EXTERNAL ENVIRONMENT AND THE IMPLEMENTATION OF CUSTOMER FOCUS STRATEGY IN EQUITY BANK KENYA LIMITED

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ABSTRACT

Customer Focus strategy has been used by banks to improve revenue by attracting new customers and improving the banks wallet of existing customers. The market has become extra competitive and banks need to draw much attention in maintaining customers by building strong relationship due to benefits enjoyed. The general objective of the study was to analyse the external environment and the implementation of customer focus strategy in Equity Bank Kenya Limited. The study was guided by the following specific objectives; to determine the effect of staff training on implementation of customer focus strategy in the Banking sector in Kenya, to establish the effect of government policy on implementation of customer focus in the Banking sector in Kenya, to analyse the effect of competition on implementation of customer focus strategy in the Banking sector in Kenya and to establish the effect of organizational culture on implementation of customer focus strategy in the Banking sector in Kenya. The target population of Equity Bank (Kenya) Limited was 108 staff and the Sample size of 54 staff which reflected 50% of the target population. Descriptive research design was used and data was collected using a closed-ended questionnaire. Quantitive data was analysed using SPSS and presented using frequencies, percentages, tables, figures and measures of central tendencies. Qualitative data was analysed using content analysis and findings presented in prose form. The study revealed that; employee training influences customer focus strategy implementation as well as encouraging joint seminars/workshops between the management and other staff. The study also revealed that the bank's portfolio has increased owing to improved customer satisfaction. The Bank has increased its lending activities due to the implementation of the customer focus strategy. The study therefore recommended that the management of banks should encourage employees' workshops as well as investing in their career development for the objectives of the bank to be achieved. The management should position their respective banks as a super brand that their customers would like to associate with because of the implementation of the customer focus strategy. Banks should also formulate and implement customer focus strategies that are favorable to both the employees and customers.

Key Words: *external environment, implementation, customer focus strategy, Equity Bank Kenya Limited*

INTRODUCTION

Delivering customer value is the core objective of all companies (Bourgeois, 2015). Mainly because delivering customer value has shown critical for business profitability. Failing to understand customers' requests can lead to severe problems due to inaction, or at best, seeming changes in the strategy. Davenport (2014) proposes a self-auditing framework for evaluating the degree of customer focus in an organisation. The framework rests on four main dimensions; definition, sensitivity, measurement and implementation. Customer definition refers to how an organization views its customers in order to have a clear idea about the customers and their needs. The customer sensitivity refers to which extent organizations are able to scan and understand environmental signals. The framework also states the importance of measurement. This means that the organization must develop a framework to examine whether the customer focus strategy is working as intended. Implementation examines to what extent the organization has succeeded in turning strategy into action.

The globalization of competition, saturation of markets, and development of information technology in financial market have enhanced customer focus and created a situation where long-term success is no longer achieved through optimized product price and qualities (Ahuja, 2013). Instead, banking institutions are building their success on a long-term customer focus strategy. The main emphasis in management and marketing has focus on retaining and winning new customers. Customer focus is an important strategy in maintaining customers, particularly those in banking industry (Bennett & Rundle, 2014). In general, if the bank customers are satisfied with a particular financial product or service, the probability that they use the service again increases. The banking industry is very competitive and homogeneous thus it may be very difficult to maintain a customer hence the need for implementation of customer focus strategies (Beer, 2012).

One of the major developments within today's business practice is the increasing interest in customer focus in the banking industry. In France, most of banking transactions are been doing through online and less and less people go to branches (Biam, 2016). Moreover, it has been already ten years that the use of technology devices such as mobile phone, laptop and tablet for banking, payments and shopping keeps increasing which means banks need to keep improving their online banking services. A case study by La Tribune, (2016) shows that 10% of the French population in 2015 own a bank account at a 100% online banking agency and 17% of French people foresee to open one (DeFeo, & Janssen, 2016). Online banking agencies are taking advantage and offer their customers fully digitalized services while traditional banks are about to lose their clients (La Tribune, 2016). If traditional banks want to retain their customers, customer focus can be used as a strategy to retain their customers (Grundy, 2011).

In India Customer focus, has been adopted by many organizations in recent years because of their effort to deal with increasing competition (Heide & Johannessen, 2012). It is a vital approach that businesses have been adopting to help attain and retain customers. The term businesses exist to serve customers is well documented, but it is vital to achieve that at a profit. Small businesses with limited budgets tend to react instead of having a sustained long term plan. There is competition for customers among MFIs hence the need for banks like bank of India, to be proactive and be able to retain their customers (Hrebiniak, 2016).

In Ghana, the situation of service provision has not been and still not impressive. Service thrives on conditions such as quality, speed, timeliness, availability and accessibility (Kruger & Mama, 2012). Lacking any of the afore-mentioned ingredients is a recipe for dissatisfaction and the said firm is likely to be at a competitive disadvantage. Most Ghanaians are not satisfied with the services they receive from all service providers and even the church. Bank customers complain about the excessive time (minimum of 40 minutes) spent at banks in Ghana even when some of the services are prearranged prior to their visit. Queues at banking halls are inevitable even in advanced countries, but for Ghana it is just unimaginable. Interestingly, the Automated Teller Machines (ATMs) that are supposed to supplement banking services are often temporarily out of order. Inappropriate staff attitude or behaviour towards customers is increasing as staffs have the notion that service delivery is about doing the customer a favour. Access to banking information is woefully inadequate, if non-existent. Bank charges are subjective leading to charges discrimination (Lankford & Parsa, 2011).

