

# DIFFERENTIATION STRATEGIES ON THE SERVICE DELIVERY OF PUBLIC SERVICE VEHICLES IN CREDIT COOPERATIVE SOCIETIES IN MERU COUNTY, KENYA

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**Abstract:** Public service vehicles operating under credit cooperative societies in Kenya have continued to play a vital role in providing affordable and accessible transport services. However, these societies have faced persistent challenges in achieving efficient and consistent service delivery due to operational inefficiencies, competitive pressures, and inadequate strategic planning. This study examined the effect of differentiation strategies on the service delivery of public service vehicles in credit cooperative societies in Meru County, Kenya. The study was anchored on the Competitive Advantage Theory, the Resource-Based View, and the Contingency Theory. A descriptive research design was employed, and a census approach was adopted targeting staff, management, and stakeholders involved in the operations of credit cooperative societies managing public service vehicles in Meru County. Primary data were collected using structured questionnaires, while secondary data were obtained from internal reports and regulatory publications. Data were analyzed using both descriptive and inferential statistical methods, and results were presented in tables, graphs, and charts. The findings revealed that differentiation strategies had significant positive effects on service delivery. Differentiation enhanced service quality and customer satisfaction. The study showed that societies applying the strategies achieved better performance and competitiveness in the transport sector. The study concluded that the effective application of differentiation strategies enhanced service delivery and overall performance of public service vehicle cooperatives. It recommended that cooperative societies adopt technology-driven cost management and quality improvement to target niche markets to sustain competitiveness.

**Keywords:** Differentiation Strategies, service delivery.

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## 1. INTRODUCTION

### 1.1. Background of the study

Service delivery is a vital determinant of organizational success, particularly in service-oriented entities such as Public Service Vehicles (PSVs) operating under Credit Cooperative Societies (SACCOs). In this context, service delivery encompasses various components, including efficiency, punctuality, safety, accessibility, and client satisfaction. For PSV SACCOs, excellent service delivery necessitates consistent route reliability, disciplined driver conduct, vehicle maintenance, and responsiveness to client needs. Insufficient service provision frequently leads to customer dissatisfaction, diminished ridership, strained regulatory relations, and fiscal shortfalls (Mugambi, Muli & Karanja, 2020). The expansion of urban populations and evolving commuter expectations are heightening the demand for effective service delivery among public service vehicle providers. This requires SACCOs to use innovative and strategic methods to align their operations with modern standards of customer satisfaction and operational excellence (SASRA, 2024).

Globally, public transportation systems have undergone significant transformations aimed at improving service provision through competitive and customer-centric strategies. Countries such as Sweden, Germany, and Canada have implemented cooperatively managed transportation systems that utilize digital technology, including mobile ticketing, GPS tracking, and computerized scheduling, to improve efficiency and commuter convenience (UITP, 2022). Several African countries at the regional level have recognized the capacity of SACCOs and PSVs to transform urban transportation and improve financial inclusion. In South Africa and Rwanda, SACCO-operated transport models have been integrated into national transportation networks, supported by legislative frameworks that encourage technological adoption, stakeholder collaboration, and infrastructure investments (AfDB, 2022). SACCOs dominate Kenya's public transport sector, overseeing more than 80% of all PSVs within a government-sanctioned framework aimed at promoting order, discipline, and accountability (NTSA, 2023). The SACCOs manage vehicle allocation, adherence to routes, fare regulation, and oversight of driver conduct. SACCOs in the financial sector offer essential services like as microloans, savings, and insurance products to PSV operators and the general populace, particularly in disadvantaged areas. PSV SACCOs, despite their crucial role, face numerous challenges like inconsistent scheduling, inadequate communication strategies, inferior customer service, and resistance to digital technologies (Kimani & Mwangi, 2022). Furthermore, intensified competition from ride-hailing platforms such as Uber, Bolt, and Little Cab has necessitated that PSV SACCOs either modernize or risk obsolescence. Without strong strategic models, numerous SACCOs find it challenging to improve service performance, meet commuter expectations, or sustain operational growth (Ndung'u, Kagiri & Ombui, 2021).

