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ABSTRACT

Efficiency of the middle level management is vital in any organization, since they bridge the gap between top level and bottom level staffs. However, recent times have seen the middle managers get more involved with the firm's strategy development. Middle managers are crucial drivers of strategic change and hence face many challenges in performing their roles. Traditionally, middle level managers have always been co-opted into strategy execution without being party to their development. This means that middle level managers need time to understand the strategy while executing it. This has been quite disadvantageous as the learning curve could be indeterminate and also end up introducing and propagating errors into the strategy, some of which may be very costly for the firm. Previous studies have not examined this aspect in depth, therefore, motivating the need for the present study to examine the strategic value of middle level managers on competitiveness of listed commercial banks in Kenya. The purpose of this study was to establish how strategic situational analysis by middle level managers influence competitiveness of listed commercial banks in Kenya. Descriptive research design was used in this study. The study targeted branch managers, credit managers, customer relationship managers, and operations managers all who number 108 for the banks. Purposive sampling was used to obtain a sample size of 85. The study used structured questionnaires for data collection. Data analysis was carried out using descriptive and inferential statistics with the aid of Statistical Package for Social Scientists (SPSS) version 24. The findings established that strategic situational analysis by middle level managers has a positive and significant relationship with competitiveness of listed commercial banks in Kenya.The study, therefore, recommended banks to encourage the use of strategic situation analysis by middle level managers for improving on competitiveness among the commercial banking institutions in Kenya. Finally, the banks need to encourage the use of technology extensively in problem solving and sharing of the solutions to the problems with other departments and branches

Key words: *Strategic Situational Analysis, Strategic involvement, Competitiveness*

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INTRODUCTION

Efficiency of the middle level management is vital in any organization, since they bridge the gap between top level and bottom level staffs (Barrett, 2013). Their functions include: design and implement effective group and inter-group work and information systems; define and monitor group-level performance indicators; diagnose and resolve problems within and among work groups, and; design and implement reward systems that support cooperative behavior. They also make decision and share ideas with top managers (Khurana, 2010). However, recent times have seen the middle manager get more involved with the firm's strategy development (Deslandes, 2014). This is because organizations are either opening more branches or creating semi-autonomous departments which are mostly headed by middle level managers.

Corporate effectiveness is well-described as the capacity of a company to scheme, yield or market goods greater to those obtainable by players, bearing in mind the value and non-price potentials (D'Cruz, 1992). Competitiveness procedures are those developments, that support classifying the of position and existing outcomes of main processes such as premeditated management procedures, human resources developments, procedures managing processes and technology supervision processes. According to Wendy (2010), high performing multinationals are those that meritoriously balance present wants and future prospects; constantly outdo peers in income growth; viability and overall return to investors; bears their superiority across time, business sequences, industry disturbances and variations in leadership.

Barney (1991) contends that a competitive advantage is an plus gained over competitors by contributing customers better value, either through lesser fees or by providing extra assistances and services that validate alike or even upper fees. Firms can similarly increase competitive advantage by the expansion of basic proficiencies and lenient management features like culture, social capital and advanced knowhow or by concentrating on value chain suitable through uniformity of activities, strengthening of processes to make synergy and adjusting their energies and performance capability (Manketelow, 2014).

Johnson, Scholes and Wittington (2008) have identified three forces that increase the importance of middle management: decentralization of organizational structures; improved business education of middle managers; and the emergence of the knowledge-based organizations. Further, the present orientation requires middle level managers to create relationships across boundaries, champion innovations, synthesize information, and also facilitate learning to their subordinates (Whittington et al., 2006). It has been established that middle level managers generally associate with the traditional roles as implementers of strategies and a link between the top management and the surbodinates staff. Middle managers are crucial drivers of strategic change and they implement new strategies mandated by top management. Besides strategy implementation, these managers are posited to play the role of advocacy, improving operational performance, managing performance, and driving compliance within an organization (Rensburg, Davis & Venter, 2009).

