

## **IMPACT OF INSPIRATIONAL MOTIVATION ON STRATEGIC PERFORMANCE IN DEPOSIT-TAKING SACCOS IN NAIROBI CITY COUNTY, KENYA**

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### **ABSTRACT**

**Purpose of the Study:** The study aimed to examine the impact of inspirational motivation on the strategic performance of deposit-taking Savings and Credit Cooperative Organizations (SACCOs) in Nairobi City County, Kenya.

**Problem Statement:** SACCOs in Kenya face mounting competition from commercial banks, microfinance institutions, and mobile money platforms, which threaten their market share, operational efficiency, and profitability. Despite their significant role in financial inclusion, many SACCOs struggle to sustain performance due to limited leadership capacity and lack of visionary motivation among leaders. This study was undertaken to determine how inspirational motivation can enhance strategic performance within this dynamic context.

**Methodology:** A cross-sectional research design was adopted. Data were collected from a stratified random sample of 169 senior management staff drawn from 42 deposit-taking SACCOs in Nairobi City County. Respondents represented departments such as operations, finance, human resources, marketing, ICT, procurement, and customer service. Data analysis involved the use of descriptive statistics, correlation, and regression analysis to test the relationship between inspirational motivation and strategic performance.

**Findings:** The study revealed a strong positive effect of inspirational motivation on strategic performance ( $B = 0.812$ ,  $t = 12.317$ ,  $p < 0.001$ ). The model explained 49.6% of the variance in strategic performance ( $R^2 = 0.496$ ). The results demonstrated that leaders who articulate a compelling vision and inspire confidence among employees significantly enhance operational efficiency, market growth, and member engagement within SACCOs.

**Conclusion:** The study concludes that inspirational motivation is a critical determinant of strategic performance in SACCOs. Leaders who motivate teams through shared vision and optimism foster stronger commitment, innovation, and adaptability, which collectively contribute to organizational success and sustainability.

**Recommendations:** The study recommends that SACCOs invest in structured leadership development programs emphasizing inspirational motivation to strengthen visionary leadership across management levels.

**Keywords:** *Inspirational motivation, strategic performance, deposit-taking SACCOs, transformational leadership, organizational success*

## INTRODUCTION

In today's competitive business landscape, strategic performance has become a pivotal aspect for organizations aiming to thrive in rapidly changing environments. It reflects an organization's ability to achieve its strategic goals, demonstrating efficiency and effectiveness across areas such as growth, profitability, innovation, operational efficiency, and customer satisfaction (Kaplan and Norton, 2008; Hitt, Ireland and Hoskisson, 2017). Strategic performance is particularly crucial for financial cooperatives like SACCOs, where expanding market share, enhancing member value, optimizing financial management, and ensuring long-term growth are key priorities (Mutua, Mutetei and Kithinji, 2020; Mohamed and Bett, 2018). However, many organizations, including SACCOs, continue to face barriers such as weak execution of strategies, low innovation capacity, and poor alignment between leadership practices and organizational objectives (Cerchione and Esposito, 2017; Buil, Martínez and Matute, 2019).

Effective leadership plays a critical role in overcoming these challenges. In particular, transformational leadership has been identified as a key driver of organizational success. Transformational leaders inspire their teams to transcend self-interest and focus on the collective good, fostering innovation, collaboration, and commitment to organizational goals (Bass and Riggio, 2006). Among the core dimensions of transformational leadership—idealized influence, inspirational motivation, intellectual stimulation and individualized consideration—inspirational motivation stands out for its ability to directly influence strategic performance outcomes. Inspirational motivation involves leaders effectively communicating a compelling vision, setting high expectations, and fostering enthusiasm and optimism among their followers (Olumelu, 2019). By articulating a shared vision and inspiring commitment, leaders motivate teams to go beyond routine tasks and strive for excellence, directly impacting organizational performance.

The role of inspirational motivation in driving strategic performance is particularly important in the context of SACCOs. These organizations, which play a crucial role in financial inclusion and member empowerment, are facing increased competition from commercial banks, microfinance institutions, and digital financial platforms (CBK, 2021). As SACCOs struggle to maintain their market position, inspirational motivation becomes essential for fostering employee and member engagement, promoting innovation, and achieving key performance indicators such as operational efficiency, market growth, and return on investment (World Bank, 2020). Leaders who can inspire their teams to commit to a compelling vision and execute

strategic objectives with enthusiasm are more likely to ensure the long-term sustainability of their organizations.