The Nigeria banking industry was restructured in 2004/2005 which led to anarchy and loss of public confidence in the banking sector with an aftermath of the global financial meltdown in 2008/2009 and the nosedives of share prices (Olson, 2015). Effective customer service in banking is one of the most important ways to keep customers coming back despite of the huddles in the Nigeria banking sector. The strategies to maintain customer's confidence includes responding to customers' questions and complaints in a thorough and timely manner and interacting with customers through face to face meeting, telephone, mail, fax and email. Above all, bank employees are involved in some aspect of customer service.

In Tanzania, there has been an increase in number of commercial banks from a monopoly NBC to many local and foreign banks with subsequent competitive pressures, which bring about the importance of customer retention to the banks. Customers have always been complaining on issue of quality, implying that banks have not been able to meet what they promise (Lwiza & Nwankwo, 2012). This has led to an increasing trend in customer switching between bank branches and from one bank to another, which signals that the particular branches and banks have failed to meet customer expectations (Lwiza & Nwankwo, 2012). According to Lwiza and Nwankwo (2012), after the financial reforms of banking sector in Tanzania in 1991 and globalization, there has been an increase in public awareness of different financial products and services available at different banks, which, in turn, made customers to be highly sensitive to the quality of services offered. Customers have been moving around demanding banks' audited reports, brochures and even change within branches of the same bank seeking for the best services and also from one bank to another bank because of bank failures and problems. The situation has forced the banks to be highly sensitive to the needs of their customers and make an effort to retain them (Lwiza & Nwankwo, 2012).

The banking industry in developing countries such as Kenya has undergone numerous changes since post-independence. More recently, liberalization, the opening up of the economy in the 1990s and the government's decision to privatize banks by reduction in state ownership resulted in the banking reforms based on the recommendations of the Narasimham committee. Like any other financial services, the banking industry, is facing a market that is changing rapidly. New technology is being introduced and there is always a fear of economic uncertainties. Fierce competition, more demanding customers and the changing climate have presented an unparalleled set of challenges (Lynch, 2013). This has led the Kenyan banking industry to experience difficult times. In such testing times of mature and acute competitive pressures, it is very urgent and important that banks are able to retain a loyal base of clients. To attain this and to improve their market and profit positions, banks have to formulate their strategies and policies towards increasing customer satisfaction levels (Best, 2014). Banking institutions across the globe have recognized the importance of customer satisfaction and of developing and maintaining enduring relationship with their customers as two crucial parameters leading to increased business profits. At the same time, several banking institutions are experiencing increasing level of retail customer dissatisfaction. Research suggests that customer dissatisfaction is still the major reason of bank customers' switch to other banks (Manrai & Manrai, 2013). This dissatisfaction could be because of a variety of reasons access, services, products, prices, image, personnel skills, treatment, credibility, responsiveness, waiting time, location, technology, and store appearance (Bourgeois & Brodwin, 2011).

Profile of Equity Bank (Kenya) Limited

Equity Bank was founded as Equity Building Society (EBS) in October 1984 and was originally a provider of mortgage financing for the majority of customers who fell into the low-income population. The society's logo, a modest house with a brown roof, resonates with its target market and their determination to make small but steady gains toward a better life, seeking security and advancement of their dreams. The vast majority of Africans have historically been excluded from access to financial resources. Equity Bank retains a passionate commitment to empowering its clients to transform their lives and livelihoods. Through a business model that is anchored on access, convenience and flexibility, the Bank has evolved to become an all-inclusive financial services provider with a growing pan African footprint. Equity Bank's business model and its visionary leadership has continued to earn local, regional and global accolades and recognitions. The model is also studied in some of the leading business schools in the world, as other developing countries in Africa and Asia seek to learn from Equity's low margin, high-volume model. Equity Bank in 2010 established the Equity Group Foundation. This innovation and creative vehicle has fully transformed the concept of philanthropy and corporate social responsibility. While Equity Group Foundation champions the socio-economic transformation of the people of Africa and seeks partnerships along six cluster thematic areas, Equity Bank provides the infrastructure of delivery hence reducing the operational costs for the Foundation and increasing the rate of return on any social investment. The six social thematic areas of focus are: education and leadership development; financial literacy and access; entrepreneurship, agriculture, health, innovations and environment.

STATEMENT OF THE PROBLEM

The market has become extra competitive and firms need to draw much attention in maintaining their customers by building strong relationship due to benefits enjoyed (Rajan & Wulf, 2016). As the Banking sector becomes more competitive, commercial banks recognize the importance of retaining current customers and some have initiated a variety of activities to improve customer satisfaction. Indeed, the benefits associated with customer focus are lower costs associated with retaining existing customers, rather than constantly recruiting new ones especially within mature, competitive markets (Ehrenberg & Goodhardt, 2010). Whether a bank wins or loses in the marketplace, it is directly attributable to the calibers of a customer focus strategy and the proficiency with which the strategy is implemented and executed. Implementing and executing strategy are thus the core management functions. Indeed, competent strategy and good customer focus strategy implementation are the most trustworthy signs of quality and good management (Ravasi, 2016). To effectively implement Customer focus strategies, respect for customer value and demands is critical (Olson & Hult, 2015). Enhancing customer satisfaction, loyalty, and Corporate Image through implementation of customer focus strategies is vital to commercial banks in Kenya. In today's competitive environment, financial product and service innovations are re-defining accepted levels of performance in banking sector. The relevance of customer focus strategy implementation in decisions has been widely acknowledged in Kenya Commercial Bank. Customer focus strategies are implemented to attract, retain, improve customer loyalty and improve bank performance. Despite formulation and efforts made in improving customer satisfaction in Equity Bank, there has been scanty information on implementation of customer focus strategies adopted in the bank. A number of scholars have researched on strategy implementation in banks. Tonui (2011) carried out a study on challenges of strategy implementation at National Bank of Kenya. Kamanda (2014) also did a study on Kenya Commercial Bank (KCB) with the objective of determining the factors that influence its regional growth strategy. His study, however, this study did not cover the issues on strategy implementation. Situma (2013) also covered KCB but focused on its turnaround strategy. Muguni (2014) studied the role of executive development in strategy implementation. The study was a comparative study of KCB and National Bank of Kenya. There has been no known study that has focus on the effects of external environment and the implementation of customer focus strategy in the banking sector in Kenya. This study therefore sought to fill the existence knowledge gap