In Kenya, the banking system has been cited as playing a major role in facilitating development and is therefore extremely important engine of economic growth (Kuria, 2013). However, the shifting market shares among the leading banks in the country illustrate the banking sector hyper competitiveness (Gitahi, 2013). This is due to the entry and retaining of the multinational banks in the country such as Eco Bank and United Bank of Africa (UBA) as well as the rise of indigenous banks such Equity bank and KCB (Nzioka, 2013)

Strategic management consists of the analysis, decisions, and actions an organization undertakes in order to create and sustain competitive advantages (Barney & Hesterly, 2006). The strategic management process is a sequential set of analyses and choices that can increase the likelihood that an organization will choose ‘good strategy’, that is, that generates competitive advantages. Strategic management process is external and internal analysis, also called SWOT Analysis. Based on SWOT Analysis, organizations can choose the appropriate strategy (Gürel & Tat, 2017). SWOT analysis is the main instrument of “Design School Model” which was proposed by Henry Mintzberg. Mintzberg, classified strategic management into schools of thought; Prescriptive Schools-design school, planning school, positioning school-, Descriptive Schools -entrepreneurial school, cognitive school, learning school, political school, cultural school and environmental school-. Each school has its distinctive strategy formation process, only the prescriptive schools have developed their own specific sets of strategic management instruments. The design school model places primary emphasis on the appraisals of the external and internal situations, the former uncovering threats and opportunities in the environment, the latter revealing strengths and weaknesses of the organization (Kraus & Kauranen, 2009; Sarbah & Otu-Nyarko, 2014). Some of the basic concepts that underlie the design school have been first stated in the academic world by a Berkeley sociologist named Philip Selznick, in his book Leadership in Administration, published in 1957 (Mintzberg, 1990: 171-173). Selznick, discussed the need to bring together the organization’s internal state with its external expectations. He examined the relationship between what he called institutional leadership and distinctive competence. Selznick suggests institutional leaders focus their attention on safeguarding a firm’s distinctive values and identity from internal and external threats. This organizational vision, in combination with organizational structure, helps define a firm’s distinctive competencies (Selznick, 1957).

Alfred Chandler, established the design school’s notion of business strategy and its relationship to structure. He offered that a long-term coordinated strategy is necessary to give a company structure and direction. Chandler, in his ground breaking work Strategy and Structure in 1962, analyzed four multinational companies’ growth processes and their injection into their managerial structure. He arguedthat environmental variables such as aggregate demand, supply resources, economic fluctuations, technological developments and competitors’ behaviour will affect an organization’s strategy that includes determination of objectives, environmental domain, market and allocation of resources and vice versa. An organization should be aware of developmental opportunities as a consequence of environmental changes and be capable of responding them creatively (Sevkli et al., 2012: 15).

From the mid 60’s, the design school was highly influential in the Harvard Business School. Classroom discussions in the Harvard business policy course focused on matching a company’s strengths and weaknesses with the opportunities and threats it faced in the marketplace. This framework was a major step forward in bringing explicitly competitive thinking to bear on questions of strategy. Kenneth Andrews of Harvard Business School put these elements together in a way that became particularly well known with the acronym SWOT (Ghemawat, 2002: 43). Andrews and a group of his friends C. R. Christensen, E. P. Learned and W. D. Guth at Harvard, conducted studies on the concept of strategy. Their collaborative textbook, Business Policy: Text and Cases in 1965, became the dominant textbook as well as the dominant voice for design school. According to Andrews (1971) strategy development includes defining the opportunities and threats in the environment of the organization, and identifying the possible risks for strategic alternatives.

