

Organizational Culture And Organizational Effectiveness Of Insurance Companies With Headquarters In Nairobi City County, Kenya

Dorcas Chepnyetich Lelei, Lucy Kavindah

(Department Of Business Administration, Kenyatta University, Kenya)

(Department Of Business Administration, Kenyatta University, Kenya)

Abstract:

Background: The main purpose of the study was to evaluate the effect of organizational culture on the organizational effectiveness of insurance companies with headquarters in Nairobi City County in Kenya. To achieve the main objective, the study focused on specific objectives that included the investigation of the effect of communication, expectation, behavioral style, policy and procedures on the effectiveness of insurance companies.

Material and Methods: The study adopted a descriptive research design and collected data from all 63 insurance companies with headquarters in Nairobi City County, with two participants from each insurance to avoid skewness of the responses, resulting in 126 total observations. The study collected cross-sectional data using a questionnaire from the participants and analyzed it using Statistical Package for Social Sciences (SPSS) v26 software. The data was analyzed using both descriptive (mean, standard deviation, and percentages) and inferential statistics (correlation and regression analysis).

Results: The study findings indicated that all the independent variables had a significant and positive correlation with organizational effectiveness, except communication, which had a negative correlation. In addition, while the other variables showed a strong association with organizational effectiveness, the communication variable exhibited a small coefficient and beta value, indicating that its impact is relatively minor compared to other variables.

Conclusion: The study concluded that insurance companies should enhance company effectiveness by ensuring that organizational culture, particularly communication, expectation, behavioral style, policy and procedures, are effective and well understood by all employees.

Key Word: Organizational Culture, Communication, expectation, behavioral style, policy and regulations

Date of Submission: 21-01-2026

Date of Acceptance: 31-01-2026

I. Introduction

How successfully the insurance industry functions in an economy determines its capacity to provide stability and financial security to individuals and businesses. As an organization navigates an increasingly complex environment marked by shifting rules, digital transformation, and changing consumer needs, the internal dynamics influencing its operational success become more visible¹. Organizational culture, which includes components like communication, behavioral patterns, expectations, and rules and procedures, is crucial among these internal dynamics². To improve service delivery and operational performance, this study aims to explore how these cultural factors affect insurance organizations' overall effectiveness.

Organizational culture significantly affects how firms operate, influencing employee engagement, decision-making processes, and customer relations³. Effective communication, for instance, fosters transparency and collaboration among team members, directly affecting efficiency and responsiveness in client interactions⁴. Effective communication, for instance, fosters transparency and collaboration among team members, directly affecting efficiency and responsiveness in client interactions. How well employees collaborate and interact with consumers is determined by their behavioral styles within the company, which are influenced by leadership practices and employee standards⁵. Therefore, identifying areas where improvement can boost overall effectiveness in the insurance sector requires an awareness of these cultural characteristics.

Furthermore, the expectations set within an organization have profound implications for employee motivation and performance. Clear expectations encourage a culture of accountability, while alignment between employee goals and organizational objectives can lead to higher performance outcomes⁶. Policies and procedures also serve as fundamental building blocks of organizational culture, providing structure and guidelines that reflect

the organization's values⁷. Clear expectations encourage a culture of accountability, while alignment between employee goals and organizational objectives can lead to higher performance outcomes⁶. Policies and procedures also serve as fundamental building blocks of organizational culture, providing structure and guidelines that reflect the organization's values⁸. Analyzing how these elements interact can reveal insights into what constitutes effective practices in the insurance sector and how organizations can leverage their culture to improve service delivery and customer satisfaction.

Insurance businesses operate in fiercely competitive marketplaces with sophisticated regulatory frameworks and demanding customers in developed economies, including the US, UK, and Germany^{9,10,11}. According¹², organizational culture has a significant influence on how employees behave, communicate, and set expectations. It also affects how well these organizations innovate, adjust to shifting market conditions, and provide value to their clients. According⁶ to promote organizational effectiveness, insurance businesses frequently place a high priority on a culture of openness, responsibility, and customer-centricity. Clear performance targets, effective communication channels, and well-defined policies and procedures are essential components of these companies' organizational structures¹³. For insurance firms to be competitive, draw in top personnel, and keep devoted clients, they need a strong corporate culture that values teamwork, professionalism, and moral behavior¹⁴.

