

# The Influence of Strategic Communication on M-Commerce Performance in Kenya's Commercial Banks

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## Abstract

The purpose of this study was to determine the influence of strategic communication in the context of strategy implementation on performance of Mobile-Commerce (M-Commerce) in Kenya's commercial banks. This study was motivated by the high failure rate in strategy implementation and the view that effective strategy implementation influences performance. The study adopted a positivistic research orientation and design. There is limited research on strategy implementation and challenges associated with organizational strategy implementation. A significant amount of scholarly work has gone into strategy formulation, but implementation of business strategies has not had a strong focus. Studies on M-Commerce have concentrated on customer adoption and end user performance, and not from the financial provider perspective and this study was intended to close this gap. The results inform the banks, Central Bank of Kenya, Communication Authorities and the scholarly world on the opportunities in the development of appropriate strategy implementation process, the risk of not adopting the right strategy.

**Keywords:** Strategy Implementation, M-Commerce, Commercial Banks in Kenya

## 1. Background

Strategy plays a very important role in the existence of an organization. However, without effective strategy implementation, no business can succeed. Strategy implementation is more difficult than strategy making (Hrebiniak, 2006). Continuous poor strategy execution weakens the strategy formulated (Bonoma & Crittenden, 2008). There are many definitions and frameworks for strategy formulation, however there is little scientific knowledge about the actual realization of strategy once planned, and most research take a general approach (Weernink, 2014). Neilson, Martin and Powers (2008), state that a brilliant strategy, great product or innovative technology can put an organization on the competitive position, however, it is only the execution that can keep the organization competitive.

Blahová and Knápková (2011), added that formulation and implementation of business strategies is often associated with top management or shareholders. Accordingly, an excellent strategy, could enhance a company's position in competitiveness, increasing its performance. However, a majority of companies fall short of this, due to challenges in implementation because of focusing on structural reorganization which may produce only short-term gains and neglect the drivers of effective decision rights and information flow (Blahová & Knápková 2011).

Most organizations encounter challenges in implementing their intended strategies (Balogun, 2006; Hrebiniak, 2006). Cater and Pucko, (2010), indicates that 80 percent of firms have the right strategies, but only 14 percent manage to implement them well. Hrebiniak (2006), argued that while strategy formulation is difficult, executing strategy is even more difficult. Supporting similar studies, Zaribaf and Bayrami (2010), state that most executives in organizations spend time, energy and money in formulating a strategy, but do not provide sufficient input to implement it adequately

Most literature focus primarily on planning and strategy formulation and neglect strategy implementation and its importance (Smith, 2011). According to Bossidy, Charan and Burck, (2002), the main problem is people's view of strategy implementation, where the majority assume that implementation is the tactical side of business, with some leaders delegating while they focus on perceived "bigger" issues. Bossidy et al (2002) argues that this idea is wrong and that execution is not just tactics, but it is a discipline and a system. Bossidy et al (2002) states that strategy implementation needs to be built into a company's strategy, its goals, and its culture. In addition, that the leader of the organization must be deeply engaged in it, without delegating the actual implementation, but could delegate other aspects of strategy process. Dawes, (2013), in addition, states that a culture of fast, effective decision-making and action throughout the organization enables true flexibility and responsiveness and that in a rapidly changing business landscape, executing the right decisions better than competition is the key to success.

Derain and Lahiri, (2007); Kaplan and Norton, (2001), reports that strategy implementation failure rates is high at between 50 percent and 90 percent. Candido and Santos, (2015), also show how strategy has received much attention but indicate that the focus of most studies is on the making and developing of strategic decisions. Neilson, Martin, and Powers (2008), in their reviews of strategy, show that companies have expertise in developing strategies, but frequently fail to successfully implement them.

## 2. Purpose of the Study

The study investigated the influence of strategic communication on M-commerce performance in Kenya's Commercial Banks

## 3. Statement of the Problem

Strategic communication is a key element of strategic management implementation process. Most organizations develop good strategies resulting in high failure rate during implementation. According to Miller (2002), organizations fail to implement 70 percent of their planned strategic initiatives while Speculand, (2009), suggest that, organizations accomplish less than half of intended plans, with as high as 90 percent of strategies failing successful implementation. Mankins and Steele (2005) reported that failing to implement intended organizational strategies could result in a nearly 40 percent loss of financial performance. A study by Brinkschröder (2014), on challenges of strategy implementation in relation to firm performance, concluded that the challenges could be resolved through dialogue and communication and that these were the biggest solution in achieving effective strategy implementation.