The organization must know its strengths and weaknesses before making a choice among the alternatives. The organization potential should be harmonized with the opportunities defined objectively. The most suitable strategy is the one that enables the best harmony between the environmental opportunities and the sources of the organization. Harry Ansoff, in his classic book Corporate Strategy in 1965, took the basic SWOT model and divided it into neatly delineated steps, including a checklist and techniques linking the setting of goals to the budgeting and operating plans of all levels within the organization (Kew & Stredwick, 2010). He developed Ansoff Matrix, in another words the Product-Market Matrix that compare strategies for market penetration, product development, market development and diversification. Each of the four possible options defines a core strategic response to a different set of internal and external conditions. Ansoff argued that management could use the matrix to systematically prepare for the future (Otungu et al., 2011; Lowy & Hood, 2004).

Statement of the Problem

Commercial banks are some of the most dynamic organizations in a perfect market. For them to remain competitive in an otherwise turbulent financial sector, they must be innovative, recognize the ever-changing needs of their customers, analyze the prevailing competition and also formulate and implement strategies that will keep them afloat in the sector. In the recent past, commercial banks have been facing many challenges which have led to downsizing, closing up or being put under receivership as has been the case with Imperial Bank. For instance, in 2015/16 financial year, the banking sector in the Kenya was facing a crisis that saw banks, such as, Dubai bank and Imperial Bank closed down by the regulator. Other banks such as Chase bank were put on receivership while others were issuing profit warnings. Standard Chartered Bank recorded decline in their profits in the year 2015 as a result of high loan provisioning and increase in non-performing loans (Kamau, 2016). In most banks the middle managers play a very important role in strategic situational analysis such as meeting targets. However, it is becoming more apparent that participation in strategy development can make the middle managers more effective in actualizing the strategies. Traditionally, middle level managers have always been co-opted into strategic situational analysis execution without being party to their development. This means that middle level managers need time to understand the strategic situational analysis while executing it. Previous studies have not examined this aspect in depth, therefore, motivating the need for the present study to examine the strategic situational analysis of middle level managers on competitiveness of listed commercial banks in Kenya.

Study objective

The objective of the study was to establish how strategic situational analysis by middle level managers influences competitiveness of listed commercial banks in Kenya. The study was guided by research hypothesis;

- **H_{01}**: Strategic situational analysis by middle level managers does not significantly influence competitiveness of listed commercial banks in Kenya.

THEORETICAL LITERATURE REVIEW

Upper Echelons Theory

Upper echelons theory, proposed by Hambrick and Mason (1984), essentially argues that strategic choices have a large behavioral component and reflect the idiosyncrasies of top executives. Hambrick and Mason (1984) argued that, while decision-makers are exposed to an ongoing stream of potential stimuli, these cognitive bases and values filter and distort the decision-maker's perceptions, and thereby affect strategic choice. They argued, further, that observable demographic characteristics of top executives could be used to infer psychological cognitive bases and values, and that 'straightforward demographic data on managers may be potent predictors of strategies' (p. 205). The characteristics that they chose to develop included age, functional tracks, career experiences, education, socioeconomic roots, financial position, and group characteristics.

Work by behavioral decision theorists and strategists (Hambrick & Mason, 1984; Schwenk, 1988; Walsh, 1989), therefore, suggests that executives do not follow a totally rational model in making strategic decisions. Furthermore, they may not interpret industry information correctly or utilize all relevant and available information. Thus, introduction of human choice into strategic decisions alters the strategic decision process. More specifically, Duhaime and Schwenk (1985) suggested that a number of specific simplifying processes may be used in acquisition and divestment decisions. This theory will be used to examine how middle managers enable the translation of executive decisions and while making executive decisions themselves that can be translated at the lower levels of the organization.