GENERAL OBJECTIVE

The main purpose of the study was to analyse the external environment and the implementation of customer focus strategy in Equity Bank Kenya Limited.

SPECIFIC OBJECTIVES

1. To determine the effect of staff training on implementation of customer focus strategy in the Banking sector in Kenya.
2. To establish the effect of government policy on implementation of customer focus strategy in the Banking sector in Kenya.
3. To analyse the effect of competition on implementation of customer focus strategy in the Banking sector in Kenya.
4. To establish the effect of organizational culture on implementation of customer focus strategy in the Banking sector in Kenya.

REVIEW OF THEORETICAL LITERATURE

Confirmation and Disconfirmation Theory of Customer Satisfaction

According to Zeithaml and Bitner (2003), this theory suggests that satisfaction is determined by the intensity and positive or negative direction of the gap between expectations and perceived performance. Customers' expectations are beliefs about service delivery that function as standard or reference point against which performance is judged. Customers compare their perceptions of performance with their expectations and reference point when evaluating service quality. Expectations serve as standards with which subsequent experiences are compared; it is result of previous experience about service also.

There are five types of expectations: Ideal expectations (desired by customer according to their need and hopes), Normative expectations normal expectations that should be fulfilled by the service provider), Experience based expectations (this expectation is based on former experience and knowledge about particular service), Acceptable expectations (It is expectation that can be fulfilled by service providers naturally and adequate level) and Minimum tolerable expectations (it is minimum level of expectations, there is very low level of zone tolerance in expectation and perception). Customers perception is one another element which plying significant role in the determination of customers' satisfaction (Oliver, 2014).

Moreover, disconfirmation of expectations may have an asymmetrical effect, such that negative disconfirmation is more impactful than positive disconfirmation. However, satisfaction is based not only on the judgment of customers towards the reliability of the delivered service, but also on customers' experiences with the service delivery process. In other words, customers who appreciate the core and relational dimensions of service quality provided by a service provider are likely to be satisfied with the services offered by that service provider (Jamal and Naser, 2012). This theory was used in this study to help understand how perception of service quality, price, and other personal expectations regarding the service influences satisfaction. It is evident that a product or service feature, or the product or service itself, provides a pleasurable level of consumption related fulfillment.

Michael Porter's Model and Generic Strategies

Porter's model, which highlights cost leadership, differentiation and focus as the three basic choices for firms, has dominated corporate and business competitive strategy for the last 30 years (Pretorius, 2012). According to this model, a company can choose how it wants to compete, based on the match between its type of competitive advantage and the target market pursued, as the key determinants of choice (Akan et al, 2016). Porter (1985) argued that generic strategy model remains one of the most notable in the strategic management literature. A business can enhance customer satisfaction either by striving to be the low-cost producer in an industry or by differentiating its line of products or services from those of other businesses; either of these two approaches can be accompanied by a focus of organizational efforts on a given segment of the market. Any organization that fails to make a strategic decision to opt for one of these strategies as a means of enhancing customer satisfaction is in danger of being outplayed by its rivals.

According to Campbell and Stonehouse (2016), the broad scope of cost leaders means that they attempt to serve a large percentage of the total market. Companies pursuing a low-cost strategy will typically employ economies of scale, outsourcing, and control of overheads, technological advantages and operational efficiency to create low cost positions. Consequently, they can keep prices low and attract a wide segment of the market interested in inexpensive products (Harrison & Enz, 2015). According to Porter, a low-cost producer must find and exploit all sources of cost advantage. However, a cost leader cannot ignore the sources of differentiation. This means a cost leader must succeed in gaining differentiation proximity or parity even though competitive advantage is sourced by cost leadership (Porter, 1985). Porter argued that cost leadership is suitable when the company has economies of scale and possess the ability to reduce the cost owing to experience curve effect.

Differentiation strategy involves developing a product or service that offers unique attributes that are valued by the customers in that the customer perceives them to be better than or different from those of competitors. Needs and demands of the customer must be accurately defined and value must be delivered. The firm might differentiate itself in terms of product form, brand image, product features, breath of product line, technology, customer service and pricing or distribution channels. This strategy is appropriate where the target customer is not price sensitive, the market is competitive, customers have specific needs and the firm has unique resources and capabilities which enable it satisfy this needs in ways that are difficult to copy (Porter, 1985). In a highly competitive market, the shortest route to differentiation is through brand image, product features and customer service. This is evident in the banking industry, where banks are providing more or less identical products for nearly the same price. Unless a bank can extend its product quality beyond the core service with additional and potential service features and value, it is unlikely to gain customer satisfaction (Change, et al. 2016). A differentiation strategy is based upon persuading customers that a product is superior in some way to that offered by competitors.