Globally, studies have shown that inspirational motivation is a key factor in fostering employee engagement and organizational performance. Leaders who effectively communicate a vision and instill confidence in their followers contribute to higher levels of job satisfaction, innovation, and overall productivity (Ali and Zahra, 2016; Hasija et al., 2019). In regional studies, such as those in South Africa, transformational leadership—especially inspirational motivation—has been linked to increased organizational commitment, positive emotional responses, and the ability to navigate complex challenges (Prasad and Junni, 2016).

Locally, in Kenya, SACCOs have been recognized for their role in supporting economic growth, yet many continue to grapple with strategic performance challenges. Evidence suggests that inspirational motivation is particularly impactful within SACCOs in Nairobi, where competition is fierce and innovation is essential for survival. Leaders who inspire and motivate their teams are better positioned to address operational inefficiencies and foster an environment conducive to growth and sustainability (Mutua, Mutetei and Kithinji, 2020; Mohamed and Bett, 2018). SACCOs that embrace inspirational motivation have demonstrated stronger market positioning, higher member engagement, and better financial outcomes, indicating the direct link between leadership practices and strategic performance.

### **Problem Statement**

Savings and Credit Cooperative Societies (SACCOs) are a cornerstone of Kenya's financial system, mobilizing member savings and providing affordable credit that supports household welfare and enterprise growth. Despite their significant role, SACCOs in Nairobi City County face persistent challenges in achieving optimal strategic performance, as evidenced by weak indicators in operational efficiency, market growth, and return on investment (World Bank, 2020; SASRA, 2021). In particular, SACCOs have struggled with rising cost-to-income ratios, low returns relative to assets, and sluggish membership expansion (CBK, 2021; FSD Kenya, 2021). These issues highlight gaps in leadership effectiveness, particularly in motivating staff and members to align with strategic goals and drive organizational success.

While leadership is critical to addressing these challenges, inspirational motivation—a core element of transformational leadership—has been largely underexplored in the context of SACCOs. Inspirational motivation refers to the ability of leaders to communicate a compelling vision that energizes and aligns followers toward achieving organizational objectives.

However, there is limited empirical evidence linking inspirational motivation directly to improved strategic performance outcomes, such as operational efficiency, market growth, and profitability within SACCOs. Given the evolving financial landscape, SACCOs must adopt leadership practices that foster motivation and engagement, driving higher levels of performance and organizational resilience.

This gap underscores the need to explore how inspirational motivation influences the strategic performance of SACCOs in Nairobi City County. Understanding the link between motivational leadership and strategic success can provide valuable insights into how SACCOs can enhance their competitiveness, member satisfaction, and long-term sustainability.

### **Objectives of the Study**

The objective of the study was to establish the influence of inspirational motivation on the strategic performance of deposit-taking SACCOs in Nairobi City County, Kenya.

### **Scope of the Study**

This study focuses on deposit-taking SACCOs located in Nairobi City County, which is home to the largest concentration of SACCOs in Kenya. The study will examine the influence of inspirational motivation, a dimension of transformational leadership, on the strategic performance of these SACCOs. The research will be limited to SACCOs that are licensed and regulated by the SACCO Societies Regulatory Authority (SASRA) to ensure consistency in governance and operational standards. The unit of analysis will be senior management staff, as they are directly responsible for strategic decision-making and implementation. The study will target SACCOs in diverse sectors, including public, private, and informal economies, to provide a comprehensive understanding of how inspirational motivation influences their strategic outcomes. Data will be collected through a cross-sectional survey design, with a stratified random sample of senior management staff from selected SACCOs in Nairobi City County.

## **THEORETICAL REVIEW**

Bass's Transformational Leadership Theory, developed by Bernard M. Bass in 1985, is an expansion of James MacGregor Burns's work on leadership. Bass refined Burns's initial framework by identifying four key components of transformational leadership: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. These components collectively describe how leaders inspire, motivate, and engage their followers to exceed expectations and contribute to organizational goals. Bass's work has

become foundational in leadership studies, offering a framework that goes beyond transactional leadership to focus on how leaders transform their teams. Bass (1990) and Avolio and Bass (2004) further expanded on this theory, demonstrating its practical applicability across various organizational settings, including business, education, and healthcare, where leadership can drive higher levels of performance and innovation.