Service delivery is a very significant aspect of organizational efficacy especially in a service-oriented organization e.g. Public Service Vehicles (PSVs) of the Credit Cooperative Societies (SACCOs) societies. It is the ability of the provision of all types of services or the manner of service delivery which scholar has defined in reference to quality of services, timeliness and satisfaction by the client. The various scholars have developed models and criteria that evaluate the effectiveness of service in the various service realms. Parasuraman et al. (1988) designed the SERVQUAL model which comprises of five dimensions, i.e., reliability, assurance, tangibles, empathy, and responsiveness. These criteria are usually applied in determining the discrepancies between the perceived service quality and the expected service quality. The study involved the service delivery that consisted of four qualities such as, timeliness, reliability, safety, and customer satisfaction.

Differentiation strategy focused on creating an exclusive nature of service that will create a distinction between SACCO and other competitors in the PSV industry. They include superior customer care services, improved safety policies, online booking software, branded clothing to the drivers and the drivers improved comfort in the car. According to Porter (1985), variable differentiation generates consumer loyalty and allows companies to apply of premium pricing by delivering of differentiated value. In terms of SACCOs, the differentiation concept may also comprise the value addition services such as the additional Wi-Fi, more refined scheduling apps, and immediate customer feedback systems (Mwangi 2021). Njenga (2018) recommends branding and quality improvement as the tool of differentiation in the public transport cooperatives. SACCOs, which employ the differentiation policies, can attract responsible commuters who are willing to pay a bit more to be sure that they will have safe, secure, and pleasant travels in the Meru County.

PSVs constitute a significant subset of the transportation industry in Kenya, which allows transporting individuals and cargo in the urban and rural environment. In Kenya, mini buses (matatus), bus service and taxis are considered Public Service Vehicles (PSVs) and they are subjects of National Transport and Safety Authority (NTSA). Financial services like credit cooperative societies (SACCOs) have led to the greater efficacy and sustainability of the services since they give procedures and structure PSV operations to enhance accountability and enhance the services delivered. The Kenyan government responded to this by ordering the entire PSV to be formalized in SACCOs during the year 2010 to reduce lawlessness and maximize efficiency, safety and service delivery (Githinji, 2020). Public transport is a significant arm of the economy that improves employment, commerce and not least intra-regional communications. Meru is an emerging city that is experiencing growth in terms of transport services due to the urbanization, increase in population as well as an increase in economy. The credit cooperative societies in Meru County by using Public Service vehicles under their supervision make their operations more effective, assist the owners gain financial access to the vehicles, and comply with the transportation regulations. Nonetheless, despite those advances, issues such as congestion, the lack of number of road infrastructures, rivalry, variation of prices and inexplicability of the services have been emerging (Karanja & Muthoni, 2022). The size of such issues affects the service delivery and underlines the necessity to take intentional activities to enhance the functioning of PSVs.

The example of Meru County indicates that there is gradual shifting of the deprived informal, individual system of the public service vehicles to the systematic SACCO based systems. The integration of the PSV services has been pegged on SACCOs like as Meru Classic, Nyambene and Line, and Meru Town Service that have ensured better insurance cover, finances their vehicles, and also ensure that their operators remain disciplined. These SACCOs ease the competition on the fares, schedule better and meet the NTSA requirements. Nevertheless, despite all this, the levels of service delivery remain inconsistent and consumer satisfaction is inconsistent in terms of the different SACCOs. This is why strategic models to improve the competitiveness and service performance in this industry should be introduced (Mwangi, 2023).

### 1.2 Statement of the Problem

Credit Cooperative Societies provide PSV which is critical in the transportation industry in Kenya to offer an accessible, affordable, and dependable means of transportation. In the Meru County, economic development, creation of new jobs, and access of transit have all advanced greatly because of the PSVs that work under the SACCOs. The quality service delivery and performance of these PSVs managed by SACCOs is not consistent, which casts doubts on their positioning strategies, consumer satisfaction, efficiency, and competitiveness. With the growing competition by the private operators, Boda Boda, and digital ride-hailing services, many SACCO-managed PSVs do not manage to stand out. Although strategies have been put in place to transform the transport sector like the Vision 2030 and the National Transport Policy that promote the development of SACCOs, there is still a problem of good competition strategies implementation. According to State Department for Transport (2023) and NTSA reports, the number of consumer complaints in Meru County such as delays, safety, and inadequate customer service, and fluctuating prices have increased. All these difficulties represent a weakness in the strategic management of PSVs within SACCOs, especially in the aspects of its implementation and congruence with the general strategies of Porter. Meru County has increased financial and business strain on SACCOs. According to the 2022 report by the SACCO Societies Regulatory Authority (SASRA), despite the positive increase of registered PSV SACCOs, overall measures of service quality have declined significantly. Poor cost management, inability to be innovative in the services provided and poor targeting of clients has resulted in low consumer loyalty and decreasing market share. The majority of SACCOs do not adequately use the cost leadership strategy to provide the low-cost services or differentiation strategies to provide the unique value. The inability to deal with specific industries with specialized transport services means that the company lacks a specific strategic focus.