M-commerce is a new area of interest for today's banks and as a new concept and innovation, m-commerce strategy implementation is seen to be more challenging. Previous studies on strategy in m-commerce, focused mainly on adoption of m-commerce but this study focused on strategic communication and performance of m-commerce in Kenya's banking sector. Kenya's banking industry is undergoing rapid changes, facing increased market pressure and competition. The acquisition and implementation of m-commerce provides promising potential for the operations of banking yet the performance of M-Commerce is still dismal and there is need to investigate the influence of strategic communication on m-commerce performance.

## 4. Literature Review

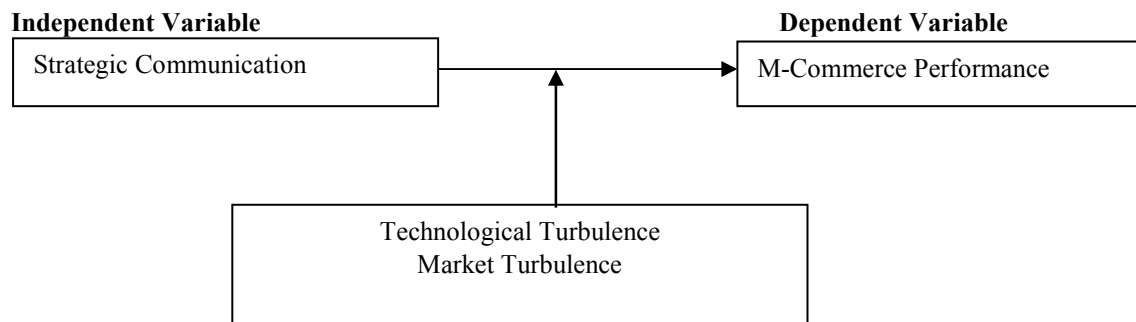
The purpose of this study was to establish the influence of strategy implementation on m-commerce. The study reviewed existing literature on the concepts of strategy implementation and how it influences mobile commerce performance in Kenya's commercial banks. The literature review presents the conceptual framework and reviews the relationship between strategic communication and m-commerce performance.

The underpinning theory of the study was agency theory. The theory is based on the contractual view of the firm, and focused on the relationship between the principals - the top management and the agents who are the managers responsible for communicating the strategy process (Jensen & Meckling, 1976). In the banking sector, the board members and executives and to some extent (the shareholders), are responsible for the vision and future growth of the banks, however, they all cannot participate in the daily management of the banks. Therefore, the agency theory allows shareholders to appoint principals who in turn appoints agents to run the bank in order to maximize the returns for the shareholders. Bank governance policies enhances the alignment of the agent and principal interests.

## 5. Conceptual Framework

This section discusses the conceptual framework of the study. Conceptual framework is a key part of the design of the study and explains graphically the main factors, concepts, variables and the presumed relationships between them (Swanson, 2013). A concept unlike a theory, does not need to be understood (Smyth, 2004), but when clearly articulated, a conceptual framework has potential usefulness as a tool to assist a researcher make meaning of subsequent findings. The conceptual framework of this study is based on Agency Theory, Resource Based View Theory, Expectancy theory and Activity Theory. Agency theory is premised on the assumption that the top management's interests are different from the manager's interests. Resource based view theory is premised on the assumption that an organization would have competitive advantage over its competitors through the acquisition of unique resources and capabilities, while expectancy theory is premised on the assumption that employees have different sets of goals and can be motivated if they believe that there will be a positive correlation between efforts and performance. Activity theory explains the relationship between bank employees, and the outcomes which for this study was the m-commerce performance. Activity theory illustrates how to harness teamwork in an organization.

The key variables in this study were categorized as independent variable, dependent variable and two moderating variables. According to Mugenda (2008), the independent variables are the predictor variables as they predict the amount of variation that occurs in the other variables. The dependent variable is known as the criterion variable, and is a variable that is influenced or changed by another variable. In this study, the dependent variable is the variable that the researcher wishes to explain. The moderator variable is the variable that alters the strength of the causal relationship (Frazier, Tix & Barron, 2004).