The focus strategies namely: cost focus or differentiation focus relies on the differences of the given segment from the others in the industry. This entails tailoring the activities of specific segment exclusively to ensure the needs a particular segment are fully satisfied. Generic focus strategy is not usually achieved if a firm tries to pursue two broad strategies at the same time but instead risks‟ getting stuck at the middle (Porter, 1985). The banking industry is highly competitive, as more and more commercial banks enter the market, there is need to focus on competitive strategies to enable organizations gain customer satisfaction. Commercial banks face challenges that are brought about by the pressures of globalization, technological advances, changing customer’s preferences and competition from non-banking financial institutions among others (Ennew & Binks, 2011). To address these challenges commercial banks should focus on competitive strategies that will enable them enhance their customer satisfaction hence enabling their survival and growth.

EMPIRICAL REVIEW

Staff Training and Customer Focus Strategy

Bentley (2014) carried an economic survey of 276 senior operating executives in commercial banks in England on training and performance of junior staff in the banking sector. The study adopted descriptive survey. The study revealed that training is any process by which the attitudes, skills and abilities of employees to perform specific objectives compared to education which is wider in scope and more general in purpose. Training increases the knowledge and skills required for efficient performance of a particular job/task. Training is an important role in an organization and is done due to the following reasons; job satisfaction, fewer accidents and save time in business. Training employees has positive input on the effectiveness of communication and whether he/she is trained on job to achieve standards is what each organization should encourage. Training of staff plays quite an important role in the organization. It comprises of monitoring and planning, welcoming change and equipping people to adapt in any organization. Training ensures that an organization has people with the correct mix of attributes which is achieved by the provision of appropriate learning opportunities and enabling them to reform to the highest levels of quality and services. The study has addressed its problem comprehensively but it did not show what other scholars have done in other parts of the world.

James (2016) of Harvard University estimated that employees could retain their jobs by working at a mere 20-30 percent of their potential. His research leads him to indicate that if the same employees were probably motivated, they could work at 80-90 percent of their capabilities. Training could be of the means used to achieve such improvements through the effective use of learning resources. Robbins (2015) says employee training is a learning experience. It seeks a permanent relation change in employees that improves job performance. Thus, training involves change in skills, knowledge, attitude and behavior. This may mean changing what employees know how they work or their attitudes towards their jobs, co-works managers and the organization. It has been estimated for instance the US business firms alone spend billions of dollars each year on formal course and training programs to develop worker skills.

Mark (2014) focused his study on training practices in organizations located in the USA and Canada. The study was a desktop review concentrating much on food outlets in the two countries. From the findings, the researcher revealed that contemporary enlightened training practices takes a substantially more developmental approach than the provision of the systematic training cycle. Learners are at the heart of such practices rather than administrative efficiency. Trainers have the responsibility to develop knowledge behavior and attitude in people. The role of training is positively intervening in this relationship may be debatable, but knowledge, behavior and attitude can be learned and HRM IS arguably a more appropriate frame of mind to adopt. Training is limited classically as systematic process with and inherent and generally acceptable logic that begins with identifying the needs, designing and intervention, implementing it and then evaluating. This logic often represented in the form of training cycle. Managerial and administrative is equally part of the convention of this training cycle. Development is distinct from training. In summary, development is learner centered rather than expert off trainer departed. People learn in a variety of ways, not just by being taught or trained, work presents a range of opportunities for learning, not just attending training course. There is difference between what people are taught and what they remember. Training represents one approach in the repertoire of development.

Cole (2011) conducted a study in the Iranian Health Sector on successful safety programme implementation. The study used a correlation research design on a population of 300 staff working in the sector. The study revealed that a successful safety programme, safety education and training are necessary for personnel in the organization. Safety education developed safety consciousness among employees and result in safety when handling of equipment. It also ensures safe work performance on part of part of every employee by developing his skill in the use and operating safe equipment. During training employees are taught the principles of first aid, how to wisely use tools and machines, how to take precautions to prevent fire accidents, how to use hand tools properly and how to protect their eyes and the other parts of the body. Every organization displays safety posters to promote safety publicity.

Waweru (2014) carried out some study on factors that contribute to smooth and efficient running of the organization in Savings and Credit cooperative societies in Imenti North, Kenya. A descriptive survey research design was adopted on a population of 130 employees working in different societies. The study revealed that new employees will need some form of training before taking up their jobs while older employees need some training to keep them embraced in technology development. Therefore, employees must from time to time be trained to perform better in their present positions and to prepare them for possible transfer, promotion and new ways of doing things. Like any other business process training can be very wasteful if it is not carefully planned and supervised. Our thought is that logical systematic approach to training may be given which is not necessary and vice versa or the extent of the training may be too small or too great. When the training is complete validation will show whether it has been successful. In achieving its aims and evaluations, it will attempt to measure its costs and benefits (Littler & Innes, 2014).

Government Policy and Customer Focus Strategy

Berkowirtz (2015) collected data from 520 hotels in Malaysia and used Pearson correlation and multiple regression analysis on how suitable were the state regulations on their business. The study revealed that state regulation consists of restrictions state and federal laws place on business with regard to the conduct of its activities. Regulation exists to protect organization as well as the consumer. Much of the regulation from federal and state levels has been passed to ensure competition and fair business practices. For consumer, the focus of regulation is to protect them from unfair trade practices by organizations and ensure their safety.