Organizational culture is crucial in addressing these issues and enhancing organizational effectiveness in the African insurance industry¹⁵. The insurance industry is crucial for managing risks, fostering economic growth, and protecting individuals and companies from unforeseen circumstances in African nations, including South Africa, Nigeria, and Ghana^{16,17}. Low insurance penetration rates, limited access to insurance products, and legislative constraints are some of the unique challenges faced by insurance companies in many African Nations¹⁸. To successfully negotiate the market's difficulties and offer value to clients, African insurance businesses frequently concentrate on fostering an inclusive, innovative, and resilient culture¹⁹. The organizational structure of African insurance companies must include communication procedures that overcome linguistic and cultural barriers, expectations that enable staff to drive innovation and growth, and policies that encourage moral behavior and compliance²⁰.

Kenya's insurance industry is a significant player in the nation's financial system since it provides a broad range of insurance products and services to both individuals and corporations. Organizational culture has a critical role in the operation of Kenyan insurance companies since it influences their ability to attract customers, manage risks, and grow over time¹⁰. To increase organizational performance, Kenyan insurance businesses place a great value on cultivating a culture of professionalism, ethics, and first-rate customer service²¹. The organizational structure of Kenyan insurance businesses must have strong regulations and processes, transparent communication techniques, and explicit performance objectives¹¹. Insurance firms in Kenya must have a strong organizational culture that encourages collaboration, creativity, and flexibility to be competitive, adhere to legal requirements, and satisfy client demands²². The goal of the study on how organizational culture affects insurance businesses' organizational effectiveness in Kenya is to clarify the organizational cultural dynamics that affect organizational effectiveness in the country's insurance sector.

II. Material And Methods

Research design has been defined by several researchers, but no single concept is universally accepted. Research design is a deliberate set of steps and methods that a researcher will combine when carrying out research in a rational, successful, and efficient manner²³. Since the goal of this study is to investigate the specifics of what, where, and how organizational culture affects organizational effectiveness, a descriptive research approach was used. Additionally, other researchers have successfully employed cross-sectional study design in relevant investigations^{24,25}, proving that it is applicable to the current investigation. A cross-sectional study is defined by²⁶ as a research methodology that gathers data from several respondents at a particular moment in time. This methodological decision allowed for a comprehensive examination of the relationships between organizational culture and organizational effectiveness, yielding insights that would help with both academic research and real-world organizational implementations.

All 63 of Kenya's registered insurance businesses were the subject of this study, but the heads of operations and human resources received special attention because it was thought that they are familiar with the organizational culture that their companies follow. Therefore, the total target population, which consisted of 126 participants, comprising of the heads of operations and human resources of the approved insurance companies with their main headquarters in Nairobi City County, Kenya. Participants included two representatives from each of the 63 regulated insurance companies with their headquarters located in Nairobi City County, Kenya, and one representative from each of the 63 insurance companies with their main offices in Nairobi City County, the operations and human resources departments, for a total of 126 participants.

The researcher utilized a structured questionnaire to gather information from the participants. A 5-point Likert scale was used in conjunction with both open-ended and closed-ended items in the questionnaire to elicit the most unbiased response from the participants. For this study, a questionnaire worked best because it can

gather a lot of data in the shortest period. Additionally, considering the tight deadlines of the academic semester, a questionnaire would save a great deal of time and money while gathering data. This was made possible by the researcher dropping the questionnaire to the participants and picking it up when they had completed it. The design of the questionnaire enabled the gathering of information important to the goals of the study.