### 1.3. General objective

To examine the effect of differentiation strategies on the service delivery of Public Service Vehicles in Credit Cooperative Societies in Meru County, Kenya.

### 1.4 Significance of the Study

The purpose of the study was significant in the sense that it would be able to offer detailed information about the experience of applying Competitive advantages strategies in enhancing service delivery of Public Services Vehicle (PSV) SACCOs in Meru County, Kenya. As an example, the research gave a methodical way in which SACCOs, which serve in a dynamic transport industry should improve operational effectiveness, customer retention, and ensure sustainability by the influence of diverse strategies used to drive strategic decisions on efficiency, customer satisfaction and competitiveness.

### 1.5 Scope of the study

This study looked at the impact of Competitive advantages strategies on the service delivery in Public Service Vehicle (PSV) SACCOs in the county of Meru, Kenya. It was mainly dealing with SACCOs incorporated in the National Transport and Safety Authority (NTSA) in Kenya and operating within the major transport routes in the county. Geographically, it was limited to the Meru County because the traditional concentration of PSV SACCOs in the region was high and the geographic location of Meru County in the region had a strategic importance in the transport.

## 2. LITERATURE REVIEW

### 2.1 Theoretical Literature Review

#### 2.1.1 Competitive advantages strategies Theory

The theory on which the work is based is the theory of the Competitive Advantage Strategies developed by Michael Porter in 1980. It assumes that the firms can attain the competitive advantage through the implementation of either one of the three principal approaches, i.e., economies of scale (cost leadership), differentiation, or focus. The competition in a given industry

or a field has a certain method of overpowering the rest through each strategy (Porter, 1980). In the cost leadership strategy, the business is more concerned with efficiency and scaling of the business to manufacture goods or services at the bare minimal cost. Differentiation aims to offer the consumers some special attributes, which are non-existent with a competitor, and, conversely, the focus strategy is designed to serve a specific market segment or a niche, and make it superior to other competitors (Porter, 1985).

### 2.1.2 Resource-Based View (RBV) Theory

One of the postulations of Penrose (1959) is that the sustaining competitive advantage has been significantly influenced by the presence of internal resources of a firm which is what the author calls valuable, rare, inimitable, and non-substitutable (VRIN). The perspective highlights the strategic value behind the use of unique organizational resources in a bid to be better than competition. Wernerfelt (1984) was the initial to introduce such a notion of looking at enterprises as an aggregate of resources, however, Peteraf (1993) concentrated on the idea that organizations needed to preserve, manage and enhance their resources to obtain a competitive advantage. Resource-Based View emphasizes upon strategic worth of the internal assets, e.g., talented personnel, good and dependable fleets of passenger and freight vehicles, excellent structures of management and online platforms providing services. They make the activities of alw it SACCOs competitive, which enables it to achieve cost leadership approaches of its activities or differentiation approaches of its service innovation and customer experience enhancement (Barney, 1991; Grant, 2021). Eisenhardt and Martin (2000) find that dynamic capabilities such as reconfiguration of the resources to adapt to the changes in the environment in the industry such as the transportation industry has are important in addition to resources which constitute the building block of strategic advantage to the firm.