## 6.Strategy Communication and M-Commerce Performance

Communication is a critical determinant in directing, mobilizing and encouraging the workforce towards the achievement of the firm's goals and objectives (Stephen, 2011). Strategy communication was investigated to establish its influence on M-Commerce performance. Strategy involves change of a current status in any organization. This therefore would need to be communicated to all members of an organization. The strategy communication enables an organization to align the extent and scope of the change and approaches of strategy with the values and principles as stated in the developed strategy document (Nkemdima, 2015). In majority of cases, organization's focus of strategy implementation does not include a comprehensive communication strategy. The purpose for evaluating strategy communication in this study was based on the fact that how organizations utilize their communications strategy would help create and sustain strategic advantages (Lekovic & Berber, 2014). Communication strategy needs to be placed on equal footing with all the other business agendas and innovative plans and policies that have been championed by the organization. Communication planers need to appreciate the fact that organizations are made up of social, communicative human beings who can be motivated to achieve things together once they understand that it is to their benefit to cooperate and communicate effectively together.

Excellent communication influences strategy implementation (Cushman & King, 1997). Therefore, this study sought and tested the role of communication in successful strategy implementation in line with previous scholarly conclusions. It investigated corporate communication and bank's ability to create and disseminate its strategy to the business. The study evaluated communication from the overall banks' vision and mission, communication of the overall bank strategy, individuals and departmental roles and internal communication. Strategy implementation effectiveness was expected to be affected positively by communication especially interpersonal, and unwritten when a team is cohesive. Another reason for evaluating communication is because few scholars have investigated the link between corporate communication and strategy.

Strategy Employee Communication (SEC), was a review of strategic communication in the context of work organization from the point of view of employees (Juholin, Aberg & Aula, 2014). In this study, the authors argue that previous studies focused on the role of top management and communications managers and undermined the role of the other managers. The conclusion was that the basic qualities of responsible dialogue and their relation to former communication models should be examined further and that the role of communications management and HRD should be focused on. Strategic communication has been defined as a paradigm for analyzing communication as consisting of purposeful activities of organizations having a mission and targets. The main purpose therefore was to maintain favourable reputations with all stakeholders in order to harness the strategic interests of the organization. A study by Florea (2014), emphasized the fact that communication is a skill required in any organization seeking to achieve high performance in a dynamic environment. The study suggests that an organization must have relevant communication strategy and leaders who can implement the communication strategy. In the study investigated two organizations, seeking to find out the strengths and weaknesses of communication process with the intention of gaining competitive advantage. The study concluded that there was need to communicate effectively with employees if organizations needed to obtain high-quality products to satisfy customers and to motivate employees.

Defining distinctiveness, a study by Evans, (2015), investigated how views on organizational competition corresponded with organizational identity discourse. The study focused on strategic communication and technological themes. The study examined the views between departments in organizations, as well as among organizations. In addition, the study sought to find out how competitor networks differ among public media organizations, and among people in similar roles in different organizations. Data was collected through purposive interviews, aimed at four people in each of the 14 organizations targeted. The conclusion of the study was that the way people talk about competitors brighten perceptions of organizational identity and that this affected how value was placed on strategic choices, for example in the expenditures of resources. In addition, the study findings were that the theme of distinctiveness had a role in defining organizational identity, in the context

of competition and strategic group identity. The study demonstrated that views about competitors provided insights to organizational identity and resulted in information with regard to strategy which if not focused on, could potentially hamper innovation.

A study of an in-depth discourse on strategic communication was done by Hallahan, Holtzhausen, van Ruler, Verčič and Sriramesh (2007). The study examined the nature of strategic communication and identified key aspects of communication. The study was based on panel discussion which involved journal's editors and international scholars at the international Communication Association in New York. The authors opine that in the current competitive and complex world, organizations seek for attention, affinity, admiration and loyalty from customers, employees, donors and investors, governments and the public at large. Communication therefore becomes a deliberate approach to reach the audience with the organization's goals. The researcher picked one of the discussions in the article by Hallahan *et al* (2007) that was relevant to the study. Hallahan *et al* (2007), argue that communication is an essential part of study in strategic management, and rejecting the idea that communication is a study of relationships. Hallahan *et al* (2007), opine that strategic communication focuses on how an organization communicates across the organizational endeavours. The authors point out that strategic communication is critical to an organization and that it emphasizes how an organization functions as a social actor to advance its mission. The study show that a big number of corporations in Europe, South Africa, Australia, New Zealand, and North

America use strategic communication to describe units and the services offered.