Sustainable Competitive Advantage Theory

According to sustainable competitive advantage theory (SCA) advanced by Porter (1985), a business has a sustained rivalry benefit when putting in place a worth generating approach not concurrently being put in place by the present or likely rivals and when the other companies cannot duplicate the advantages of this approach. The SCA mold is about the extended gain of implementing an exclusive worth-creating plan not concurrently being put in place by an existing rival along with the incapability to copy the advantages of this strategy. The essential feature of competitive alteration is the specialization of contractors to fulfill the disparities in consumer claim. Towards this end, companies must struggle for exclusive traits to differentiate themselves from rivals in the view of the buyer. Hamel and Prahalad (1989) and Dickson (1992) analyzed the urge for businesses to know the way to generate novel improvements that will stay them an extra step from the market rivals.

Alderson was assumed "ahead of his time" with esteem to the proposal that companies hunt for methods to be distinguished from their rivals. After more than a decade after, Hall (1980) and Henderson (1983) made concrete the reason for companies to have exclusive benefits in from its rivals if they are to carry on. These disagreements form the base for getting SCA. The SCA hypothesis is thus useful to the present research because it focuses on using viewpoints of the consumers and rival to assess company performance; this external focal point associates the SCA to the idea of market course. Via a consumer orientation, businesses can increase acquaintance and consumer imminent to produce finer innovations (Varadarajan & Jayachandran, 1999).

Conceptual Framework

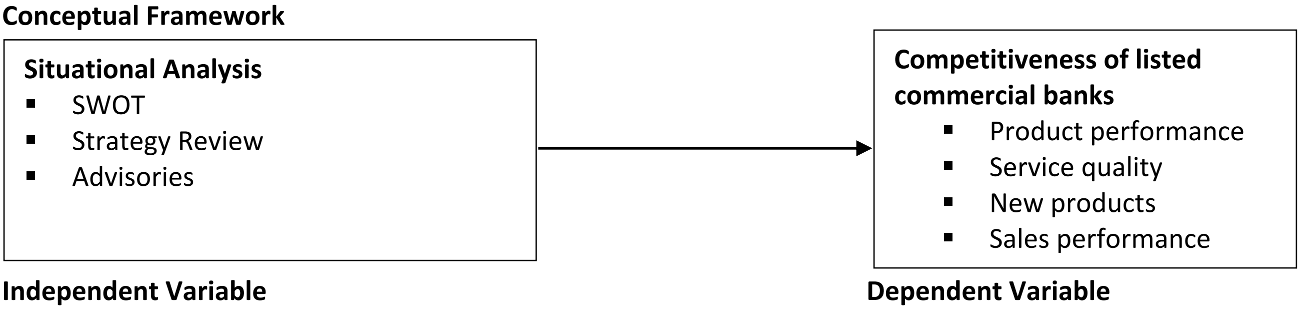

Figure 1: Conceptual Framework

METHODOLOGY

Research Design: Descriptive survey research design was used in this study. Descriptive purpose focuses on finding key phenomena's in order to identify patterns and trends in a situation with the aim to draw conclusions from the data that are described (Yin 2003). According to Orodho (2004) descriptive research design analyses the cause-effect relationship between two or more variables. Hence, the design was appropriate to the study because the research seeks to establish a cause-effect relationship between the study variables.

Target Population: The study was carried out among listed in Kenya where there are currently 11 listed commercial banks in Kenya with branches in operation. Therefore, the study targeted 108 branch managers, credit managers, customer relationship managers, and operations managers drawn from all the banks.

Sample Frame: In order to draw a representative sample population from the target population, this study adopted the Krejcie-1970 model generated by Morgan in 1990 that shows sample sizes corresponding to given populations. From this the sample size was calculated as under;

$$n = {}^{N}/_{1 + N(e^2)}$$

Where N is the population and e = 0.05 is the level of precision (Yamane, 1967). Therefore, the sample at 95% confidence level was obtained through n = $108/1+108(0.05)^2$ = 85.03 which can be rounded off to 85 respondents.