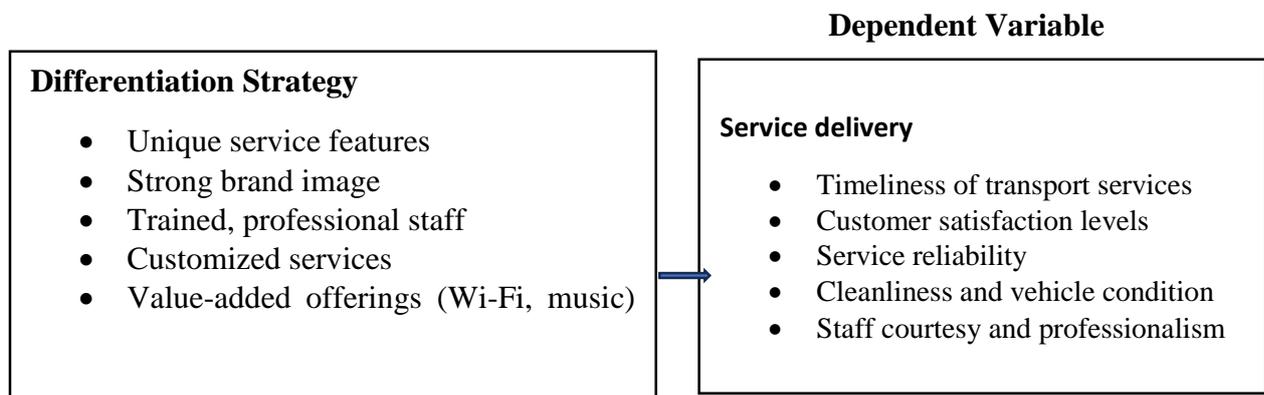
## 2.2 Empirical Literature Review

### 2.2.2 Differentiation Strategy and Service Delivery

Amba (2024) undertook a research on the impact of strategy implementation to service delivery at Kenyatta National Hospital in Nairobi, Kenya. The research design used was the descriptive research design and involved 150 respondents, such as hospital administrators, departmental heads, and seniors medical workers. The structured surveys were used to gather data and analyzing statistics) was performed using descriptive and inferential statistical methods. The results established that application of good strategic plans enhanced services delivery in the hospital. Although the study helped in developing some valuable information on the relationship between strategic implementation and service delivery in a large public healthcare organization, it was constrained by the fact that it studied only one, well-structured hospital subject to national health regulations. This poses a contextual difference in that this research is based on differentiation strategies in public service vehicle (PSV) credit cooperatives societies in the Meru County which has a competitive and less formalized transport industry. In theory, the study above was silent on its attachment of the findings to the strategic management concepts like the Resource-Based View and Contingency Theory which does not rule out the idea of further conceptual development in the framework of service delivery in cooperative-based transport organizations. The objective of the study by Okwaro, Kingoo and Kinyanjui (2025) was to carry out a study that would inform about the impact of differentiation tactics on the growth of Small and Medium Enterprises (SMEs) in Makueni County, Kenya. The nature of the research methodology was descriptive research, and the study was conducted on 120 SMEs proprietors and managers, and the data were collected through structured questionnaires. They also exposed in their research that the SMEs had been significantly influenced by the differentiation strategies to grow. The study identified the usefulness of creativity, innovation and tailored services as far as the capability of differentiating between local markets among SMEs is concerned. The research targets the study of the sensitivity of the differentiation strategy in influencing service delivery in the transport industry in the Public Service Vehicles (PSVs) in the Credit Cooperative Societies in the Meru County but past literature focused on product and brand variant diversification of the SME segment.

Owiti (2024) stated that the accessibility of healthcare was examined based on how different service delivery approaches (DSD) had an effect. This research was a mixed-methods research involving 280 respondents (healthcare professionals, patients and community health volunteers). The data implied that community-based DSD initiatives enhanced the extent of access to services, treatment compliance, and satisfaction among HIV persons living in the community. The research indicated that in order to attain more, when considering the area of public health, personalization of services offered is vital in order to meet the demands of an individual customer. This paper discusses the impacts of differentiation on the execution of services by Public Service Vehicles (PSVs) in Credit Cooperative Societies in the Meru County but in the earlier paper, the researcher was addressing the issue of health service delivery in controversial methods that were aimed at the vulnerable group within the health sector.

Juguna (2024) has discussed the importance of strategic service delivery service to customers in the businesses of the public sector. It was founded on descriptive research approach and sampled 120 employees of the county and individuals receiving the services and data were collected using a structured questionnaire. The findings affirmed that the strategies of strategic nature in service delivery had positive effects on the customer satisfaction. The findings of the authors were that preparing strategic plans with respect to the citizens and applying customers-focused strategies are overwhelmingly effective to enhance the effectiveness, transparency, and consumer-satiation of the service delivery services of the county. Despite the fact that the two studies share certain similarities, including the emphasis on strategic service delivery and customer satisfaction, there is a difference because the former is concerned with administrative and bureaucratic reforms of the counties, and the current study is associated with the business strategy, which is differentiation through value-added services in transportation. These reveal the apparent difference in sector, scope and application of strategic theory. Okwaro, King, and Kinyanjui (2025) examined how the unique value propositions, branding, customization of products, and excellent customer service affect the sustainability and growth of SMEs. The researchers used descriptive method of study to collect quantitative data of a sample of 160 proprietors and managers of small and medium-sized enterprises using structured questionnaires. Their study has shown that differentiation strategies tend to have significant impacts on the development of SMEs in terms of customer loyalty, positioning with regard to competition, and market share. The results showed that SMEs that invested in innovation, as well as customer-based services were in a better position to be successful over time.