According to McCarthy (2014) conducted a study among 3,044 white-collar employees of the Western Australian Public Service on the political role in the legal environment. The study revealed that change in political environment often lead to changes in the legal environment and in the way existing laws are enforced law. The government has put rule that every company must fulfill, some of the rule or laws are not improved by the government but by its subordinates. Business and business managers are subject to both criminal and civil laws are if they fail to abide by the law. Penalties for breaking civil laws are limited to forcing certain action along with fines.

Lysons and Brian (2011) did a study government policies effects on small Romanian companies operating at Bucharest. The study was carried on 3000 small companies a correlation and regression analyses used. The study revealed that a policy is a body of principles, expressed an implied laid down too direct an organization towards its objectives. Policies are mandatory and must be adhered to by all people in their activities throughout the organized corporate and operational level. Policies have the following advantage; they provide authority based on principles for a given course of action, they provide guidelines when formulating functional and operational strategies, they form the basis for management control, allow coordination across organization units and reduce time spend by managers in making decisions.

Harold (2012) defined policies as a plan in that they are general statement or understanding that guide or channel thinking in decision making. According to Harold, policies are defined as an area within which a decision is to be made and ensures that the decision will be constituent with and contribute to objective of the organization. Policies help in deciding issues before problems, make it necessary to analyze the same situation every time it comes and unify other plans thus permitting managers to delegate authority and still maintain control cover what subordinates do.

According to Bannet (2011) even the most liberal advocates of free market economies agree that the system works best with at least some regulations. Well-conceived rationale could encourage competition and ensure fair market for goods and services. Thus, government develops public policy to guide commerce, set of laws and regulations that limits business for good of society as whole. Almost every market activity is subject to a wide range of laws and regulations. Increasing policies and regulations legislation affecting business around the world has increased steadily over the years. The law covers issues such as competition, air trade practices environment protection, truth in advertising, pricing and other important areas.

Otis (2013) carried out a study on policies challenges facing implementation of strategies in local Authorities in Kenya: the case of Kisii Municipal Council. The study was carried on a population of 120 employees and a questionnaire was used as the data collecting instrument. From the findings, it was revealed that government at every level has tremendous impact which is either negative or positive on every kind of organization. Government relations help organization anticipate or respond to issues affecting their activities or the environment. Government activities are one of the major external factors that affect business organization. The organization should therefore make efforts in seeking to shape public opinion and legislation. This will help their activities adapt to public expectation and thus the government.

Competition and Customer Focus Strategy

Competition is a contest between individuals, groups, nations, animals etc. for territory or location of resources. It arises whenever two or more parties strive for a goal which cannot be shared. Competition occurs naturally between living organisms which co-exist in the same environment. Business is often associated with competition as most companies are in competition with at least other firm over the same group of customers (Kotler, 1995).

According to Drummon (2001) role of competition in customer focus implementation in 22 firms listed on the Ghana Stock Exchange (GSE), the study revealed that competition intensifies among existing companies when there numerous or equally balanced companies. When many companies exist, the probability of complacency declines and companies are similar. In this case there is no industry leader and companies will compete to distinguish themselves from their rivals. The diversity of competitors intensifies competition in industries where companies are of different national origin, culture and goals are likely to be high. One firm marketing decision influences its market and is in turn affected by competitor's decision.

Cannon (2015) carried out a study on liberalization by DT Dobie Limited. The study concentrated on the African market. The study revealed that competitors provide services in direct competition or services which compete indirectly as substitutes. Most firms devote most discussion at the senior management level to their strategic competencies and ways in which they aim to compete. Several strategies are possible like technology, customer focus and initiative that states that there are four types of competition. Ncbere (2011) states that in every industry there are products that tend to look alike, somebody in the industry comes up with better services then others seeing the popularity of new service imitate the new service in order to take part in the market. A new service does not have a ready market; a market is created for it. Customers have to be told of the benefits and qualities off a product and its superiority to the competition and in the process the whole society gains. It is a system that rewards best.

Longdon (2012) competitive forces to be successful and remain relevant, a company must provide greater consumer value satisfaction than its competitors so as to gain strategic marketing advantage, by positioning their services strongly against those of the competitors. In summary, according to Michael Porter a leading theorist of competitive strategy, there are five distinctive forces influencing competition in an industry. I.e. extent of industry rivalry occurs when the firms are numerous and relatively balanced in size, competition for market share tend to be more intense hence slow industry growth and bargaining power of buyers if they possess high ability to force down prices at the expense of high quality service.

Competition may exist at different sizes; some competitors may be between two members of a species while other competitors can involve entire species. For example, in Economics, a competition between two small stores would be considered small compared to competition between mega-grants. As a result, the consequences of the competition would also vary the larger the competition, the larger the effect. In addition, the level of competition can also vary. At some levels, the competitors can be informal; more for pride or for fun. However, other competitions can be extremely serious. (McCarthy, 2010)

Sagimo (2012) carried a study on generic strategies adopted by commercial banks in Kenya. The study focused on the commercial banks listed in Nairobi stock Exchange and time series data was used in data analysis. The study stated that the generic strategies are recommended and relevant to firms operates in Kenyan and beyond. Understanding the forces at work in any market segment is necessary prerequisite to deducing whether and if appropriate how a firm should use the segment as the strategic business area. The five forces are the threat of substitute's service and rivalry among competitors to compete successfully, the strategies need to select a generic strategy and pursue it consistently. There is no single best strategy even within a given sector and task faced by strategies involves selecting the strategic approach which will best allow it to maximize its strengths. Porters three generic strategies cost leadership strategy with this strategy, the organization concentrate upon achieving the lower cost of its operations, so that it has capacity of setting its price at lower level than its competitor's set.