Research Instruments: The data collection instruments are tools used to collect information from the intended target population (sample size). The data collection instruments to be used in this study were developed by the researcher. The study used a structured questionnaire for data collection.. This type of questionnaire is ideally used with the Likert scale. The Likert scales will be useful in analyzing data in questions that directly involves the opinions of the respondents. The questionnaires were self-administered to the respondents, that is, they were given to the respondents to go and fill them in their own time so as to give them enough time (within two weeks) to complete the copies of the questionnaire before returning them for analysis.

Pilot Test: According to Hurdley (2002) a pilot study, is a small scale preliminary study conducted in order to evaluate feasibility, time, cost, adverse events, and effect size (statistical variability) in an attempt to predict an appropriate sample size and improve upon the study design prior to performance of a full-scale study. In order to ascertain validity of the research instruments, the researcher piloted the instruments by distributing ten (10) questionnaires to pilot group of respondents in commercial banks in Malindi town, which were part of the banks to be sampled. The results of the piloted questionnaires enabled the researcher to determine the consistency of responses to be made by respondents and adjust the items accordingly by revising the document.

Data Analysis: The researcher used the computer software Statistical Package for Social Scientists (SPSS) version 24 for windows to conduct initial data analysis using simple descriptive statistical measures such as, mean, standard deviation and variance to give glimpse of the general trend. However, deeper analysis involving correlation analysis and multiple regression analysis was used to determine the nature of the relationship between variables at a generally accepted conventional significant level of P=0.05 (Sekaran, 2003). Regression analysis was applied to analyze the relationship between a single dependent variable and each of the independent variables respectively (Hair et al., 2005). The beta (β) coefficients for each independent variable were generated from the model. The regression model which was used in the study shown below:

$$y = \alpha + \beta_1 X_1 + \varepsilon$$

Where;
Y= Development of Competitive Strategies in Banks
α =constant
β_1 = parameter estimate
X_1 = Situational Analysis
ε is the error of prediction.

FINDINGS

Response Rate

The response rate for each respondent category is given in Table 1.

Table 1: Response Rate

Instruments issued	Instruments returned	Percentage response (%)
85	79	93

Eighty-five questionnaires were administered to the respondents and seventy-nine were returned duly filled and useable for the study purposed. This represented 93% response rate and acceptable for the study. According to Mugenda and Mugenda (2003), a response rate of over 50% is considered acceptable. The instrument response rate resulted from the self-administered method of administration of the instrument. Apart from the 79 questionnaires, the other 6 were not included as they were not returned by the respondents.

Descriptive Statistics of the Variable in the Study

Strategic situational analysis

The first objective of the study was to establish how strategic situational analysis by middle level managers influences competitiveness of listed commercial banks in Kenya. This objective was measured using three constructs; SWOT, Strategy Review and Advisories. The responses were rated on a 5 point Likert scale ranging from; 1 = strongly disagree to 5 = strongly agree. The results are summarized in Table 2.

Table 2: Situational analysis by middle level managers and competitiveness of banks

Statement	SA Freq(%)	A Freq (%)	N Freq (%)	D Freq (%)	SD Freq (%)	Mean	Std. Dev
Middle managers involved in the strategy formulation process in our firm to a very large extent	17(22)	55(70)	5(6)	2(3)	0	4.14	0.512
Every middle manager is expected to be very conversant with the our bank's strategic plans	26(33)	40(51)	7(9)	5(6)	1(1)	3.73	0.867
The middle managers are expected to come up with strategies regarding their areas of operation independently	22(28)	42(53)	8(10)	5(6)	2(3)	3.2	0.942
The middle managers are expected to merge their departmental strategies so as to create synergies	18(23)	45(57)	9(11)	5(6)	2(3)	3.3	0.874
Our strategy formulation also includes reports from our operations	21(27)	49(62)	6(8)	3(4)	0	4.11	0.671
Mid-level managers are always encouraged to retreat to assess performance and form strategies	34(43)	34(43)	7(9)	4(5)	0	3.33	1.139
We often invite external agencies to help us in strategy formulation from time to time	23(29)	43(54)	12(15)	1(1)	0	3.96	0.991
Our banks facilitates adequate resources for middle managers for the strategy formulation process	17(22)	46(58)	13(17)	2(3)	1(1)	3.41	0.955
We ensure that all our strategy formulation processes are well captured and stored in the banks confidence	28(35)	30(38)	14(18)	6(8)	1(1)	3.9	0.72

