

Service Delivery In Insurance Companies: Does Cultural Alignment Matter?

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Abstract:

Background: In the last decade, Kenyan insurance companies have faced increased competition, changing consumer needs, and globalization which have potential adverse effects on service delivery. Despite the various initiatives that have been undertaken to resolve such challenges, there is evidence of delays in the processing of insurance claims, low claims settlement ratio and policy processing time. Therefore, this research focused was examining how cultural alignment impact service delivery within the Nairobi City County insurance industry in Kenya. It was anchored on, theory of dynamic capabilities, and service delivery dynamic theory. Employing a descriptive research design, the study encompassed 56 insurance companies, with a target population of 203 functional heads in finance, marketing, human resources, and customer service across these firms.

Materials and Methods: Slovin's formula was employed to help determine the appropriate sample size while a combination of simple random and stratified random sampling were utilized in drawing the respondents. For gathering of data, structured questionnaire was deployed for both the piloting and actual undertaking of the research. The piloting was conducted in Britam Insurance Company with a sample size of 10%. The research instruments yielded both quantitative and qualitative data that was then analyzed appropriately for a comprehensive exploration of the possible statistical links among the variables. Descriptive results were then presented through frequency distributions, means, percentages, standard deviations and means. Deeper analyses involving inferential tests like the regressions tests were then performed to examine the presence or absence of statistical associations among the variables. Findings were summarized in bar charts, tables and pie charts.

Results: The study found that cultural alignment was established to positively influence delivery of services among the insurance companies.

Conclusion: The study therefore made recommendations on the need to conduct regular training sessions to ensure clarity and transparency in decision-making, fostering a collaborative culture that empowers employees at all levels. In addition, leaders should actively model desired behaviors and traits, creating a role model effect that encourages employees to embody these values.

Keywords: Service Delivery, Cultural Alignment, Insurance Company, Policy, Claims, Values, Leadership, Communication.

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I. Introduction

Insurance companies play a pivotal role in economic stability by providing financial protection against risks and uncertainties, which helps individuals, businesses, and governments mitigate the financial impact of unexpected events [1]. However, the sector often faces challenges in service delivery, marked by delays in claims processing, lack of transparency, poor communication, and unsatisfactory resolution of customer issues [2]. While technology and customer service strategies have evolved, many firms continue to struggle in meeting customer expectations. In Kenya, where the insurance industry supports economic growth through savings mobilization, investment facilitation, and social protection, service delivery remains hindered by low penetration rates, regulatory challenges, and fraud management issues [3].

According to Kiprono and Kinyua, measures of service delivery in insurance companies in Kenya include turnaround time, customer feedback, efficiency in service delivery, and responsiveness to customer needs [4]. In addition, Chege (2023) looked at service delivery among insurance companies in terms of claims processing time, service delivery efficiency, customer satisfaction, and customer loyalty [5]. The study looked at service delivery in terms of claims settlement ratio, claims processing time, and policy issuance time.

Research has increasingly recognized cultural alignment as a strategic approach to enhancing service delivery in the insurance industry [6]. Cultural alignment is defined as the degree of consistency between an organization's values, beliefs, and behaviors and its strategic objectives. Effective cultural alignment, supported by leadership role modeling, transparent communication, and shared organizational values, enhances trust, service quality, and client satisfaction [7]. Studies indicate that insurance companies with strong cultural alignment

experience improved service quality, client satisfaction, and employee engagement. In Kenya, cultural alignment has been shown to predict better client relations, higher client retention, and lower complaint rates [8].

The impact of cultural alignment on service delivery is reflected through key metrics such as claims processing time, claims settlement ratio, and policy issuance time [9]. Insurers who prioritize cultural alignment foster cohesive service approaches that enhance employee responsiveness to client needs, build trust, and improve overall service efficiency. This paper examines the influence of cultural alignment on service delivery within Kenya’s insurance sector, focusing on its role in enhancing customer satisfaction, loyalty, and service efficiency amid the industry’s unique challenges.