The researcher obtained approval from participants and authorized bodies before collecting data from the respondents. This is both an ethical and moral requirement that permission must be sought beforehand. First, and foremost, an official letter of introducing the researcher was acquired from Kenyatta University Graduate School and the NACOSTI, which added to the confidence of the respondent that the researcher was conducting the study for academic purposes only. As required by research ethics, the researcher secured additional approval from the management of insurance companies licensed to operate in Kenya after receiving permission from NACOSTI. The research instruments were handed over to the head of operations and head of human resources to answer the questionnaire. The participants were given up to seven days to answer the questionnaire by filling in all the blank spaces and appropriately ticking the boxes on the statement on the preferred choices. The researcher engaged a research assistant who went around after seven days, collecting the filled questionnaires and handing them over to the researcher for further processing and analysis.

The study employed scientific data analysis approaches, specifically the Statistical Package for Social Sciences (SPSS) v26 software, to present data in an analytical and comprehensible manner. Analytical methods, both descriptive and inferential, were used to analyse the gathered data. Frequencies, percentages, means, and standard deviations are examples of descriptive statistics. Inferential statistics, like multiple regression analysis and correlation analysis, will be used to determine the relationship between the variables being studied. For ease of comprehension, the results will be tallied and displayed using a variety of presentation formats, including tables, figures, and pie charts. The data will be analysed using the multiple regression model, which is described below, to determine how the study variables relate to one another.

The formula is.

$$Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$$

Where:

Y represent organization effectiveness, β_0 represent constant, X_1 represent communication, X_2 represent expectation, X_3 represent behavioural style, X_4 represent policy and procedure, ε represent error term and $\beta_1, \beta_2, \beta_3, \beta_4$ represent regression coefficients.

III. Result

Descriptive Statistic Analysis

Communication

The study tried to examine the effect of communication on the organizational effectiveness of insurance companies with headquarters in Nairobi City County. The descriptive results of the communication variable are presented in Table 1.

Table 1: Descriptive results on Communication

Communication	F	Mean	Std. Dev
My company is effective in face-to-face communication with stakeholders.	96	4.530	0.5345
My organization uses email communication effectively to pass messages to stakeholders.	96	4.556	0.5325
Social media communication is a major means of passing information to stakeholders in my company.	96	4.026	0.9601
Mean score	96	4.370	0.6757

Source: Survey Data (2025)

The overall mean score for communication practices stands at 4.370, reinforcing the perception that communication within the industry is generally effective. The relatively low standard deviation of 0.6757 indicates that this positive perception is consistent across respondents. Taken together, these results suggest that effective communication, particularly through face-to-face and email channels, is a key component of organizational culture in the insurance sector. While social media is recognized as a valuable tool, its adoption and effectiveness may still be evolving, contributing to some variability in responses. The study results support²⁷ finding that employee communication behaviours are positively and significantly correlated to internal communication, which in turn influences the performance of the organization. Further, the results also support²⁸, who concluded that effective national communication has a significant influence on the effectiveness of government service delivery among African Countries.

Expectations

The study examined the effect of expectations as one of the key elements of organizational culture on organizational effectiveness among insurance companies. The results of the responses were presented in Table 2

Table 2: Descriptive results on Expectations

Expectation	F	Mean	Std. Dev
Our organization expects employees to respond promptly to customer inquiries	96	4.274	0.7266
My organization places strong emphasis on employees setting specific, measurable goals for their work.	96	4.333	0.6017
My organization expects all employees to communicate openly and respectfully with colleagues.	96	4.368	0.6242
Mean score	96	4.325	0.6509

Source: Survey Data (2025)

This expectation underscores the customer-centric approach prevalent in the insurance industry, where timely communication can significantly affect client satisfaction and organizational reputation. The standard deviations across these expectations are relatively low (ranging from approximately 0.6017 to 0.7266), indicating a consistent perception among respondents that these expectations are integral to their organizational culture. The overall mean expectation score of 4.325 further emphasizes a strong and uniform culture that prioritizes responsiveness, goal-setting, and respectful communication. The results reflect²⁸ finding that diversity expectations influence organizational effectiveness in a great way.

Behavioural Style

The study also investigated how behavioural style affects organizational effectiveness among the insurance companies with headquarters in Nairobi City County in Kenya. The descriptive results on behavioral style are represented in Table 3.

