However, in Kenya's financial sector, Savings and Credit Cooperative Societies (SACCOS) continue to face competitiveness challenges despite their critical role in financial inclusion. Data from the Central Bank of Kenya (2023) shows that commercial banks significantly outperform SACCOS in deposits, loans, and asset growth, leaving cooperatives vulnerable in a market where customer preferences shift rapidly. This gap suggests that SACCOS may not be fully harnessing employee-driven behaviors such as OCB to strengthen their competitiveness and resilience.

Previous research on SACCO competitiveness has largely emphasized structural strategies such as market expansion, product diversification, acquisitions, and cost leadership (Waithaka & Odollo, 2024; Allan, Ezne & Kibathi, 2024; Wallace & Kilika, 2021). While these approaches are valuable, they focus on tangible mechanisms of growth and overlook the “software” of competitiveness—the intangible, voluntary behaviors of employees that shape organizational culture and stakeholder trust. OCB represents this software dimension, enabling organizations to build resilience, foster innovation, and strengthen member relationships in ways that structural strategies alone cannot achieve. Although studies in other contexts have linked OCB to improved productivity, innovation, and stakeholder engagement, empirical evidence on its effect within Kenyan SACCOS remains scarce. This study therefore sought to fill this gap by investigating how OCB influences the competitiveness of SACCOS in Kenya, providing insights into how voluntary employee behaviors can be strategically leveraged to sustain cooperative institutions in a financial sector dominated by larger, resource-rich banks.

Theoretical Framework

The Resource-Based View (RBV) of the firm, advanced by Barney (1991), posits that organizational competitiveness is driven by internal resources that are Valuable, Rare, Inimitable, and Non-substitutable (VRIN). Intangible assets such as knowledge, culture, and employee behaviors fall within this category. In this context, Organizational Citizenship Behavior (OCB) represents a strategic internal resource: it is valuable because it enhances collaboration and innovation; rare because not all organizations cultivate it; inimitable because it is embedded in organizational culture and social capital; and non-substitutable because no structural mechanism can fully replicate voluntary employee commitment. By framing OCB as a VRIN resource, RBV provides a strong theoretical foundation for understanding how voluntary behaviors drive the competitiveness of Savings and Credit Cooperative Societies (SACCOS) in Kenya.

As a supporting lens, Social Exchange Theory (SET) (Blau, 1964) explains the reciprocity underlying OCB. Employees are more likely to engage in altruism, conscientiousness, sportsmanship, courtesy, and civic virtue when they perceive fairness, support, and trust within the organization. In SACCOS, where members are simultaneously owners and customers, SET highlights how positive exchanges between staff and members foster loyalty, goodwill, and

cooperative identity. This reciprocal dynamic strengthens the cooperative's social capital and reinforces OCB as a driver of competitiveness.

While RBV and SET provide the primary theoretical grounding, Resource Dependence Theory (RDT) (Pfeffer & Salancik, 1978) offers a complementary perspective. RDT emphasizes that organizations rely on external factors, such as regulators, members, and communities, for critical resources. In the SACCO context, OCB acts as a boundary-spanning mechanism: employees who demonstrate courtesy and civic virtue in member interactions, or who build trust with regulators, help secure external resources such as customer loyalty, regulatory goodwill, and stakeholder support. Thus, RDT is retained in a narrowed form to explain how OCB reduces dependency risks and strengthens SACCOs' ability to adapt within a financial sector dominated by commercial banks.

Together, RBV, SET, and RDT provide a multi-dimensional framework where RBV positions OCB as a VRIN resource central to competitiveness, SET explains the reciprocity that motivates employees to engage in OCB and RDT contextualizes OCB as a mechanism for managing external dependencies. This integrated framework underscores that OCB is both an internal strategic asset and an external relational tool, uniquely positioning SACCOs to sustain competitiveness in Kenya's dynamic financial environment.