Organizational Culture and Customer Focus Strategy

Organizational culture is the customary or traditional ways of thinking and doing things which are shared to a greater or lesser extent by all members of the company or organization and which must learn and at least partially accept in order to be accepted into the service of the firm. In other words, organizational culture is a framework that guides day-to-day behavior and decision making for employees and directs the actions towards completion of organizational goals. Culture is what gives birth and define organizational goals (Stones, 2011).

Keller, (2012) conducted a case study in a Norwegian ferry-cruise company and observed that in order to have all workers attaining the necessary understanding of the company vision and goals, provide commitment and actively get involved in translating the strategic plans into implementable activities with measurable results, strong and decisive leadership is needed to drive the course. In order for managers to develop, manage and change their culture and better performance. The first one is the recruitment and selection-hire people who fit the organizational culture even this may involve overlooking some technical skills for a better cultural fit. The second one is social tools and training-develop practices that enable new people to understand the values, abilities, expected behavior and social knowledge in order to participate fully as an employee and to create strong bond among members of the staff and the third one is reward system-culture is an organization's informal reward system but it needs to be intricately connected to formal rewards. Examples include; staff meeting the sitting arrangements is in accordance with the levels of management and payment of large commissions in front of other members of the staff.

Niall (2010) researched the cultural initiative implementation in the context of hospitals in India. The study used a sample of 100 hospitals and a correlation and regression method was used. The study findings revealed that company culture is something that emulates the style of leadership in the business. If the business owners manage their staff by Do-As-I-Say rather than Do-As-I-Do, the culture can be negative. This negative culture has a profound impact on productivity. If the leadership is visionary and open to ideas from all levels of organization, then this creates organizational excitement hence communication is better. Subordinates emulate the high performance and positive outlook of their business. Productivity is extremely high.

According to Gabbriel (2015) studied 47 organizations (26 in computer and 21 in natural gas distribution) in US largest corporations organizational revealed that culture is an idea in the field of organizational studies and management which describes the psychology, attitudes, experience, beliefs and values (personal and cultural values) of an organization. It has been defined as “the specific collection of values and norms that are shared by people and groups in an organization and that control the way they interact with each other and with stakeholders outside the organizations. This definition continuous to explain organizational values also known as “beliefs and ideas about what kinds of goals members of an organizational should pursue and ideas about the appropriate kinds or standards of behavior organizational members should use to achieve these goals. From organizational values develop organizational norms, guidelines or expectations that prescribe appropriate kinds of behavior by employees in particular situations and control the behavior of organizational members towards one another.

According to Ghirimai (2010) used explanatory case study from 2 companies in South Africa each in IT and packaging industries and emphasized a new way to consider the future management and strategies. The study revealed that an organizational culture has a substantial impact on its ability to execute its strategy and to achieve business goals and objectives. If culture and work environments are cultivated intentionally, it improves dramatically on organization’s ability to execute and they become better place to work and well known among prospective employee the level of ownership referral rates and ideas for improving the business of existing employees is often high. The screening process is simplified, because employees tend to refer to acquaintances who behave like them. The pools of prospective employees grow and the cost of selecting among many applicants is offset by cost saving as prospective employees sort themselves into and out of consideration for jobs. This self-selection process reduces the number of mismatches among new hirers. Members of an organization culture facilitate the acceptable solutions for knowing the problems, which members learn, feel and set the principles, expectations, behavior, patterns and norms that promote a high level of achievement.

Mullins (2010) did investigated the reasons for failing to implement customer focus strategy in the Ministry of Regional and Local Government, Housing and Rural Development, Namibia. The study used random stratified sampling on population 4000 employees. The study revealed that culture is clearly an important ingredient of effective performance in order to aid long-term performance, there are three main criteria needed to develop a suitable culture; it must be strategically relevant; it must be strong in order for the people to care about what is important and culture must have an intrinsic ability to adapt to changing circumstances.

RESEARCH METHODOLOGY

Research Design

This study adopted a descriptive research design which involves describing the current state of affairs by use of data collected through questionnaires. Descriptive research design is qualitative whose main purpose is description of the state of affairs as it exists that is, it aims to gather data without any manipulation of research context and cover large population in a relatively short time compared to other methods of research. According to Mugenda and Mugenda (1995) descriptive research seeks to establish factors associated with certain occurrences, outcomes, conditions or type of behavior. This design was preferred because it allows for an in-depth study of the case.

Target Population

The target population is the entire group of people that is of interest to the researcher (Mugenda & Mugenda, 1999). The target population of this study was obtained from Equity Bank (K) Limited Head office based in Nairobi. The researcher's target population for investigation was drawn from three categories which are Administration, Operations and Credit Department and consists of 108 staff.

Sampling Technique

According to Mugenda and Mugenda (1999) sample is a small proportion of targeted population selected using some systematic form. The sampling technique to be used in this research is simple random sampling where the researcher selected a sample from a larger group and each individual chosen entirely by chance and each member of the population would have an equal chance of being included in the sample. The questionnaires were distributed randomly as shown in the table below. Gay and Airasian (2003) asserts that for descriptive studies, ten percent of the accessible population is enough and for experimental study, at least 30 cases are required per group but suggested that a more accurate calculation of the sample size is needed to minimize sampling errors. To get the sample size, a statistical formula was used, a formula that according to Mugenda & Mugenda (2003) is recommended if the population is less than 10,000. The statistical formula is: $nf = Nn/(n+N)$; where nf is the desired sample size, N is the estimated population (108) and n is the desired sample size (108). Thus, the sample size for the study was 54 respondents.