Table 3: Descriptive results on behavioral style

Behavioral style	F	Mean	Std. Dev
In my organization, responsible leadership is demonstrated through accountability, transparency, and ethical decision-making.	96	4.214	0.7860
My organization encourages and rewards innovative work, fostering a culture of creativity and continuous improvement.	96	4.410	0.7210
The characteristics valued in my organization include adaptability, resilience, and a growth mindset, contributing to overall effectiveness and success.	96	4.291	0.6305
Mean score	96	4.305	0.7125

Source: Survey Data (2025)

Overall, the combined mean score of 4.305 indicates a positive and progressive behavioural climate within the industry. The consistent recognition of responsible leadership, innovation, and adaptability underscores a shared commitment to organizational excellence and resilience. These behavioural styles collectively create an environment that encourages ethical conduct, creativity, and flexibility, traits that are vital for thriving in the competitive and dynamic landscape of the insurance industry. These findings are in tandem with²⁹ who observed that there was a statistically significant relationship between TKDA's organizational performance and innovative behaviour. Further, the results support the findings by³⁰, who indicated that there existed a strong and positive correlation between employee involvement as one of the behavioural style elements and performance outcomes of public universities in Kenya.

Policy and Procedures

Table 4: Descriptive results on Policy and Procedures

Policy and procedure	F	Mean	Std. Dev
My organization has clear and well-defined rules and regulations that govern the activities of our operations.	96	4.624	0.5978
Compliance with rules, regulations, and guidelines is consistently monitored and enforced throughout the organization.	96	4.667	0.4734
Regular review and updating of policies and procedures ensures that they remain relevant and effective in guiding organizational activities.	96	4.316	0.6650
Mean score	96	4.536	0.5787

Source: Survey Data (2025)

Overall, the mean score of 4.536 indicates that policies and procedures are a significant focus within these organizations, underpinning their operational integrity and strategic adaptability. The low variability across responses suggests a shared understanding and consistent application of well-defined rules, enforcement, and periodic updates. This commitment to clear policies and diligent oversight contributes to a cohesive organizational environment that values compliance, relevance, and ongoing refinement of operational frameworks. The results are consistent with the findings by³¹, who found that there is a significant correlation between the internal

organizational policies of banks and their performance. In addition, the results support the past empirical study by³² that public procurement policy is statistically significant in determining organizational performance.

Organizational Effectiveness

Table 5: Descriptive results on organizational effectiveness

Organizational Effectiveness	F	Mean	Std. Dev
Our organization has experienced a consistent increase in its market share over the past year.	96	4.190	0.8120
Our organization actively monitors and adapts to market trends.	96	3.820	0.5978
Our organization has seen a steady increase in new customer acquisitions.	96	4.120	0.7980
Our organization's organizational culture promotes customer satisfaction.	96	4.010	0.7110
Mean score	96	4.035	0.7297

Source: Survey Data (2025)

Overall, the combined mean score of 4.035 indicates a generally favourable view of organizational effectiveness, emphasizing growth, market responsiveness, and customer-centric practices. The moderate standard deviation reflects some diversity in perceptions, but overall, the data suggest that organizations are making strides in expanding their market share and enhancing customer satisfaction, which are critical markers of organizational success in a competitive environment. The results are consistent with the findings by³² who indicated that organizational success and policy stability were positively and statistically significant and correlated.

Inferential Analysis and Interpretation

Correlation Analysis

Table 6: Results of Spearman correlation matrix

		Organizational Effectiveness	Communication	Expectation	Behavioral style	Policy and procedure
Organizational Effectiveness	Pearson Correlation	1				
	Sig. (2-tailed)					
Communication	Pearson Correlation	-0.0046	1			
	Sig. (2-tailed)	0.9605				
Expectation	Pearson Correlation	0.2129*	0.4605*	1		
	Sig. (2-tailed)	0.0212	0			
Behavioral style	Pearson Correlation	0.3078*	-0.0044	0.0386	1	
	Sig. (2-tailed)	0.0007	0.9629	0.6792		
Policy and procedure	Pearson Correlation	0.4341*	0.1482	0.2746*	0.3649*	1
	Sig. (2-tailed)	0	0.1108	0.0027	0.0001	
	N	96	96	96	96	96