Conceptual Framework

A conceptual framework outlines the relationship between variables in the study. It provides a visual and theoretical structure showing how the independent variable (Organizational Citizenship Behavior) are expected to influence the dependent variable (competitiveness of Saccos).

Independent Variable

Dependent Variable

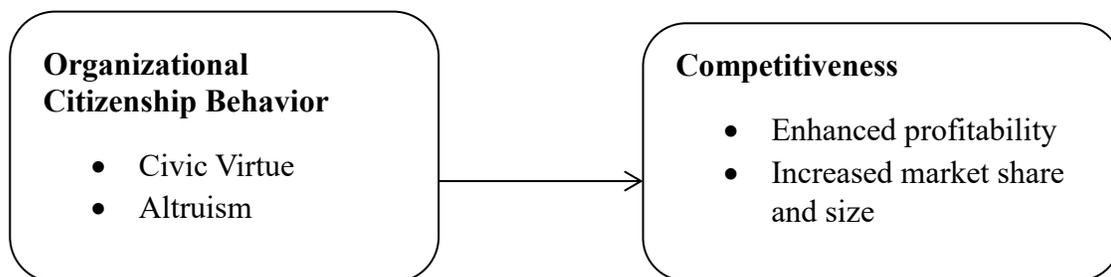


Figure 1: Conceptual Framework

Organizational citizenship behavior corresponded to the relational dimension of social capital. It was measured through civic virtue and commitment, which indicate trust, voluntary cooperation, and adherence to shared norms within the organization.

Empirical Review

Civic virtue, as defined by Organ (1988), involves employees' voluntary engagement in organizational life, advocacy for the firm, and participation in activities beyond formal job roles. Studies such as Ramalakshmi and Ravindran (2022) and Jan and Gul (2016) emphasize that civic

virtue strengthens organizational culture, brand reputation, and employee engagement, thereby improving competitiveness. Similarly, Sharma and Agrawal (2015) and Dehghani et al. (2015) argue that civic virtue fosters community bonds, reduces turnover, and enhances psychological ownership among employees. However, these studies often treat civic virtue as a standalone construct, overlooking its interaction with other OCB dimensions such as altruism and conscientiousness. Moreover, much of the evidence is drawn from corporate or industrial settings, with limited focus on cooperative institutions such as SACCOS. This raises questions about the applicability of civic virtue in member-driven organizations, where competitiveness is shaped not only by employee behaviors but also by stakeholder trust and cooperative values. The gap lies in understanding how civic virtue specifically influences competitiveness in financial cooperatives, which operate under different structural and cultural dynamics compared to traditional firms.

Altruism, another dimension of OCB, has been widely studied for its role in fostering teamwork, innovation, and organizational commitment. Research by Nowak and Highfield (2012), Cloninger and Sussman (2011), and Mohanty and Rath (2012) demonstrates that altruistic behaviors create climates of cooperation, transparency, and selflessness, which enhance productivity, reduce turnover, and strengthen organizational culture. Ficapal-Cusí, Enache-Zegheru, and Torrent-Sellens (2020) further highlight altruism's role in building trust and social capital, while De Chiara and Manna (2022) emphasize its contribution to cross-functional collaboration and adaptability. Despite these insights, critiques emerge regarding the generalizability of findings, as many studies focus on Western or corporate contexts, with limited empirical evidence from cooperative financial institutions in Africa. Additionally, while altruism is shown to improve innovation and engagement, few studies examine its long-term impact on competitiveness in environments characterized by resource dependence and intense competition, such as Kenya's financial sector. This warrants the current study, which seeks to investigate how OCB, through civic virtue and altruism, affects the competitiveness of SACCOS in Kenya. Future research should also explore the moderating role of organizational structures, regulatory environments, and cultural contexts to provide a more nuanced understanding of how OCB contributes to sustainable competitiveness in cooperative institutions.