The Transformational Leadership Theory is based on several assumptions that shape its application. First, it assumes that transformational leaders act as role models, earning trust and respect from their followers through ethical conduct and clear vision (Bass & Riggio, 2006). Another assumption is that leadership goes beyond extrinsic rewards; followers are motivated by intrinsic values like a shared vision and organizational commitment (Choi et al., 2016). The theory further assumes that transformational leaders are capable of influencing not only individual behaviors but also the overall organizational culture by promoting innovation, collaboration, and high performance (Bass & Avolio, 1994). Additionally, it is assumed that transformational leadership is a long-term process, focusing on sustained growth and the development of both individuals and the organization as a whole (Bass & Riggio, 2006).

One of the key strengths of Bass's Transformational Leadership Theory is its broad applicability across different organizational contexts. It has been widely validated through empirical research, demonstrating positive outcomes such as increased employee motivation, higher organizational commitment, and enhanced overall performance (Wang, Kim & Lee, 2016). The theory's comprehensive nature, which includes both emotional and intellectual aspects of leadership, highlights how leaders can foster engagement and alignment with organizational goals. By focusing on visionary leadership and empowerment, transformational leaders are seen as catalysts for innovation and positive change within their organizations (Bass & Riggio, 2006). This strength is particularly relevant in environments that require continuous improvement and adaptation, such as the financial sector, where inspirational motivation plays a crucial role in aligning teams toward shared objectives and achieving strategic goals.

Despite its widespread recognition, Bass's Transformational Leadership Theory has been critiqued for its overemphasis on leader-centric behavior, which may underplay the importance of followers' agency in the leadership process (Graeff, 1997). Critics argue that the theory can idealize leaders and assume that all leaders possess the charismatic qualities necessary to inspire their followers, which may not always be the case (Giorgi et al., 2015). Furthermore, inspirational motivation, one of the core dimensions, is often criticized for being difficult to measure and apply consistently across different settings (Dalkir, 2017). The theory has also

been critiqued for its lack of contextual sensitivity, assuming that transformational leadership behaviors are universally applicable across industries and cultural contexts, which may not always hold true (Ellemers, 2021). These criticisms highlight the need for a more nuanced understanding of leadership that considers both follower characteristics and the specific context in which leadership is applied.

Bass's Transformational Leadership Theory is highly relevant to this study, as it provides a structured framework for examining the impact of inspirational motivation on strategic performance. The theory's focus on how leaders inspire, communicate a compelling vision, and set high expectations aligns directly with the study's objective of understanding how inspirational motivation influences key performance indicators like operational efficiency, market growth, and profitability in SACCOs. The ability of transformational leaders to energize their teams and align their efforts with organizational goals has been shown to enhance employee engagement and organizational outcomes (Bass & Riggio, 2006). For SACCOs in Nairobi City County, where competition is growing and the financial landscape is rapidly evolving, inspirational motivation could be a crucial factor in driving strategic success. This study aims to provide empirical insights into how inspirational motivation can influence SACCO performance, contributing both to leadership theory and practical applications in the cooperative financial sector. By focusing on inspirational motivation, the study offers a new perspective on leadership within the financial services sector, particularly in the context of SACCOs.

## **RESEARCH METHODOLOGY**

The study employed a cross-sectional survey design to examine the influence of inspirational motivation on the strategic performance of deposit-taking SACCOs in Nairobi City County. A stratified random sample of 169 senior managers from 42 SACCOs was selected across departments such as operations, finance, HR, and marketing. Data were collected using semi-structured questionnaires based on Bass's Transformational Leadership Theory and analyzed using SPSS with multiple linear regression. Inspirational motivation served as the independent variable, while strategic performance was measured through operational efficiency, market growth, and return on investment. Ethical approval was obtained from NACOSTI and the University IRB, ensuring voluntary participation and confidentiality.

## FINDINGS

### Descriptive Analysis

The section presents findings on the impact of inspirational motivation on strategic performance within deposit-taking SACCOs in Nairobi City County. Table 1 provides descriptive statistics on various aspects of inspirational motivation, such as the frequency of leadership communicating a compelling vision, the influence of inspirational messages on motivation, and their effect on the willingness to share skills, among other variables.