The results in Table 2 indicated that majority of the banks involved middle managers in the strategy formulation process to a very large extent as indicated by majority (mean = 4.14) of the respondents. The results also indicate that most banks required that every middle manager is be very conversant with their respective strategic plans (mean = 3.73). The middle managers were also expected to come up with strategies regarding their areas of operation independently in most banks (mean = 3.2). The findings also suggest that the middle managers were expected to merge their departmental strategies so as to create synergies (mean = 3.3). Other findings suggest that majority of the banks' strategy formulation also included reports from their operations (mean = 4.11) and that mid-level managers were always encouraged to retreat to assess performance and form strategies (mean = 3.33). Majority of the banks also often invited external agencies to help us in strategy formulation from time to time (mean = 3.96). Most respondents (mean 3.41) agreed that their banks facilitated adequate resources for middle managers for the strategy formulation process. Finally, most banks ensured that all their strategy formulation processes were well captured and stored in the banks confidence (mean = 3.9).

Inferential statistics

Table 3: Summary of Correlation Results

		Situational Analysis	Competitiveness of banks
Situational Analysis	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	79	
Competitiveness of banks	Pearson Correlation	.506**	1
	Sig. (2-tailed)	.000	
	N	79	79

The correlation summary above in Table 3 indicated significant positive association between the independent and dependent variables. From the correlation results, it is evident that strategic situational analysis by middle level managers significantly influences competitiveness of listed commercial banks in Kenya ($r = 0.506$; $p < 0.05$). Moreover, the relationship was strong and positive implying that the banks had put considerable emphasis on situational analysis to overcome implementation gaps and ensure the strategies were fully operationalized.

Analysis of linear regressions;

Linear influence of Strategic Situational Analysis on Competitiveness

This tested the direct influence of Strategic Situational Analysis on Competitiveness. The results were shown in table 4.

Regression analysis was used to determine the relationship between the independent or predictor variables and a dependent variable.

Table 4:Linear Regression Analysis Model Summary

R	R Square	Adjusted R Square	Std. Error of the Estimate
.756[a]	0.5713	0.4972	4.481349

a. Predictors: (Constant), Situational Analysis

b. Dependent Variable: Competitiveness of Commercial Banks

Linear regression analysis in table 4 shows that the relationship between the dependent variable and all the independent variables pooled together and had a model coefficient of determination, R = 0.756 which was higher than the zero order value in the table. independent variable could explain up to 57.1% of the variations in the bank competitiveness. This indicates that the model could improve when more variables are incoporated when trying to analyze the influence of strategic involvement of middle level managers on competitiveness of listed commercial banks in Kenya or the nature of relationship could be nonlinear. Consequently, it was also salutary to carry out an ANOVA to validate the findings in Table 5. The results of the ANOVA are summarized in Table 5.

Table 5: Summary of the ANOVA

	Sum of Squares	Df	Mean Square	F	Sig.
Regression	446.504	4	111.626	5.558375	.000[b]
Residual	1486.104	74	20.08249		
Total	1932.608	78			

a. Predictors: (Constant), Situational Analysis
b. Dependent Variable: Competitiveness of Commercial Banks

The results of Table 5 indicated that there is a significant difference between the variables describing strategic situational analysis of middle level managers and the status of competitiveness of listed commercial banks in Kenya($F_{o(4,74)'} = 5.56 > F_c = 2.53$; $\alpha < 0.05$; df = 4, 74; $p < 0.05$). This finding confirms that by the model predicted in Table 6 and shows that it is indeed significant. Further, in order to determine which of the independent variables was more important when it came to the strategic situational analysis of middle level managers on competitiveness of listed commercial banks in Kenya, the beta value was used. The results are given in Table 6 provides linear regression analysis correlation coefficient.