II. Research Methodology

The investigation utilized a descriptive approach. A descriptive research approach is a research approach that describes phenomena, behaviors or characteristics of a given population or phenomenon. This involved gathering and analyzing the data systematically to give an in-depth description of the subject under study without interfering or controlling any variables involved [10]. Descriptive research was adopted in this research because it allows the researcher to systematically describe and analyze the current state of strategic alignment as well as service delivery practices within the insurance industry in Nairobi City County. In addition, descriptive research methodology has been adopted in previous studies by [11] relating strategic cultural alignment and performance of Nairobi County Kenya.

Target Population: A target populace is whole group of elements or individuals about whom a researcher wants to generalize [12]. The study was conducted in the insurance industry which comprises 56 insurance companies. Unit of observation were the heads of finance, marketing, human resource as well as customer service. Table 1 presents target population distribution across the 56 insurance companies.

Table 1: Target Population

Department	Number of Employees
Human Resources	49
Customer service	52
Finance	56
Marketing	46
Total	203

Source: Insurance Regulatory Authority (2023)

As depicted in Table 3.1, above the whole target population in the research encompassed 203 finance heads, marketing, human resource and customer service in the 56 insurance firms in Nairobi County. The involvement of heads of finance, marketing, human resources, and customer service was crucial as they represent key functional areas that collectively contribute to organizational strategy and service delivery. The head of finance provided insights into financial management and resource allocation, while the head of marketing focused on customer acquisition and retention strategies. The head of human resources ensured that the organization’s workforce was aligned with strategic objectives through talent management initiatives. In addition, the head of customer service oversaw the frontline interaction with clients, playing a pivotal role in ensuring customer satisfaction and service quality.

Sampling Design: The sampling design is the systemic plan or framework researchers use to select members of a population to study, examine, or analyze [13]. It involves determining the method, procedure, and criteria for selecting samples that represent the population of interest accurately and reliably.

Sample size: Determination of a sample size entails is finding the number of respondents or observations to be involved in a statistical sample [14]. This study used Slovin’s method to identify the appropriate sample size.

$$n = \frac{N}{1 + N(e)^2}$$

Where: n = number of samples; N = total population; and e = margin of error (0.05). $n = \frac{203}{1+(203*(0.05^2))}$

$$n = 134$$

Sampling Technique: The study employed a stratified random sampling technique combined with simple random sampling in disaggregating the sample size. Stratified-random-sampling applies to methods that guarantee the sample is a true representation of a population. According to Croswell and Croswell., 2020, the population is partitioned into different subgroups or, rather, strata according to some characteristics; then, the samples are chosen randomly from each stratum to become the total pool of samples [12]. In this study, strata had the heads

of finance, marketing, human resources, and customer service. This makes it more effective in sampling, allowing accurate estimations of population parameters as the subgroups are proportionately represented in the sample.

Utilizing simple random sampling to choose 134 participants from the departments of finance, marketing, human resources, and customer service ensured a representative sample that accurately reflects the perspectives and experiences across these key functional areas. By randomly selecting participants from each department, the study aimed to minimize bias and obtain a diverse range of insights into strategic alignment and service delivery practices within insurance companies [15]. This approach allowed for the inclusion of voices from various organizational levels and ensures that findings are applicable and generalizable to the broader population of employees in similar roles within the Nairobi City County insurance industry. The sample size distribution was as depicted in Table 2.

Table 2: Sample Size

Departments	Target Population	Sample Size
Finance	56	37
Human resource	49	32
Customer service	52	34
Marketing	46	31
Total	203	134

Source: Insurance Regulatory Authority (2023)

A indicated in Table 3.2, study’s sample size comprised of 37 heads of finance departments, 32 heads of human resource departments, 34 heads of customer service and 31 heads of marketing.

Instruments for Data Collection: Instruments for data collection are the methods or tools to collect specific information for research purposes. These instruments can differ widely regarding the study nature and type of collected data [16]. Common examples of data collection instruments include surveys, interviews, questionnaires, observations, experiments, and document analysis. This study used both primary and secondary data. Secondary data on measures of service delivery was obtained from the financial statements’ insurance companies. Primary data was collected by use of structured questionnaires.