**Table 1: Descriptive Statistics on Inspirational Motivation**

Summary	Never	Very Rarely	Rarely	Often	Very Often	Very Low	Low	Moderate	High	Very High	No	Yes	Mean	Std. Dev
Frequency of leadership communicating a compelling vision.	0	0.64	1.28	41.67	56.41								4.54	0.56
Influence of inspirational messages on motivation.	0.00	0.65	31.61	43.23	24.52	0.65	31.61	43.23	24.52	0.00			3.92	0.76
Impact of inspirational messages on willingness to share skills.	0.60										0.60	99.40	0.99	0.08
Correlation between leadership inspiration and Strategic performance effectiveness.	0.00	3.21	20.51	42.95	33.33	3.21	20.51	42.95	33.33	0.00			4.06	0.82
Importance of inspirational motivation in fostering a culture of Strategic performance.	0.00	0.00	18.59	44.23	37.18								4.19	0.73
<b>Composite Mean</b>													<b>3.54</b>	<b>0.59</b>

The findings reveal that respondents generally agree on the positive influence of inspirational motivation in shaping strategic performance within their SACCOs. The question, “How frequently does your organization's leadership communicate a compelling vision that inspires employees to excel in their strategic performance efforts?” recorded a high mean score of 4.54, with a low standard deviation of 0.56. This indicates that a significant majority of respondents (98.08%) perceive that their organization's leadership consistently communicates a compelling vision, fostering motivation and aligning employees toward strategic objectives. This finding underscores the importance of inspirational motivation in driving organizational success, as it



highlights the critical role of leadership communication in motivating employees to perform at high levels.

Additionally, the influence of inspirational messages on motivation was rated moderately to highly by 67.75% of respondents, with a mean score of 3.92 and a standard deviation of 0.76. This suggests that a considerable proportion of respondents believe that inspirational motivation enhances their personal commitment to organizational goals, thereby impacting strategic performance. The positive correlation between leadership inspiration and strategic performance effectiveness was similarly high, with 76.28% of respondents rating this relationship as moderate to high. The mean score of 4.06 and the standard deviation of 0.82 further confirm that inspirational motivation plays a significant role in enhancing strategic outcomes by aligning leadership behaviors with employee performance.

Notably, 99.40% of respondents indicated that inspirational motivation strongly influences their willingness to engage in skill-sharing activities. This finding, with a mean score of 0.99 and an extremely low standard deviation of 0.08, implies a high level of consistency in respondents' experiences. The ability of leadership to inspire individuals to contribute their skills highlights the broader impact of inspirational motivation on fostering a collaborative environment, which is essential for achieving long-term strategic goals.

Furthermore, the importance of inspirational motivation in fostering a culture of strategic performance was emphasized, with 81.41% of respondents rating it as important to very important. This high rating, combined with a mean score of 4.19 and a standard deviation of 0.73, suggests that SACCO employees recognize the crucial role that inspirational motivation plays in cultivating an organizational culture focused on continuous improvement and success.

These findings align with existing literature on transformational leadership. Bass and Riggio (2006) emphasize that inspirational motivation is key to fostering employee engagement and enhancing organizational performance, which is reflected in the respondents' agreement with the positive impact of leadership's motivational efforts. Additionally, studies by Sahu, Pathardikar, and Kumar (2018) support the view that leaders who communicate a compelling vision and motivate their teams can significantly influence both individual and organizational outcomes, further confirming the results of this study. The strong correlation between inspirational motivation and strategic performance mirrors the conclusions drawn by previous researchers on the critical role of leadership in driving organizational success (Bass & Avolio, 2004; Virgiawan et al., 2021).



The findings indicate that inspirational motivation is a key driver of strategic performance in SACCOs. The consistent and high agreement among respondents regarding the positive influence of leadership communication, motivation, and vision suggests that inspirational motivation significantly contributes to the effectiveness and competitiveness of SACCOs in Nairobi City County. This reinforces the need for SACCOs to prioritize transformational leadership practices that emphasize inspirational motivation to enhance their strategic performance and ensure long-term sustainability.

### **Inferential Analysis**

The section presents the inferential analysis conducted to examine the relationship between inspirational motivation and the strategic performance of deposit-taking SACCOs. Simple linear regression was used to determine whether inspirational motivation could significantly predict strategic performance within the context of SACCOs. The results of the regression analysis, including the Model Summary, ANOVA, and Regression Coefficients, are discussed below, providing insights into how inspirational motivation influences strategic performance. Table 2 shows the model summary, which provides key measures for evaluating the fit of the regression model.