METHODOLOGY

The study employed the positivist research approach since it involved collecting measurable data through questionnaires from the selected SACCOs in Kenya. An explanatory research design was used in this study since it enabled the researcher to understand the cause-and-effect relationships between variables, with a key focus on testing the research hypotheses (Toyon, 2021). The study included the 176 Deposit-Taking SACCOs that SASRA licensed as at 31st December 2023. The respondents comprised one employee in the credit department, one employee in the ICT department, and one employee in the marketing, research, and product development department. The study excluded employees at the management level since they would be tempted to rate themselves favorably. Consequently, the study targeted a total of 528 respondents (176 SACCOs X 3 Employees per SACCO = 528 respondents). The study utilized both primary and secondary sources of data. Questionnaires were utilized to collect primary data. Secondary sources mainly entailed industry reports and the annual financial reports from the individual firms. The reports were obtained from the SASRA portal as well as the individual SACCO's websites. The

instruments were distributed to instructors in the business department in order to assess the content validity. Their feedback was used to revise the tools. The study employed internal consistency reliability, which assessed the extent to which items on the test or instruments are measuring the same construct. Cronbach's alpha was particularly useful for measuring multi-item scales at the interval level of measurement, which is the reliability. A Cronbach's alpha value of at least 0.7 was considered in order to be regarded as reliable and of good quality. The Statistical Package for Social Sciences (Version 24) was utilized for data analysis. To ensure robustness of the regression model, several diagnostic tests were undertaken. Normality of data distribution was checked using the Kolmogorov-Smirnov test, while linearity between variables was confirmed through correlation analysis. Descriptive analysis was mainly involved with frequency distribution tables containing frequencies reported and their corresponding percentages. Besides, means and standard deviations included, specifically when reporting the profitability of SACCOs. Hypothesis testing was done using linear regression. The ANOVA statistics and model summary was used to measure the overall relationship between the independent variable and dependent variable. The regression analytical model was;

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

RESULTS

Response Rate

A total of 528 questionnaires were administered, out of which 400 were properly filled and returned, resulting in a high response rate of 75%, as illustrated in Table 1. According to Mugenda and Mugenda (2003) and Kothari (2004), a response rate of 50% is considered adequate for a descriptive study. Therefore, the achieved response rate of 75% surpasses the minimum acceptable threshold, indicating a robust level of participation.

Table 1: Response Rate

Response	Frequency	Percent
Returned	400	75%
Unreturned	128	25%
Total	528	100%

Factor Analysis

Factor Analysis for Organizational Citizenship Behaviour

The factor loading values for all the items of organizational citizenship behaviour were above 0.4 hence acceptable and implied that there was an association of individual items with underlying factors.

Table 2: Factor Analysis for Organizational Citizenship Behaviour

Statements	Factor loading values
Workers act as good ambassadors and advocate for the company in various settings	0.502
Workers participate in events which are not work-related but which promote the company	0.658
Workers promote the company's image outside	0.72
Workers post good things about the SACCO in their social media accounts	0.691
Workers engage in seminars, conferences, or industry related events to improve knowledge and represent your company	0.508
Workers freely wear the SACCOS brand in community events that are not sponsored by the company	0.679
There is a sense of selflessness in the organization where workers assist each other without expecting anything in return	0.42
Teams are well coordinated and work together in a synergetic manner	0.763
Workers often provide assistance to coworkers who may be overwhelmed, in need of extra support, or struggling with their workload	0.797
There is a sense of community among the workers in the workplace	0.746

Factor Analysis for Sacco Competitiveness

The factor loading values for all the items of Sacco competitiveness were above 0.4 hence acceptable and implied that there was an association of individual items with underlying factors.