* Correlation is significant at the 0.01 level for a 2-tailed

Source: Survey Data (2025)

Correlation analysis presented in Table 6 highlights three significant relationships. Firstly, expectations are positively correlated with organizational effectiveness, with a correlation coefficient of 0.2129 and a p-value of 0.0212, indicating significance at the 0.05 level. Secondly, behavioural style shows a significant positive correlation with organizational effectiveness, with a coefficient of 0.3078 and a p-value of 0.0007, significant at the 0.01 level. Lastly, policy and procedure are strongly positively correlated with organizational effectiveness, with a coefficient of 0.4341 and a p-value of 0.000, also significant at the 0.01 level.

Regression Analysis

Model Summary

Table 7: Model summary

Model Summary				
Model	R	R-Square	Adj. R-Square	Std. Error of the Estimate
1	0.757	0.573	0.564	0.4332

a. Predictors: (Constant), organizational culture, and organizational effectiveness

Source: Survey Data (2025)

The regression model examining the effect of organizational culture on organizational effectiveness in Kenyan insurance companies shows a strong relationship, as indicated by the R-value of 0.757. The R-squared

value of 0.573 suggests that approximately 57.3% of the variation in organizational effectiveness can be explained by the combined influence of organizational culture variables included in the model. The adjusted R-squared of 0.564 accounts for the number of predictors and indicates that about 56.4% of the variance in organizational effectiveness is attributable to the predictors, suggesting a good fit of the model to the data. The standard error of the estimate, at 0.4332, reflects the average distance that the observed values fall from the regression line, indicating relatively precise predictions. Overall, this model underscores that organizational culture significantly influences organizational effectiveness in the insurance sector in Kenya, with over half of the variability in effectiveness explained by the factors included in the analysis. The results reflect the study findings by³² who aver that organizational success is positively and statistically significantly correlated with organizational policies.

ANOVA Results

Table 8: Analysis of Variance (ANOVA)

ANOVA					
	Model	Sum of Squares	df	Mean Square	F
1	Regression	48.072	4	12.018	27.884
	Residual	42.212	91	0.464	
	Total	90.284	95		

Source: Survey Data (2025)

Table 8 presents an analysis of variance (ANOVA) for a regression model, exploring the relationship between organizational culture and organizational effectiveness. The model explains a significant portion of the variance in organizational effectiveness. The regression sum of squares (48.072) indicates that 4 predictor variables (as indicated by the 4 degrees of freedom) account for 48.072 units of variance. The residual sum of squares (42.212) represents the remaining unexplained variance in organizational effectiveness. The total sum of squares (90.284) is the overall variance in the observed organizational effectiveness scores. Crucially, the F-statistic (27.884) is highly significant ($p < 0.000$), suggesting that the model is statistically significant in explaining the variance in organizational effectiveness. In other words, the independent variables (organizational culture aspects) have a meaningful impact on the dependent variable (organizational effectiveness).

Coefficient of Determination

Table 9. Coefficients of determination

	Model	Regression Co-efficient		t	Sig.
		B	Unstandardized Co-efficient		
1	Constant	1.31	0.076		17.237 0.000
	Communication	0.08	0.332	0.241	0.044
	Expectation	0.197	0.046	4.283	0.000
	Behavioral style	0.583	0.081	0.662	7.198 0.000
	Policy and procedure	0.416	0.083	0.356	5.012 0.002

Source: Survey Data (2025)

a. Predictors: (Constant), communication, expectation, behavioural style, and policy and procedures
b. Dependent Variable: Organizational Effectiveness