Data Collection Instruments

The researcher used questionnaire. According to Kothari (2004) a self-administered questionnaire is desirable because of low cost, adequacy of time for respondents to give responses, it is free of interviewer's biases and a large number of respondents may be reached. The questionnaires were closed ended ones to ensure that given answers were relevant. The questionnaires were dropped directly to the respondents, helping cut on the posting costs. Respondents were given a chance to fill them at their own convenient time.

Data Collection Procedures

In conducting the research study, permission was sought from relevant authorities. First, an authorization letter was sought from the School of Business Administration to be used in seeking for permission to gather information from Equity Bank (K) Limited. In administering questionnaires to the respondents, both face-to-face and delivery and collection methods was utilized. Face-to-face method enabled clarification of any issues with instructions or meaning of particular items and to control the amount of time taken to fill the questionnaire while the delivery and collection method was used on those who could not respond to the questionnaires immediately due to tight work schedules or other reasons

Data Analysis and Presentation

The data collected was analyzed using in SPSS (Statistical Package for Social Studies). Descriptive statistics in form of frequency, mean, minimum and maximum were used to summarize and describe the findings. Relationships between variables was examined using correlation and multiple regression model. The output was generated and presented by use of frequency tables and figures.

The regression equation ($\mathbf{Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4+\varepsilon}$):

Where: Y = Implementation of Customer Focus Strategy; X_1 = Staff Training; X_2 = Government Policy; X_3 = Competition; X_4 = Organizational Structure; β_1, β_2, β_3, β_4 = Variables Coefficients; $\boldsymbol{\varepsilon}$ = Error term

RESEARCH RESULTS

Training and Customer Focus Strategy Implementation

On the influence of staff training on customer focus strategy implementation, the study revealed that; employee training influences customer focus strategy implementation and also that encouraging joint seminars/workshops between the management and the other staff can affect the implementation of customer focus strategy. Further the study established that product knowledge and development positively affects implementation of the customer focus strategy also that training and development courses offered by the bank to its employees enable the staff effect the customer focus strategy implementation. Additionally, the study revealed that the level of staff education plays a role in influencing customer focus strategy implementation.

Government Policy and Implementation of Customer Focus Strategy

Regarding the perception on government policy with regard to customer focus strategy implementation, the study revealed that; government provides enabling environment for banks business by supporting and encouraging the banks in their quest to improve on their customer focus strategy also that enforcement of government laws and directives support customer focus strategy. Additionally, the study revealed that the government policy influences the implementation of customer focus strategy and also that Government policy on know your customer (KYC) influence customer focus strategy. Further the study indicated that the government regulation on customer protection influence customer focus strategy.

Competition and Customer Focus Strategy Implementation

With regards to perception on competition on the implementation of the customer focus strategy. The study revealed that the bank's portfolio has increased owing to improved customer satisfaction. Further the study revealed that the bank has positioned itself as a super brand that customers would like to associate with as a result of the implementation of the customer focus strategy. Additionally, the study revealed that the bank made a unique differentiation from other players as a result of customer focus strategy and also that the bank has increased her market share as a result of the implementation of the customer focus strategy.

Organization Culture and Customer Focus Strategy Implementation

On the perception on organization culture with regard to the implementation of the customer focus strategy. The study revealed that the bank has attained improved customer retention as a result of a customer oriented organization culture. Also the study revealed that the bank has increased its lending activities to the due to the implementation of the customer focus strategy. Further the study revealed that organization culture affects the implementation of customer focus strategy and also that the implementation of the customer focuses strategy has had a positive effect on the staff perception of the customer.

INFERENTIAL ANALYSIS

A correlation is a single number that describes the degree of relationship between two variables. In this study correlation was used to assess a possible two-way linear association between two continuous variables of the study. Correlation is measured by a statistic called the correlation coefficient, which represents the strength of the putative linear association between the variables in question.

Table 1: Coefficients of Correlation

Correlation		Customer focus strategy implementation	Training	Government policy	Competition	Organisation culture
Customer focus strategy implementation	Pearson Correlation	1	.989**	.991**	.961**	.905*
	Sig. (2-tailed)		.000	.000	.002	.003
	N	54	54	54	54	54
Training	Pearson Correlation	.989**	1	.981**	.975**	.842*
	Sig. (2-tailed)	.000		.001	.001	.036
	N	54	54	54	54	54
Government policy	Pearson Correlation	.991**	.981**	1	.975**	.875*
	Sig. (2-tailed)	.000	.001		.001	.022
	N	54	54	54	54	54
Competition	Pearson Correlation	.961**	.975**	.975**	1	.783
	Sig. (2-tailed)	.002	.001	.001		.065
	N	54	54	54	54	54
Organization culture	Pearson Correlation	.905*	.842*	.875*	.783	1
	Sig. (2-tailed)	.003	.036	.022	.065	
	N	54	54	54	54	54

On the correlation of the study variables, the researcher conducted a Pearson Product Moment correlation. From the findings on the correlation analysis between customer focus strategy implementation and the four study variables, the study found that there was strong positive correlation coefficient between customer focus strategy implementation and training as shown by correlation factor of 0.989. The study further revealed a positive correlation between customer focus strategy implementation and government policy as shown by correlation coefficient of 0.991, association between customer focus strategy implementation and competition was found to have positive relationship as shown by correlation coefficient of 0.961. Finally, it was established that customer focus strategy implementation had a strong positive relationship with organisation culture as shown by a coefficient of 0.905.