Table 3: Factor Analysis for Sacco Competitiveness

Statements	Factor loading values
My SACCO's brand is considered superior to other SACCOS in the region	0.733
Members of our SACCO are extremely loyal	0.686
My SACCO has unique products that give us an edge over other SACCOS in the region	0.797
The quality of services provided by my SACCO are among the best in the region	0.683
My SACCO has effective cost cutting mechanism	0.53
My SACCO has a lion market share in the region	0.876
My SACCO is among the most profitable SACCO in the region	0.775
My SACCO has one of the shortest turnaround times for loans	0.802
My SACCO has employed marketing strategies that are superior to our competitors	0.794
The technology employed by my SACCO is superior to our competitors	0.767

Descriptive Statistics

Organizational Citizenship Behavior on Competitiveness

The descriptive findings in Table 4 disclosed that most of the respondents agreed that the statements reflected some of the organizational citizenship behaviours exhibited in their Saccos, which play a role in their Sacco's competitiveness. This was demonstrated by the 60% and above level of agreement in all the statements and the overall mean of 3.94. Additionally, respondents highlighted that creating a positive environment that members notice and appreciate, boosts Saccos reputation and helps employees serve members better, which ultimately improves profitability and competitiveness. The responses were also relatively varied as shown by the standard deviation of 1.089.

Table 4: Descriptive Results for Organizational Citizenship Behaviour

Statements	SD	D	N	A	SA	Mean	Std Dev
Workers act as good ambassadors and advocate for the company in various settings	3.77%	7.55%	9.43%	37.74%	41.51%	4.06	1.08
Workers participate in events which are not work-related but which promote the company	5.66%	3.77%	22.64%	32.08%	35.85%	3.89	1.12
Workers promote the company's image outside	5.66%	3.77%	24.53%	28.30%	37.74%	3.89	1.14
Workers post good things about the SACCO in their social media accounts	3.77%	1.89%	24.53%	35.85%	33.96%	3.94	1.01
Workers engage in seminars, conferences, or industry related events to improve knowledge and represent your company	3.77%	5.66%	9.43%	43.40%	37.74%	4.06	1.03
Workers freely wear the SACCOS brand in community events that are not sponsored by the company	7.55%	1.89%	26.42%	30.19%	33.96%	3.81	1.16
There is a sense of selflessness in the organization where workers assist each other without expecting anything in return	3.77%	3.77%	26.42%	39.62%	26.42%	3.81	1
Teams are well coordinated and work together in a synergetic manner	5.66%	3.77%	20.75%	22.64%	47.17%	4.02	1.17
Workers often provide assistance to coworkers who may be overwhelmed, in need of extra support, or struggling with their workload	5.66%	3.77%	20.75%	28.30%	41.51%	3.96	1.14
There is a sense of community among the workers in the workplace	3.77%	1.89%	26.42%	30.19%	37.74%	3.96	1.04
Overall mean						3.94	1.089

Competitiveness of Saccos

The descriptive findings in Table 5 showed that majority of the respondents concurred that the competitiveness of their Saccos has improved and social capital is among the factors that have contributed to this improved. This is as shown by the above 60% level of agreement and the overall mean of 3.992. The responses were also relatively varied as shown by the standard deviation of 1.016.

Table 5: Descriptive Results for Sacco's Competitiveness

Statements	SD	D	N	A	SA	Mean	Std Dev
My SACCO's brand is considered superior to other SACCOs in the region	3.77%	5.66%	22.64%	47.17%	20.75%	3.75	0.98
Members of our SACCO are extremely loyal	3.77%	3.77%	16.98%	39.62%	35.85%	4	1.02
My SACCO has unique products that give us an edge over other SACCOs in the region	3.77%	7.55%	18.87%	33.96%	35.85%	3.91	1.1
The quality of services provided by my SACCO are among the best in the region	3.77%	5.66%	28.30%	35.85%	26.42%	3.75	1.04
My SACCO has effective cost cutting mechanism	7.55%	3.77%	22.64%	33.96%	32.08%	3.79	1.17
My SACCO has a lion market share in the region	5.66%	1.89%	28.30%	26.42%	37.74%	3.89	1.12
My SACCO is among the most profitable SACCO in the region	3.77%	3.77%	3.77%	45.28%	43.40%	4.21	0.97
My SACCO has one of the shortest turnaround times for loans	1.89%	3.77%	1.89%	56.60%	35.85%	4.21	0.82
My SACCO has employed marketing strategies that are superior to our competitors	3.77%	1.89%	1.89%	45.28%	47.17%	4.3	0.91
The technology employed by my SACCO is superior to our competitors	5.66%	3.77%	1.89%	50.94%	37.74%	4.11	1.03
Overall mean						3.992	1.016