The coefficients of determination from the regression analysis highlight the relative influence of various organizational culture factors on organizational effectiveness. The constant term indicates a baseline effectiveness level of 1.31, which is statistically significant. Among the predictors, behavioural style emerges as the most impactful, with a large unstandardized coefficient of 0.583 and a high standardized beta of 0.662, both highly significant. This suggests that improvements in behavioural style are strongly associated with increases in organizational effectiveness. Policy and procedures also play a significant role, with a coefficient of 0.416 and a beta of 0.356, indicating that clear policies and procedures contribute positively to effectiveness. Expectation has a moderate yet significant effect, with a coefficient of 0.197 and a beta of 0.192, implying that higher organizational expectations are linked to better effectiveness. Conversely, communication, while statistically significant, shows a very small coefficient and Beta value, indicating that its impact on organizational effectiveness is relatively minor compared to the other variables. Overall, these findings suggest that focusing on enhancing behavioural styles and establishing robust policies and procedures can substantially improve organizational effectiveness, with expectations also playing a meaningful role, whereas communication, although important, has a comparatively lesser effect.

IV. Discussion

The main purpose of the study was to assess the effect of organizational culture on the effectiveness of insurance companies with headquarters in Nairobi City County. To achieve this main objective, the study focused on determining specific objectives by focusing on organizational culture constructs, namely, communication, expectation, behavioral styles, policies and procedures, and organizational effectiveness. The study adopted a descriptive research design with data collected using a questionnaire from the 126 participants, consisting of heads of operations and human resources. The data was analyzed using SPSS v26 software, and the response rate was 76% which was adequate for the research inferences.

The findings indicate that communication within insurance organizations is perceived as highly effective, with face-to-face interactions and email identified as the most valued channels. These traditional communication methods are well-established and contribute positively to organizational culture and performance, and link effective communication to improved organizational outcomes. Social media, while recognized as an important tool, received a slightly lower mean score, coupled with greater variability in responses, suggesting inconsistent adoption and perceived effectiveness across organizations. Overall, the strong positive perception of communication practices, supported by a low standard deviation, underscores its role as a vital element influencing organizational effectiveness in the insurance sector. The results reinforce the idea that effective internal and stakeholder communication fosters better organizational performance, consistent with research emphasizing the importance of communication behaviors in enhancing organizational success and service delivery.

The findings highlight that expectations as an element of organizational culture are highly prioritized within insurance companies, with respondents strongly endorsing key behavioral standards that contribute to organizational effectiveness. The highest-rated expectation is that employees communicate openly and respectfully with colleagues, emphasizing the importance of a respectful, transparent environment that fosters teamwork and a positive climate. Closely following is the expectation that employees set specific, measurable goals, reflecting a culture that values performance management, accountability, and clarity in individual contributions. Additionally, the high scores for prompt responses to customer inquiries underscore a customer-centric approach, where timely communication enhances client satisfaction and organizational reputation. The relatively low variability in responses indicates a widespread and consistent recognition of these expectations as vital to organizational success. Overall, these high expectation scores demonstrate a strong, cohesive culture that emphasizes respectful communication, goal orientation, and responsiveness, which collectively underpin and drive organizational effectiveness in the insurance sector.

The findings reveal that behavioral style is a vital element of organizational culture in the insurance industry, with a strong emphasis on responsible leadership characterized by accountability, transparency, and ethical decision-making, reflecting a widely shared commitment to ethical practices and responsible governance. Additionally, organizations highly value fostering innovation, encouraging and rewarding creative efforts, which underscores the importance placed on continuous improvement and adaptability to remain competitive. Traits such as resilience, adaptability, and a growth mindset are also recognized as key contributors to organizational success, with consistent acknowledgment across surveyed entities. Collectively, these behavioral traits, responsible leadership, innovation, and adaptability, form a progressive and resilient cultural climate that promotes ethical conduct, creativity, and agility, which are essential for thriving in the dynamic and competitive insurance sector. The high mean scores and low variability indicate a shared understanding and cultivation of these behaviors, aligning with prior research that links such behavioral styles to enhanced organizational effectiveness and performance outcomes.