Table 2: Model summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.999a	.899	.875	.018

Adjusted R squared is coefficient of determination which tells us the variation in the dependent variable due to changes in the independent variable, from the findings in the above table the value of adjusted R squared was 0.875 an indication that there was variation of 87.5 % on the Customer focus strategy implementation due to changes in trainings, government policy, competition and organisation culture at 95% confidence level. R is the correlation coefficient which shows the relationship between the study variables, from the findings shown in the table above there was a strong positive relationship between the study variables as shown by 0.999.

Table 3: ANOVA

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	0.162	2	0.081	4.01235	.048b
	Residual	16.575	51	0.325		
	Total	16.737	53			

Table 3 summarizes the observed means for each dependent variable across experimental condition and the associated F ratios and p values obtained from the one-way ANOVAs conducted for the primary analyses. From the ANOVA statics in table above, the processed data, which is the population parameters, had a significance level of 0.048 which shows that the data is ideal for making a conclusion on the population's parameter as the value of significance (p-value) is less than 5%.

Table 4: Table of Coefficients

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	5.154	1.603		3.21522	0.018
Training	0.774	0.245	0.581	3.15918	0.019
Government policy	0.033	0.009	0.052	3.66667	0.042
Competition	0.641	0.135	0.305	4.74815	0.043
Organisation culture	0.173	0.079	0.19	2.18987	0.014

The established regression equation was; Customer focus strategy implementation = 5.154 + 0.774 Trainings (X1) + 0.033 Government Policy (X2) +0.641 Competition (X3) + 0.173 Organisation Culture (X4). The beta shows the magnitude or the strength of each dependent variable. This shows the extent to which the dependent variable will change when the independent variable is increased by one unit in each case.

From the regression model, holding trainings, government policy, competition and organisation culture to a constant zero, customer focus strategy implementation would be 5.154. Its further established that a unit increase in trainings would cause an increase in customer focus strategy implementation by a factor of 0.774, a unit increase in government policy would cause an increase customer focus strategy implementation by a factor of 0.03, also a unit increase in level of competition would cause an increase in customer focus strategy implementation by a factor of 0.641. Finally, a unit increase in organisation culture would cause an increase in customer focus strategy implementation by a factor of 0.173. The study further revealed that the P-value were less than 5% in all the variables, which shows that all the independent variables were statistically significant and thus in position to make conclusion for the study.

CONCLUSIONS

On the effect of staff training on implementation of customer focus strategy in the Banking sector in Kenya, the study revealed that employee training influences customer focus strategy implementation and also that training and development courses offered by the bank to its employees enable the staff effect the customer focus strategy implementation. Thus the study concludes that product knowledge and development positively affects implementation of the customer focus strategy. With regards to the effect of government policy on implementation of customer focus in the Banking sector in Kenya. The study revealed that government policy influences the implementation of customer focus strategy and also that government regulation on customer protection influence customer focus strategy. Thus the study concludes that government regulation on customer protection influence customer focus strategy. On the effect of competition on implementation of customer focus strategy in the Banking sector in Kenya. The study revealed that bank has increased her market share as a result of the implementation of the customer focus strategy and also that the bank has positioned itself as a super brand that customers would like to associate with as a result of the implementation of the customer focus strategy. Thus, the study concludes that bank's portfolio has increased owing to improved customer satisfaction. Regarding the effect of organizational culture on implementation of customer focus strategy in the Banking sector in Kenya. The study revealed that the bank has attained improved customer retention as a result of a customer oriented organization culture and also that the bank has increased its lending activities to the due to the implementation of the customer focus strategy. Thus, the study concludes that organization culture affects the implementation of customer focus strategy.

RECOMMENDATIONS

With respect to the first objective which was to determine the effect of staff training on implementation of customer focus strategy in the Banking sector in Kenya. The study revealed that encouraging joint seminars/workshops between the management and the other staff can affect the implementation of customer focus strategy and also that training and development courses offered by the bank to its employees enable the staff effect the customer focus strategy implementation. Thus, the study recommends that the management of banks should encourage employees' workshops and also invest in their career development for the objectives of the bank to be achieved. On the effect of government policy on implementation of customer focus in the Banking sector in Kenya, the study revealed that government policy on know your customer (KYC) influence customer focus strategy and also that government provides enabling environment for banks business by supporting and encouraging the banks in their quest to improve on their customer focus strategy. Thus, the study recommends that the central bank to come up with regulations that are favorable to the banking sector such that these policies will promote the functionality of the sector. Regarding the effect of competition on implementation of customer focus strategy in the Banking sector in Kenya. The study revealed that Equity bank made a unique differentiation from other players as a result of customer focus strategy. Thus, the study recommends that management of the banks should position their respective banks as a super brand in that customers would like to associate with as a result of the implementation of the customer focus strategy. With respect to the effect of organizational culture on implementation of customer focus strategy in the Banking sector in Kenya. The study revealed that the implementation of the customer focus strategy has had a positive effect on the staff perception of the customer. Thus, the study recommends that the management of banks should formulate and implement customer focus strategies that are favorable to both the employees and customers.

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