The questionnaire was categorized into five parts. Part one sought demographic information from the participants through a nominal scale. The second, third, fourth, and fifth parts included questions that elaborate more on the independent variables. All variables were evaluated using a 5-point Likert scale, ranging from "Strongly Disagree" to "Strongly Agree" including intermediate options of "Disagree," "Neutral," and "Agree."

Validity and Reliability of Research Instrument: The pilot test was conducted in Britam Insurance Company. Pre-test group for this study included 10 percent –of the total sample size, which was randomly selected. This proportion is recommended for a pilot study or pre-test sample if one is going to do a full study [17].

Validity: The face validity was improved by the pretesting in the piloting phase of the research. Criterion validity refers to a measure’s conformity with a specific criterion or outcome [18]. It assesses whether the measure has an appropriate prediction or association with some relevant external criterion that corresponds to what is being measured. Criterion validity was enhanced by conducting a thorough pilot testing and validation studies prior to the main study can help identify and address any potential validity issues. Construct validity is the degree in which the operationalization of the concepts or variables in a study accurately represents the underlying theoretical constructs or concept . This study used confirmatory factor analysis to assess the study variables’ construct validity.

Reliability: High Cronbach's alpha value shows that the items are closely related and provide a reliable measure of the intended construct [19]. Cronbach's alpha ranges from 0 to 1, with higher values reflecting greater internal consistency. Typically, while a Cronbach's alpha of 0.70 is considered adequate in most research, higher values are always preferred. Values below 0.70 may suggest that the items are not adequately correlated, indicating lower internal consistency reliability. The results were as shown in Table 3 below.

Table 3: Reliability Results

Variables	Cronbach’s Alpha	No of Items
Cultural alignment	0.858	9
Service delivery	0.841	15

Source: Survey Observations (2024)

From the findings, the findings indicated that cultural alignment had Cronbach's alpha of 0.858 while Service delivery this implies that both cultural alignment and Service delivery met the minimum set reliability threshold 0.70 Cronbach's alpha.

Data Collection Procedure: Prior to commencing fieldwork, permission for data collection was sought from the Kenyatta University Graduate School. Following this, a research permit was secured from NACOSTI. The researcher employed a drop-off and pick-up later technique, allowing respondents a two-week window to complete the research instruments (questionnaires) before retrieval. This method is chosen due to limited participant availability, ensuring a systematic approach to data collection. Notably, the drop-off and pick-up later procedure promotes organization and enhances participant engagement and cooperation [13]. Respondents were urged to provide honest and comprehensive responses, with a guarantee of strict confidentiality regarding their identities. The entire data collection process was anticipated to span approximately one month.

Data Analysis and Presentation: The research instruments produced qualitative data. The info that was collected from the questionnaires was well edited, coded, and entered into the Statistical Package for Social Sciences (SPSS version 28). The analysis included both inferential and descriptive statistics. Descriptive statistics, including standard deviation, mean, percentages and frequency distribution were utilized. Subsequently, inferential statistics was conducted, including linear regression analysis and Pearson's correlation analysis. A confidence level of 95% was adopted, corresponding to a p-value of 0.05. Thus, associations and relationships with a (0.05), p-value or lower was considered statistically significant, while those above 0.05 was considered statistically insignificant. The findings were tabulated in figures as well as in tables, including pie charts and bar charts. Given that the research involved four independent variables, the multivariate regression model was structured as follows:

Whereby

$$Y = B_0 + B_1 X_1 + E$$

Y denotes the Service Delivery, **X₁** represents cultural alignment, **B** is the coefficient of determination, and **E** is the error margin

Ethical Considerations: In this study, the respondents were requested to complete an informed consent form, indicating their willingness to take part in the study. Only those who consent were provided with the questionnaire. Participants received assurance from the researcher regarding the strict confidentiality of the information provided, ensuring it is solely used for research purposes. Data documents were securely stored in a locked location, with restricted access granted only to authorize individuals. To maintain anonymity, the research instrument refrained from collecting identifying information, unless crucial for the study protocol. Respondents were instructed not to include personal contact details or names when completing the questionnaires for this study.