Hallahan *et al.*, (2007), also points out that organizations use different methods to influence staff behaviour which range from what knowledge, feelings and reactions relative to the organization. Another argument, is that people do not differentiate between the various forms of communication an organization might use, but that the organization should drive communications activities from a strategic and integrative perspective (Hallahan, 1999). Internal communication is vital for an organizational management and success, and this was suggested in the research which sought to understand corporate communication, organizational communication and public relations literature (Invernizzi, Biraghi & Romenti, 2012). The study's purpose was to discuss the strategic role of internal communication in the development and management of organizations based on previous studies on entrepreneurial organization. The study methodology was a review of internal communication literature carried out with the intention of systematizing it according to

Entrepreneurial Communication Paradigm (ECP). ECP is a framework used to interpret the strategic role of communication in light of entrepreneurial organization theories. The study used entrepreneurial organizational theories to identify how internal communication support strategic dimensions. The study findings were that internal communication support the organization in three critical ways; first in developing stronger links with the organizational context and by aligning the role of internal communication adequately, that strategic communication sustains the organization by helping the organization to stay in touch with its organizational base. Internal communication becomes the gateway and the channel to get closer to employees' expectations and opinions. This is supported by (Cheney, 2006; Shockley-Zlaback, 2009). The involvement of staff in large corporate decision making, boosts organizational validity and employee's consensus, and in turn nurture the achievement of the strategic goals of the organization. Secondly, the internal communication, expands the ability of the organization to have staff on board. This therefore would support the organization to build a network among staff who are strongly committed to the organizational goals and vision, and thus translating them into organization's ambassadors. Thirdly, that internal communication supports managers in helping them develop and carry out their roles more effectively. This is more so when the role of the internal communication bears the organization's vision and gives voice to the leaders' decisions, thus assisting the spread of vision within the organization and aiding in gaining staff approval.

## 7. Methodology

The research methodology used to collect data and to test the hypotheses in this study included positivism research philosophy, explanatory and descriptive research designs. Research methodology is a tool that explains the technical procedures used in the collection, processing and analysis of data stated in a manner that is understood by target audience (Zikmund, Babin, Carr & Griffin, 2010). According to Galliers, (1991), research philosophy is a belief about the way in which data about a phenomenon should be gathered, analyzed and used. Saunders *et al.*, (2009), refers to research philosophy as an over-arching term relating to the development of knowledge and the nature of that knowledge. Positivism research philosophy can be defined as approaches of research that employ empirical methods, making use of quantitative analysis, or the development of logical calculi to build formal explanatory theory (Saunders *et al.*, 2009). Positivism assumes that reality is stable and can be observed and described without interfering with the phenomenon itself (Cooper & Schindler, 2010). The study used stratified random sampling in selecting the respondents from top, middle and lower management. The study methodology used factor analysis, correlation analysis, Chi Square analysis, ANOVA and SEM for data analysis.

The primary data collection was done using questionnaires from all the commercial banks. Data was analyzed quantitatively and presented descriptively and illustrated by use of figures and tables. The data collected was sorted, coded and analyzed using statistical package (for social sciences (SPSS) for production of tables, graphs, inferential statistics and descriptive statistics. The inferential statistics; correlation analysis, tested the relationship between strategic communication and m-commerce performance. The Structural Equation Model was used to test the significance of the relationship between strategic communication and m-commerce performance. The results were then presented in tables and interpreted overtly.

### 8. Research Findings and Discussions

The data was analyzed through descriptive statistics and presented using figures, tables and charts. The study sought to evaluate respondents' views regarding the influence of strategy communication on performance of m-commerce in Kenya's commercial banks. Respondents agreed at 96 percent and 91 percent (SC1 and SC4) respectively, that the bank's vision and the communication of bank strategy and related activities leads to an overall positive m-commerce performance. 89 percent of the respondents for SC3 and SC5, agreed that strategy communication to all staff and communication of overall goals to all employees leads to bank's positive m-commerce performance. The lowest rating on strategy communication was SC2 where the staff at 87 percent agreed that strategy communication of bank's mission is directly linked to m-commerce and the results are presented in table 1.