The findings indicate that policies and procedures are a core element of organizational culture in insurance companies, emphasizing clarity, compliance, and continuous improvement. Respondents widely agree that their organizations maintain clear, comprehensive rules that effectively guide daily operations, with high mean scores and low variability, reflecting a shared understanding. Compliance with these policies is highly prioritized, reinforcing a culture of accountability and integrity, which is crucial for maintaining operational standards and legal adherence. Furthermore, organizations actively review and update their policies to stay relevant and adapt to changing circumstances, fostering ongoing improvement in governance. Overall, the strong focus on well-defined policies, consistent enforcement, and regular updates creates a cohesive environment that promotes operational excellence, strategic flexibility, and organizational effectiveness. These results align with previous research linking clear policies and compliance to enhanced organizational performance across various sectors.

V. Conclusion

Traditional channels such as face-to-face interactions and email are highly valued and perceived as vital for fostering a positive organizational environment and driving performance improvements. While social media is recognized as an emerging communication tool, its inconsistent adoption suggests room for further integration.

The strong emphasis on respectful and open communication, goal setting, and prompt customer responses reflects a cohesive culture that values accountability, performance, and client satisfaction. The consistent recognition of these behavioral standards across respondents underscores their importance in fostering a positive, productive environment that drives organizational success. The emphasis on responsible leadership, characterized by accountability, transparency, and ethical decision-making, alongside a strong focus on fostering innovation, resilience, and adaptability, creates a progressive and resilient cultural environment. The widespread acknowledgment and high consistency in these behavioral traits underscore their importance in promoting ethical conduct, continuous improvement, and agility, key factors for sustaining competitive advantage. Finally, the emphasis on clear, comprehensive, and regularly updated policies fosters a culture of accountability, compliance, and continuous improvement, which are essential for maintaining operational standards and legal adherence. The high level of shared understanding and consistent enforcement across organizations promotes operational consistency and strategic flexibility, ultimately supporting organizational excellence. These results affirm that well-defined and effectively managed policies and procedures are instrumental in improving organizational performance and resilience in the competitive insurance sector.