III. Results And Discussion

Rate of Responses

A total of 134 questionnaires were administered to the heads of finance, marketing, human resource as well as customer service in the 56 insurance-companies in Nairobi-County. By the end of the allocated period, 120 completed questionnaires were returned, the valid questionnaires accounted for 89.55 percent of the total distributed, indicating a non-participation rate of 10.45 percent. This level of participation significantly surpassed the average response rate for field surveys. According to Babbie (2021), a response-rate of 75 percent is adequate for analysis and drawing conclusions about a population. Thus, the response rate of 89.55% was deemed adequate for analysis, drawing conclusions and reporting.

Cultural Alignment

Descriptive Results

Cultural alignment was measured in terms of shared values, leadership role modelling and communication. The set of observations related to aspects indicatingto cultural alignment have been analysed in tabular form and discussed accordingly.

Table 4: Cultural Alignment

Statements	Frequency	Mean	Std. Dev
Shared values are clearly articulated and understood across our organization.	120	3.98	.56
Employees consistently demonstrate behaviours that reflect our shared values.	120	3.83	.77
Our organizational culture promotes alignment with shared values among all employees.	120	4.00	.66
Leadership exemplifies the shared values and behaviours expected within our organization.	120	3.92	.71
Leaders actively model the desired cultural traits and behaviours for others to emulate.	120	3.95	.62
Leadership's commitment to cultural alignment positively influences employee behaviour and attitudes.	120	3.91	.58

Communication channels are open and encourage dialogue throughout our organization.	120	3.87	.66
Information flows effectively across all levels of our organization through various communication channels.	120	3.96	.59
Our organizational culture fosters transparent and honest communication among employees and leadership.	120	3.92	.62
Cultural Alignment		3.93	0.64

Source: Survey Observations (2024)

Observations regarding key aspects of cultural alignment showed consistently low levels of variation in participants' responses. The highest mean of 4.00 on the aspect of shared values indicate that organizational culture promotes alignment with shared values is associated with relatively low levels of standard deviation of 0.66 reinforcing the notion that the culture actively supports these values. The statement on shared values are clearly articulated and understood received a mean score of **3.98** with a standard deviation of **0.56** indicating strong positive perception among participants that the organization's core values are well-defined and communicated. The low standard deviation suggests a high level of consensus, meaning that most employees agree on the clarity of these values. Further, the statement on employees consistently demonstrates behaviors that reflect shared values received a slightly lower mean score of **3.83** with a standard deviation of **0.77** suggesting that while shared values are well articulated, there may be some variability in how consistently these values are reflected in everyday behaviors.

In regard to leadership role modeling, the statement on leaders actively models the desired cultural traits and behaviors for others to emulate scored a mean of **3.95** with a standard deviation of **0.62**, indicating that employees feel that their leaders not only understand the organization's culture but actively practice it. The statement on leadership exemplifies the shared values and behaviors expected within their organization obtained a mean score of **3.92**, with a standard deviation of **0.71**. This indicates a solid consensus among employees that their leaders embody the values that the organization promotes. Furthermore, the mean score of **3.91** for the statement leadership's commitment to cultural alignment positively influences employee behavior and attitudes with a standard deviation of **0.58**, indicating that while there is general agreement about leadership's influence, there may still be some differing views on how effectively this is achieved.

In terms of communication, the aspect of Information flows effectively across all levels through various communication channels obtained a mean-score of-3.96 and a standard -deviation of 0.62, suggesting that employees feel well-informed and connected. In the aspect of organizational culture fostering transparent and honest communication among employees and leadership scored a mean of **3.92** with a standard deviation of **0.62**. This points to a perception of a culture that values transparency. Further, on the aspect of communication channels are open and encourage dialogue throughout received a mean score of **3.87** with a standard deviation of **0.66**, indicating a generally positive perception of communication practices. On average, a mean score of **3.93** for cultural alignment reflects a positive perception among employees regarding shared values, leadership role modeling, and communication. While employees feel that shared values are well-articulated and that leadership exemplifies these values, there are opportunities to enhance consistency in how these values are demonstrated in practice.