**Table 1 Frequency Distribution of Strategic Communication**

Item No.	Statement	SD (%)	D (%)	N (%)	A (%)	SA (%)
SC1	Strategy communication of the bank's vision supports the growth of m-commerce	0	1	3	46	50
SC2	Strategy communication of the bank's mission is directly linked to m-commerce	0	3	9	75	12
SC3	Strategy communication to all staff contributes to the bank's growth of new accounts	0	1	10	67	22
SC4	Communication of bank strategy and related activities leads to an overall positive m-commerce performance	0	3	6	69	22
SC5	Communication of overall goals to all employees leads to bank's positive m-commerce performance	0	4	7	70	19

Key: **SD**= Strongly Disagree, **D**=Disagree, **N**=Neutral, **A**=Agree, **SA**=Strongly Agree

Factor analysis was used to reduce the items of strategic communication influence. Results indicated that KMO had a value of 0.712 and Bartlett's test,  $p=0.00$ . The results are presented in table 2.

**Table 2 KMO and Bartlett's Test for Strategic Communication**

Kaiser-Meyer-Olkin Measure of Sampling Adequacy		0.712
Bartlett's Test of Sphericity	Approx. Chi-Square	82.351
	df	6
	Sig.	.000

The study also measured the correlation between strategic communication and m-commerce performance. The findings suggested that strategic communication and m-commerce performance were positively and significantly related. Results are presented in table 3.

**Table 3 Correlation between Strategic Communication and M-Commerce Performance**

		M –Commerce Performance	Strategic-Communication
M –Commerce -Performance	Pearson Correlation	1	.161*
	Sig. (2-tailed)		.032
	N	178	178
Strategic Communication	Pearson Correlation	.575**	1
	Sig. (2-tailed)	.000	
	N	178	178

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

In order to ascertain the relationship of the construct under study, the path coefficients generated from the SEM was used to determine the direction and strength of the relationship, while t-statistics provided information on the significance to the relationship between strategic communication and m-commerce performance. Unmoderated path coefficient beta value was significant with values indicated as ( $\beta=0.287$ ,  $t=3.3072.27$ ,  $p=0.001$ ). The hypothesis stating that there was a relationship between strategic communication and m-commerce performance was supported.

The moderated model, revealed the details of the inclusion of the moderating variables market turbulence and technological turbulence. The direct relationship between strategic communication and m-commerce was found to be significant with path coefficient being positive Beta value = 0.261, and statistically significant ( $t=2.27$ ,  $p=0.024$ ). When the relationship between strategic communication and m-commerce performance was moderated using market turbulence, the relationship was found to be insignificant ( $t=0.094$ ,  $p=0.925$ ). Similarly, moderation of strategic communication and m-commerce performance using technological turbulence was found to be insignificant with a negative path coefficient -0.111, and statistically insignificant ( $t=0.932$ ,  $p=0.352$ ). The moderators failed to moderate the relationship between strategic communication and m-commerce performance.

## 9. Conclusion

The results from respondents who ranged from senior management to line managers responsible for communication of strategy implementation, showed that strategic communication performs critical roles in strategy implementation. The roles include strategic communication of the bank's vision supporting growth of m-commerce, strategic communication of the bank's mission being directly linked to m-commerce and the role of ensuring that strategic communication is cascaded to all staff contributes to the bank's growth of new accounts. In addition, the communication of bank strategy and related activities leads to an overall positive m-commerce performance and the banks communication of overall goals to all staff leads to bank's positive m-commerce performance. The study concludes that strategic communication in banks is a key influence of the success or failure of strategy implementation. A well-documented strategic communication informs and provides clarity to staff on their role in strategy implementation and as such creates commitment and ownership of strategy implementation process, leading to the success of strategy implementation and effective m-commerce performance. The study also found that some aspects of strategic communication were strong while others were weak in the banks. To improve strategic communication in banks and subsequently effectively enhance implementation of strategies, it is recommended that banks develop strategic communication as a plan that would be implemented hand in hand with the banks' strategic plans.

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