Diagnostic Tests

Normality Test

Normality is important when it comes to knowing the distribution form and helps to predict the reliable variables. The normality assumption avers that residuals are normally distributed and have a mean of zero. Kolmogorov-Smirnov and Shapiro-Wilk tests were used to test for normality. Normality test was carried out and the results presented in Table 6. The results show that the significant values of all the variables was greater than 0.05 which implied that the data was normally distributed.

Table 6: Normality Test

	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Average organizational citizenship behaviour	0.247	400	0.089	0.81	400	0.45
Average sacco competitiveness	0.24	400	0.061	0.831	400	0.92

a Lilliefors Significance Correction

Linearity Test

A linearity test was conducted to evaluate whether the relationship between independent and dependent variables could be best described by a straight line. The Pearson correlation was used to assess linearity. Linearity test was carried out and the results presented in Table 7.

The results indicated that there was a significant positive linear relationship between organizational citizenship behaviours and competitiveness at $P < 0.05$ significance level.

Table 7: Results of Pearson’s Correlation Linearity Test

Average behaviour	organizational citizenship	Pearson Correlation	Average sacco competitiveness	conclusio n
		Sig. (2-tailed)	.689**	Linear
		N	0.000	
			400	

Correlation Analysis

The Pearson correlation coefficient was used to determine the association between the variables, denoted by r . When r is +1 (positive), the value of the other variable in the linear comparison increases with a positive value; when r is -1, this shows that there is a negative association and the linear relation decreases on the same line, and when $r = 0$, we assert that there is no correlation (Gogtay & Thatte, 2017). The interpretation of correlation coefficients follows the classification as suggested by Cohen (2013): Weak correlation: $0.10 \leq r < 0.30$; Moderate correlation: $0.30 \leq r < 0.50$; Strong correlation: $r \geq 0.50$.

Correlation coefficient of $r = 0.689$ indicated a strong positive correlation between organizational citizenship behaviour and competitiveness of Saccos in Kenya. This suggested that better organizational citizenship behaviour was strongly associated with better competitiveness of Saccos in Kenya. The relationship was statistically significant ($p = .000$). These findings assented with those of Sharma and Agrawal (2015) who examined the effect of organizational citizenship behaviour on competitiveness and determined that effective organizational citizenship behaviour affects an organization’s competitiveness levels.

Table 8: Results of Pearson’s Correlation Linearity Test

Average behaviour	organizational citizenship	Pearson Correlation	Average sacco competitiveness	conclusio n
		Sig. (2-tailed)	.689**	Linear
		N	0.000	
			400	

Regression Analysis

Bivariate Regression Analysis of Organizational Citizenship Behavior on Competitiveness

To ascertain how organizational citizenship behavior influence competitiveness of Saccos in Kenya, regression analysis was performed. The model fitness findings were shown in Table 9.

The R Square value was 0.689, meaning that 68.9% of the variation in competitiveness was explained by organizational citizenship behavior. In other words, organizational citizenship behavior explains 68.9% of the changes in competitiveness of Saccos in Kenya, while the remaining 31.1% was influenced by other factors not included in the model.