Cultural alignment shapes the overall work environment and influencing employee engagement, motivation, and performance. When cultural alignment is strong, employees not only understand the organization's mission and values but also actively embody them in their daily activities, fostering a cohesive and productive workplace [20]. One key aspect of cultural alignment is the articulation of shared values which serve as guiding principles that inform decision-making, shape behavior, and influence interactions among employees [21]. Leadership promotes cultural alignment by modeling desired behaviors and demonstrating commitment to shared values. Open and transparent communication channels facilitate the flow of information and ideas, ensuring that everyone is on the same page regarding the organization's goals and values [22].

Service Delivery

Service delivery is about how a company provides its services to customers. It includes everything from the way services are offered, how they meet customer needs, and how they are delivered efficiently. Service delivery encompasses claims processing time, claims settlement time and policy issuance time were the measures of service delivery for the period between 2019 and 2023.

Claims Processing Time

The study sought to examine processing time as a measure of service delivery in their insurance firms for the period between 2019-and 2023. The results were as shown in Table 5

Table 5: Claims Processing Time (Days)

Years	Mean	Std. Deviation
2019	15.49	3.822
2020	14.91	3.671
2021	15.63	3.692
2022	14.31	2.486
2023	15.97	3.350

Source: Survey Observations (2024)

Table 4.6 shows the mean and standard deviation for claims processing time (in days) among insurance companies in Nairobi City County from 2019 to 2023. In 2019, the average claims processing time was 15.49 days, with a standard deviation of 3.822 days, indicating moderate variability in processing times. The mean slightly decreased in 2020 to 14.91 days, with a marginally lower standard deviation of 3.671 days, showing some consistency. In 2021, the mean increased to 15.63 days (standard deviation of 3.692), suggesting a slight rise in processing time with stable variability. In 2022, the mean dropped to 14.31 days, the lowest in the period, with reduced variability (standard deviation of 2.486), indicating improved efficiency. However, in 2023, the average processing time increased again to 15.97 days, with variability (standard deviation of 3.350) still within a moderate range, showing fluctuations in processing efficiency across the years.

Claims Settlement Time

The study sought to assess claims settlement ratio as a measure of service delivery in their insurance firms for the period between 2019 and 2023. The results were as shown in Table 4.7.

Table 6: Claims Settlement Ratio (Percent)

Years	Mean	Std. Deviation
2019	65.57	9.817
2020	65.93	8.319
2021	64.89	8.049
2022	63.87	7.771
2023	64.62	6.882

Source: Survey Observations (2024)

Table 4.7 provides the mean and standard deviation for the claims settlement ratio (in percent) of insurance companies in Nairobi City County from 2019 to 2023. In 2019, the average claims settlement ratio was 65.57%, with a relatively high standard deviation of 9.817%, indicating considerable variability in settlement rates across companies. In 2020, the mean slightly increased to 65.93%, with a lower standard deviation of 8.319%, suggesting a slight improvement in settlement performance with reduced variability. In 2021, the mean decreased to 64.89%, and the standard deviation dropped to 8.049%, reflecting a minor decline in the average ratio and more consistent performance across firms. In 2022, the mean further decreased to 63.87%, with variability continuing to shrink (standard deviation of 7.771%), suggesting a consistent but slightly lower settlement ratio. By 2023, the average claims settlement ratio increased to 64.62%, with the lowest standard deviation in the period (6.882%), indicating improved consistency in claims settlement practices across companies, although overall settlement rates remained slightly below earlier years.