**Fig. 2.1 Conceptual Framework**

Source: Researcher (2025).

### 3. RESEARCH METHODOLOGY

#### Research design

The research design used was a descriptive research design, which was appropriate in this study since the study sought to explore the current states and interrelations of the Competitive strategies as put forward by Porter.

#### 3.2 Target Population and sample size:

The population sample of this research was the management staff of Public Service Vehicle Credit Cooperative Societies in Meru County totaling to 95 respondents. The target population being relatively small made the study use census, which involved data collection of every member of the population. Semi-structured questionnaires were the data collection tool in the study.

#### 3.3. Pilot study, Validity and Reliability:

The pilot test was conducted on 10 respondents who were selected among Public Service Vehicle (PSV) Credit Cooperative Societies in the neighboring Tharika Nithi County as they had the same characteristics with the main study population in Meru County. The validation and reliability ensured the high quality of the study and made the results more credible. Reliability results yielded were 0.846. All the responses were coded, cleaned, and exported in the data file after which analysis was performed with the Statistical Package of Social Sciences (SPSS) version 28. The SPSS offered powerful capabilities to fulfil both the descriptive and inferential statistics, as well as to help the researcher to make any meaningful conclusions based on the acquired data.

#### 4. DATA ANALYSIS, INTERPRETATION AND FINDINGS AND DISCUSSION

##### 4.1 Introduction

The chapter outlines the findings of data analysis, interpretation, and discussion of findings with respect to the research objectives. This paper set out to examine the effect of Differentiation strategies on the service delivery of Public Service Vehicle (PSV) Credit Cooperative Societies of Meru County, Kenya. The data were tested using descriptive and inferential statistics with the help of SPSS version 28. The findings are presented in tables, figures, and descriptions.

##### 4.2 Response Rate

Ninety-five questionnaires were distributed with 86 questionnaires filled out and sent back to provide a 90.5 response rate. As Mugenda and Mugenda (2013) put it, a response rate of 70 is considered adequate to analyze and report. The high response rate indicated effective data collection and involvement of the participants.

##### 4.3 Demographic Characteristics of Respondents

The study collected the demographic information such as the gender, age, and education level and work experience of the respondents. These variables provided a context to be able to clarify the findings.

**Table 4.1 Demographic Characteristics of Respondents**

Characteristic	Category	Frequency	Percentage (%)
Gender	Male	60	69.8
	Female	26	30.2
Age (years)	Below 30	12	14.0
	31–40	28	32.6
	41–50	30	34.9
	Above 50	16	18.5
Education level	Diploma	24	27.9
	Bachelor's Degree	40	46.5
	Postgraduate	22	25.6
Work experience	Below 5 years	10	11.6
	6–10 years	32	37.2
	11–15 years	28	32.6
	Above 15 years	16	18.6

The findings showed that 69.8 percent of the respondents were males, and 30.2 percent were female. The gender distribution shows that the PSV sector in Meru County is mainly male and the trend is national in terms of the transport and cooperative sectors where the males are often in the top management, as well as driving and operational control. However, their inclusion and heterogeneity of the women (30.2) show an encouraging trend in SACCO activities. The data on age distribution show that most of the respondents (67.5) were between the age of 31 and 50 years. This bracket represents an experienced and financially active group that has the potential to possess both experience and strategic knowledge of SACCO management and service delivery dynamics. The minority group below age 30 (14.0%) is presumably made up of younger professionals who are joining the business in the cooperative and transport management sectors and bring in innovation and flexibility to the dynamic business environments. With regards to education level, 46.5% of the respondents had a bachelor degree, 27.9% had diplomas, and 25.6% had a postgraduate degree. This means a relatively well-educated work force that is proficient in understanding and applying strategic management models, such as Competitive advantages strategies. The high academic performance shows that SACCO leaders and members learn well concepts like cost leadership, differentiation and focus strategies and can apply them to improve service delivery. The outcome of the job experience survey showed that 37.2 percent of the surveyed personages had 6 to 10 years of experience, 32.6 percent the experience range was 11 to 15 years and 18.6 percent had an experience range above 15 years. Only 11.6% had less than 5 years' experience. This spread shows that the majority of the respondents had a high level of experience in SACCO management and PSV operations. Therefore, their reactions were informed by practical insights on the constraints of the industry and realities of operations. Experienced responders will be more willing to give reliable opinions on how strategic management approaches influence service delivery results. The demographic profile shows that the study was done with a highly

informed, experienced and mostly male population with adequate education and professional qualifications. This undertakes to give the findings some credibility and that they reflect the managerial and operational framework of the Credit Cooperative Societies that have PSVs in Meru County.