The ANOVA results showed a statistically significant model ($F(1,398) = 359.731, p < 0.05$), indicating that organizational citizenship behavior had a significant impact on competitiveness of

Saccos in Kenya. These results are supported by 2023 SACCO Supervision Annual Report which documented 53 regulated SACCOs control 73.34% of total assets, suggesting that SACCOs with strong internal cultures and stakeholder engagement outperform their peers. These findings were in line those with those of Sharma and Agrawal (2015), which highlighted how organizational citizenship behavior significantly influence competitiveness.

The regression of coefficients results was presented in Table 9. The coefficient for organizational citizenship behavior was ($\beta = 0.569$), meaning that for every one unit increase in organizational citizenship behavior, the competitiveness of Saccos in Kenya was expected to increase by 0.569 units, assuming all other factors remain constant. This was statistically significant, as evidenced by the p-value of 0.000.

Hence the resultant regression model was;

$$Y = \beta_0 + \beta_1 X_1 + \varepsilon$$

$$\text{Performance} = 1.755 + 0.569 \text{ organizational citizenship behavior} + \varepsilon$$

Table 9: Regression Analysis of Organizational Citizenship Behavior on Competitiveness

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.689a	0.475	0.473	0.389907

a Predictors: (Constant), Average organizational citizenship behaviour

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	54.689	1	54.689	359.731	.000b
	Residual	60.507	398	0.152		
	Total	115.196	399			

a Dependent Variable: Average sacco competitiveness
b Predictors: (Constant), Average organizational citizenship behaviour

Model		Unstandardized Coefficients	Std. Error	Standardized Coefficients	t	Sig.
1	(Constant)	1.755	0.12		14.567	0.000
	Average organizational citizenship behaviour	0.569	0.03	0.689	18.967	0.000

a Dependent Variable: Average sacco competitiveness

SUMMARY, CONCLUSION AND RECOMMENDATIONS

Summary

The objective of the study was to assess the influence of organizational citizenship behavior on competitiveness of Saccos in Kenya. The study hypothesized that organizational citizenship behavior does not have an influence on the competitiveness of a SACCO in Kenya. The findings showed that there was a significant relationship between organizational citizenship behavior and competitiveness of Saccos in Kenya. Therefore, the null hypothesis; H_{01} : Organizational

citizenship behavior does not influence the competitiveness of a SACCO in Kenya was rejected and the alternative hypothesis accepted. The findings were also consistent with the statements in the questionnaire which majority of the respondents agreed with. The findings were supported by the correlation results which showed a positive and significant association between the two variables ($r = 0.689$, $p\text{-value} = 0.000 < 0.05$). This was also supported by the regression results which revealed that Stakeholder engagement had a positive and significant impact on competitiveness ($\beta = 0.569$, $p = 0.000$).

Conclusion

In conclusion, this research study provides empirical evidence of the significant impact of organizational citizenship behavior on competitiveness. The correlation, regression, and ANOVA analyses consistently support the positive association between organizational citizenship behavior on competitiveness. The findings indicated that organizations that prioritize organizational citizenship behavior are more likely to achieve improved competitiveness. The results reveal that various elements of organizational citizenship behavior, such as voluntary behaviors and civic virtue contribute to competitiveness. These results underscore the importance of implementing organizational citizenship behavior that assists to gain a competitive advantage in the market. These findings agree with those of Dehghani, et al. (2015) who discovered organizational citizenship behavior is important for any business' competitiveness. Comparably, the study by Nowak & Highfield (2012), on the importance of organizational citizenship behavior on organizations he concluded that when a team is well coordinated, it can work on complicated tasks and find solutions faster, thus enhancing the organization's competitiveness.

Recommendations

The study recommended that SACCOs should refine their focus to organizational citizenship behavior. This involves identifying and understanding the unique needs required to deal with competitiveness. They should employ specialized staff to address these needs effectively.

Suggestions for Further Studies

Further research could explore the perspectives of 4. Examining the role of organizational citizenship behavior, such as civic virtue in facilitating the successful development and sustenance of competitiveness. Understanding how Saccos effectively respond to OCB can provide insights into competitiveness.

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