Policy Issuance Time

The study aimed to evaluate policy issuance time as an indicator of service delivery in insurance firms over the period from 2019 to 2023. The findings are summarized in Table 7

Table 7: Policy Issuance Time (hrs)

Years	Mean	Std. Deviation
2019	11.83	5.958
2020	10.83	7.355
2021	13.17	6.067
2022	15.48	6.163
2023	12.98	6.713

Source: Survey Observations (2024)

The results show variability in both the mean policy issuance time and standard deviation among insurance companies in Nairobi City County from 2019 to 2023. In 2019, the mean issuance time was 11.83 hours with a standard deviation of 5.958 hours, reflecting moderate consistency. The mean decreased to 10.83 hours in 2020, but the standard deviation increased to 7.355 hours, indicating greater variability during this period, likely influenced by the pandemic. The mean time rose again in 2021 to 13.17 hours (standard deviation of 6.067), and

further increased in 2022 to 15.48 hours, with a stable deviation of 6.163 hours. By 2023, the mean improved slightly to 12.98 hours, with variability still high at 6.713 hours, suggesting ongoing inconsistencies in policy issuance times.

Inferential Statistics

Regression Test

The regression analysis conducted provided a quantitative framework for understanding the relationship between cultural alignment (X₁) and service delivery in the insurance companies in Nairobi City County, Kenya (Y).

Table 8: Regression Results

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.346 ^a	.120	.116	.41459		
a. Predictors: (Constant), Cultural Alignment (X ₁)						
ANOVA ^a						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.427	1	5.427	31.571	.013 ^b
	Residual	20.296	118	.172		
	Total	25.723	119			
a. Dependent Variable: Service Delivery in the Insurance Companies (Y)						
b. Predictors: (Constant), Cultural Alignment (X ₁)						
Coefficients ^a						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.980	.563		3.517	.001
	Cultural Alignment (X ₁)	.284	.111	.231	2.559	.013
a. Dependent Variable: Service Delivery in the Insurance Companies (Y)						

$$Service\ Delivery = 1.980 + 0.284\ Cultural\ Alignment + Error$$

The correlation coefficient (R) of 0.346 indicates that cultural alignment has a noticeable impact on service delivery, suggesting that as organizations increase their cultural alignment, they are likely to see improvements in service quality and client satisfaction. This is further supported by the R-squared value of 0.120, which signifies that 12% of the variability in service delivery is attributable to cultural alignment. Although this proportion may appear modest, it is important to recognize that cultural alignment plays a meaningful role in service outcomes while acknowledging that other factors outside the model contribute to the remaining 88% of variability.

The Analysis of Variance (ANOVA) results reinforce the significance of the model. With an F-statistic of 31.571 and a p-value of 0.013, the regression model is statistically significant at the 5% level. This indicates that cultural alignment has a significant influence on service delivery, underscoring the value of cultural compatibility between the organization, its employees, and clients.

The constant (intercept) value of 1.980 indicates the baseline level of service delivery when cultural alignment is absent. This serves as a foundational reference, suggesting that service delivery has a starting point even without the impact of cultural alignment. The unstandardized coefficient for cultural alignment (0.284) indicates that for every unit increase in cultural alignment, service delivery is expected to improve by 0.284 units, all else being equal. This positive coefficient aligns with the idea that enhancing cultural alignment can positively influence service delivery levels in the insurance sector.

IV. Conclusion And Recommendations

The study concludes that a direct positive relationship exists between cultural alignment and service delivery in the insurance companies in Nairobi City County, Kenya, highlighting that when an organization's values, beliefs, and practices align with those of its employees and clients. This alignment fosters a greater understanding and responsiveness to client needs, which in turn builds trust and loyalty. Thus, cultural alignment is not only beneficial but essential for optimizing service delivery in the insurance sector, positioning it as a strategic factor that directly contributes to improved client experiences and long-term business success.

To improve service delivery in Insurance sector, Insurance firms need to reinforce shared values in through regular workshops and training sessions, ensuring all employees understand and embrace these principles. Leaders should exemplify desired behaviors, creating role models that inspire employees to embody these values. Additionally, fostering an environment where employees feel empowered to voice their ideas and concerns is crucial for strengthening the organizational culture and commitment to service excellence. The study advocates

for prioritizing transparent communication channels to support cultural alignment, suggesting regular forums like town hall meetings to enhance collaboration and trust between employees and leadership.

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