Table 6: Parameter eastimation of variables

	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	2.250	4.759		.4730	0.637
Situational Analysis	.445	.084	.510	5.295	0.000

a. Dependent Variable: Competitiveness of Listed Commercial Banks

It can be deduced from the findings in table 6 that the most influential strategic situational analysis by middle level managers variable predicted competitiveness of listed commercial banks in Kenya. Strategic Situational Analysis ($\beta = 0.510$, $p < 0.05$) was found to be statistically significant to the model. This indicates that the dependent variable, that is, the competitiveness of listed commercial banks in Kenya, would change by a corresponding number of standard deviations when the respective independent variable change by one standard deviation. The study therefore establishes that strategic situational analysis by middle level managers was a significant factor influencing competitiveness of listed commercial banks in Kenya.$y = 2.25 + 0.445X_1$

Where;

Y is Competitiveness

X_1 is strategic situational analysis

Hypothesis testing for Strategic Situational Analysis

H_{01}: Strategic situational analysis by middle level managers does not significantly influence competitiveness of listed commercial banks in Kenya**.**

From the beta values, it was evident that there was a statistically significant relationship ($\beta = 0.510$, $p < 0.05$) between the two variables and, therefore, we reject the null hypothesis and adopt the view that Strategic situational analysis did significantly influence competitiveness of listed commercial banks in Kenya. The finding agrees with Nwakoby, Ezejiofor and Ajike (2017) whose study on the effect of SWOT Analysis on performance of manufacturing firms revealed that SWOT analysis has a significant effect on the performance of business organizations i and that the use of SWOT analysis will enable an organization in seizing opportunity and avoiding threats existing within the environment.

CONCLUSIONS AND RECOMMENDATIONS

The objective of the study was to establish how strategic situational analysis by middle level managers influences competitiveness of listed commercial banks in Kenya. The results revealed that majority of the banks involved middle managers in the strategy formulation process to a very large extents. The results also revealed that most banks required that every middle manager is be very conversant with their respective strategic plans. The middle managers were also expected to come up with strategies regarding their areas of operation independently in most banks. The findings also suggested that the middle managers were expected to merge their departmental strategies so as to create synergies. Other findings suggest that majority of the banks' strategy formulation also included reports from their operations and that mid-level managers were always encouraged to retreat to assess performance and form strategies. Majority of the banks also often invited external agencies to help us in strategy formulation from time to time. Most respondents agreed that their banks facilitated adequate resources for middle managers for the strategy formulation process. Finally, most banks ensured that all their strategy formulation processes were well captured and stored in the banks confidence. From the correlation and regression results, it was evident that strategic situational analysis by middle level managers significantly influences competitiveness of listed commercial banks in Kenya.

Based on the results of the study, it can be concluded that strategic situational analysis by middle level managers significantly influences competitiveness of listed commercial banks in Kenya. Moreover, the strong and positive relationship implied that the banks had put considerable emphasis on situational analysis to overcome implementation gaps and ensure the strategies were fully operationalized.

The banks should allow the middle managers the flexibility to come up with strategies regarding their areas of operation independently. The middle managers should also be allowed to merge their departmental strategies so as to create synergies.

Areas for further studies

The study focused generally on the influence of strategic situational analysis of middle level managers on competitiveness of listed commercial banks in Kenya**.** However, the determinants of strategic situational analysis of middle level managers in banks in Kenya were not examined yet some of them could be responsible for the level of strategic involvement of the middle level managers in the banks strategic decision making. Therefore, as a consequence, the present study recommends that future research should be done on determinants of strategic situational analysis of middle level managers in banks in Kenya and on the influence of characteristics of middle level managers on competitiveness of banks in Kenya.

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