#### 4.4 Descriptive Analysis

##### 4.4.1 Differentiation Strategy and Service Delivery

Table 4.2 delineates the descriptive findings on differentiation approach and its impact on service delivery.

**Table 4.2: Descriptive Statistics on Differentiation Strategy**

Statement	Mean	Std. Dev.
The SACCO offers unique services that distinguish it from competitors.	3.850	0.755
Branding and customer relationship management enhance loyalty.	3.935	0.735
Service innovations have improved customer satisfaction.	3.895	0.770
The SACCO emphasizes quality and reliability in service provision.	4.020	0.660
The organization responds quickly to customer feedback.	3.740	0.825
<b>Average</b>	<b>3.888</b>	<b>0.749</b>

Table 4.2 shows that the differentiation strategy is essential towards enhancing service delivery within PSV SACCOs within the Meru County. The participants were largely in agreement that offering unique services, quality focus, and strong customer relationships significantly contributed in service delivery as it showed a mean of 3.888. Quality and reliability of service offering (mean = 4.020) was considered as the most valued factor, which meant that the passengers are concerned with the reliability and the stability of the service that is provided. This reiterates the point of differentiation through great service quality being of the essence in customer satisfaction and retention in the PSV industry.

The study also found out that the branding and customer relationship management practices (mean = 3.935) had a positive effect on client loyalty. SACCOs which are keen on exceptional branding, excellent service, and effective communication are well-positioned to get and maintain a more significant number of customers. The elements of service enhancement such as the introduction of digital payments, updating the routes on the mobile app, and making the vehicle more comfortable were identified as the reasons that contribute to consumer satisfaction. The low mean value of the responsiveness to the customer feedback (3.740) indicates that, whilst SACCOs are moving towards distinctiveness, the feedback loops and complaint-resolution procedures still have room to be improved to satisfy the customer expectations sufficiently.

These results are in line with differentiation strategy by Porter (1985) which suggests that companies achieve competitive advantage by offering products or services that are considered to be unique and valuable by consumers. In the context of PSV SACCOs, the differentiation can be achieved through better safety measures, better fleet management, timely services and innovations based on the customer. Mutua and Ngugi (2021) also reported that SACCOs employed in the transport sector in Kenya that exploited differentiation strategies had high customer satisfaction and loyalty rates. This shows that PSV services innovation in terms of distinctiveness and innovativeness has a direct influence on the perceived value and reliability of the services. Differentiation strategy is one that significantly enhances service delivery in PSV SACCOs by enhancing the quality, innovation and customer-oriented operations. SACCOs that perform more efficiently regarding the consistency, a strong brand image and proactive communication with the clients create confidence and a long term loyalty. SACCOs should continue innovating in order to improve services delivery, introduce digital means of client input, and tailor their services according to the changing needs of the commuters. As a result, difference still remains a powerful strategic tool in keeping up with competition and in improving service quality in transport industry.

## 5. SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

### 5.1 Summary

The researchers found that the differentiation strategy has a positive and significant impact on the PSV service delivery. SACCOs that provide distinct services to their clients e.g. cozy seats, timely schedules, electronic ticketing and loyalty services are likely to achieve a competitive edge since more passengers are attracted and customer satisfaction is increased. The results favor the claim of Porter (1980) of differentiation enabling organizations to deliver unique value that will be perceived by customers as superior which enhances loyalty and operational performance.

## 5.2 Conclusions

The researchers found that the effect of differentiation strategy on service delivery of PSVs was high and positive. The value added services included comfy seating, timely schedules, electronic ticketing systems and passenger loyalty schemes which were observed to attract more customers and attain greater customer satisfaction. These results showed that differentiation enabled SACCOs to offer distinctive services that were perceived to be the best by the passengers and it enhanced their competitive edge in the Meru County.

## 5.3 Recommendations

The managers of SACCO will have to invest in differentiation strategies to enhance the delivery of PSV services. Some of these measures will include enhancing passenger comfort, implementing electronic ticket machine, punctual services, and loyalty programs will assist the SACCOs in attracting and retaining more passengers, which will make them stronger in terms of competitiveness.

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