

**STRATEGIES ADOPTED BY LOCAL COMMERCIAL BANKS IN  
RESPONSE TO THE COMPETITIVE ENVIRONMENT.**

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**GMB/NE/O785/05/11**

**A Research Project Submitted to the School of Business in Partial  
Fulfillment for the Requirement of the Degree of Master of Business  
Administration.(Strategic Management option)**

**KABARAK UNIVERSITY**

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**DECLARATION**

This research project is my original work and has not been presented to any University for the award of a degree or a diploma.

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**APPROVAL**

This research project has been submitted for examination with our approval as University supervisors.

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## **DEDICATION**

The research project is dedicated to my parents and the entire family who have given me the support that I needed during my studies at Kabarak University. Also to my course instructors Dr Njanja and Professor Katwalo who have guided me throughout this project.

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## **LIST OF ABBREVIATION**

CBD -	Central Business District
CBK -	Central Bank of Kenya
FIU -	Finance Intelligence Unit
IMF -	International Monetary Fund
IT -	Information Technology
MFIS -	Micro Finance Institutions
PEST -	Political Economical Social Technological
SPSS -	Statistical Package for Social Sciences
SWOT -	Strength Weakness Opportunity Threat

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