**Table 2: Model Summary for Inspirational Motivation**

<b>Model</b>	<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>
1	.704 <sup>a</sup>	.496	.493	.47272

a. Predictors: (Constant), Inspirational Motivation

The R-value of 0.704 indicates a strong positive correlation between inspirational motivation and strategic performance. The R Square value of 0.496 suggests that inspirational motivation explains approximately 49.6% of the variation in strategic performance. This indicates that inspirational motivation plays a significant role in determining SACCO performance. The Adjusted R Square of 0.493 further confirms that nearly half of the variability in performance can be attributed to inspirational motivation. However, the standard error of the estimate (0.47272) points to a moderate level of unexplained variance, suggesting that while inspirational motivation is a strong predictor, other factors also contribute to variations in performance. This finding aligns with Transformational Leadership Theory, which suggests that leadership behaviors, such as inspirational motivation, significantly impact organizational

outcomes, but other external or internal factors may also be influential (Bass & Riggio, 2006). The ANOVA results, shown in Table 3, assess whether the regression model is statistically significant.

**Table 3: ANOVA for Inspirational Motivation**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.704 <sup>a</sup>	.496	.493	.47272

a. Predictors: (Constant), Inspirational Motivation

The F-test ( $p < 0.05$ ) confirms that the regression model is statistically significant, indicating that inspirational motivation is a meaningful predictor of strategic performance. This implies that the relationship observed between inspirational motivation and strategic performance is not due to chance. The statistical significance of the F-test provides strong evidence that inspirational motivation contributes to explaining differences in strategic performance among SACCOs. These findings are consistent with prior research by Chebon, Aruasa, and Chirchir (2019), who found that inspirational motivation positively influences organizational success through enhanced creativity, innovation, and productivity. Table 4 presents the regression coefficients, which reveal the strength and significance of the relationship between inspirational motivation and strategic performance.

**Table 4: Coefficient of Regression for Inspirational Motivation**

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.691	.240		2.877	.005
	Inspirational Motivation	.812	.066	.704	12.317	.000

a. Dependent Variable: Strategic Performance

The unstandardized coefficient for inspirational motivation is 0.812, meaning that for every one-unit increase in inspirational motivation, strategic performance increases by 0.812 units, holding all other factors constant. This effect is statistically significant, with a t-value of 12.317 and a p-value of 0.000, confirming that inspirational motivation has a strong positive effect on strategic performance. The constant ( $\beta = 0.691$ ,  $p = 0.005$ ) represents the baseline level of

performance when inspirational motivation is absent, though its effect is relatively low compared to the influence of the predictor.

These results are consistent with the work of Kinya and Eliud (2021), who found that inspirational motivation positively impacts strategic performance in the health sector. Moreover, they align with the theoretical framework established by Bass and Riggio (2006), which emphasizes that transformational leadership behaviors such as inspirational motivation are critical drivers of organizational outcomes. In this study, the significant positive effect of inspirational motivation on SACCOs' strategic performance further reinforces its role as a key determinant of organizational success.

## **CONCLUSION**

The study concludes that inspirational motivation is a critical determinant of strategic performance among deposit-taking SACCOs in Nairobi City County. Leaders who articulate a clear and inspiring vision enhance employee commitment, innovation, and productivity, leading to improved operational efficiency, market growth, and profitability. The findings affirm Transformational Leadership Theory, emphasizing that motivation-centered leadership behaviors significantly strengthen organizational outcomes. SACCOs that cultivate inspirational motivation within their leadership structures are more likely to achieve sustainable competitive advantage and long-term strategic success in the dynamic financial sector.

## **RECOMMENDATION**

The study recommends that SACCOs prioritize inspirational motivation as a central leadership practice to enhance strategic performance. Leaders should communicate a clear and compelling vision, celebrate achievements, and recognize employee contributions to foster commitment and enthusiasm. SACCOs should invest in leadership development programs that strengthen managers' ability to inspire and motivate teams. Creating a culture of innovation, engagement, and empowerment is essential to sustaining performance improvements. Regular assessment of leadership impact through performance indicators such as efficiency, market growth, and member engagement is also advised. Embedding inspirational motivation into organizational culture will promote continuous improvement and innovation. Ultimately, SACCOs that embrace motivation-driven leadership will enhance competitiveness and long-term success in the financial sector.

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