References

- [1] Steiner, A., Jack, S., Farmer, J., & Steinerowska-Streb, I. (2022). Are They Really A New Species? Exploring The Emergence Of Social Entrepreneurs Through Giddens's Structuration Theory. *Business & Society*, 61(7), 1919-1961.
- [2] Tedla, T. B. (2016). The Impact Of Organizational Culture On Corporate Performance (Doctoral Dissertation, Walden University).
- [3] Nikpour, A. (2017). The Impact Of Organizational Culture On Organizational Performance: The Mediating Role Of Employees' Organizational Commitment. *International Journal Of Organizational Leadership*, 6, 65-72.
- [4] Langer, J., & Leroux, K. (2017). Developmental Culture And Effectiveness In Non-Profit Organizations. *Public Performance & Management Review*, 40(3), 457-479.
- [5] Costanza, D. P., Blacksmith, N., Coats, M. R., Severt, J. B., & Decostanza, A. H. (2016). The Effect Of Adaptive Organizational Culture On Long-Term Survival. *Journal Of Business And Psychology*, 31(3), 361-381.
- [6] Ramlan, S., Abashah, A., Samah, I., Rashid, I., & Radzi, W. N. W. M. (2018). The Impact Of Language Barrier And Communication Style In Organizational Culture On Expatriates' Working Performance. *Management Science Letters*, 8(6), 659-666.
- [7] Lubis, F. R., & Hanum, F. (2020). Organizational Culture. In 2nd Yogyakarta International Conference On Educational Management/Administration And Pedagogy (YICEMAP 2019) (Pp. 88-91). Atlantis Press.
- [8] Mpungose, C. B. (2020). Emergent Transition From Face-To-Face To Online Learning In A South African University In The Context Of The Coronavirus Pandemic. *Humanities And Social Sciences Communications*, 7(1), 1-9.
- [9] Goldenweiser, A. A. (1917). Religion And Society: A Critique Of Emile Durkheim's Theory Of The Origin And Nature Of Religion. *The Journal Of Philosophy, Psychology And Scientific Methods*, 113-124.
- [10] Gordon, G. G., & Ditomaso, N. (2022). Predicting Corporate Performance From Organizational Culture. *Journal Of Management Studies*, 29(6), 783-798.
- [11] Hassan, F. S. U., Shah, B., Ikramullah, M., Zaman, T., & Khan, H. (2011). The Role Of Organizational Culture In Predicting Organizational Effectiveness: A Case From Developing Countries. *International Business And Management*, 3(2), 99-111.
- [12] Lee, J. C., Shiue, Y. C., & Chen, C. Y. (2016). Examining The Impacts Of Organizational Culture And Top Management Support Of Knowledge Sharing On The Success Of Software Process Improvement. *Computers In Human Behavior*, 54, 462-474.
- [13] Akpa, V. O., Asikhia, O. U., & Nneji, N. E. (2021). Organizational Culture And Organizational Performance: A Review Of Literature. *International Journal Of Advances In Engineering And Management*, 3(1), 361-372.
- [14] Aranki, D. H., Sufian, T. S., & Sweis, R. J. (2019). The Relationship Between Organizational Culture And Organizational Commitment. *Modern Applied Science*, 13(4), 137-154.
- [15] Slijepcevic, M., & Krstic, J. (2020). Organizational Culture And Perceived Effectiveness: A Case Study Of An Insurance Company. *Management: Journal Of Sustainable Business And Management Solutions In Emerging Economies*, 25(2), 29-40.
- [16] Naranjo-Valencia, J. C., Jiménez-Jiménez, D., & Sanz-Valle, R. (2016). Studying The Links Between Organizational Culture, Innovation, And Performance In Spanish Companies. *Revista Latinoamericana De Psicología*, 48(1), 30-41.
- [17] Pawirosumarto, S., Sarjana, P. K., & Gunawan, R. (2021). The Effect Of Work Environment, Leadership Style, And Organizational Culture On Job Satisfaction And Its Implications Towards Employee Performance In Parador Hotels And Resorts, Indonesia. *International Journal Of Law And Management*.
- [18] Schneider, B., Ehrhart, M. G., & Macey, W. H. (2016). *Organizational Climate And Culture*. Sage Publications, Inc.
- [19] Raina, A. D., & Shahnewaz, M. G. (2017). Organizational Effectiveness In Banks And Insurance Companies: A Comparative Study Of Public And Private Sectors. *IUP Journal Of Management Research*, 16(1), 1-9
- [20] Olowokudejo, F., Aduloji, S. A., & Oke, S. A. (2011). Corporate Social Responsibility And Organizational Effectiveness Of Insurance Companies In Nigeria. *The Journal Of Risk Finance*, 12(3), 156-167.
- [21] Ponnu, A. L. D., & Hassan, Z. (2015). The Influences Of Organizational Culture On Performance Management. *International Journal Of Accounting, Business And Management*, 3(1), 135-145.
- [22] Sani, A. D. (2012). Strategic Human Resource Management And Organizational Performance In The Nigerian Insurance Industry: The Impact Of Organizational Climate. *Business Intelligence Journal*, 5(1), 8-20.
- [23] Kothari, C.R. (2014). *Research Methodology. Methods And Techniques*. New Delhi: New Age
- [24] Adede O. (2017). *Electronic Marketing Practices, Corporate Culture, Competitive Environment, And Performance Of Telecommunications Companies In Kenya*. (Published Phd's Thesis). The University Of Nairobi.
- [25] Ndege J. & Kegoro H.O. (2019). Brand Awareness, Customer Characteristics On Customer Loyalty Of Savings And Credit Cooperative Societies In Embu County, Kenya. *International Academic Journal Of Human Resource And Business Administration*, 3(7):213-227
- [26] Mugenda, O.M., &Mugenda, B.G. (2009). *Research Methods-Quantitative And Qualitative Approaches*. Nairobi: Acts Press Publishers.
- [27] Kim, Y. (2018). Enhancing Employee Communication Behaviors For Sensemaking And Sensegiving In Crises: Strategic Management Approach For Effective Internal Crisis Communication. *Journal Of Communication Management*, 22(4), 451-475.

- [28] Lorente-Paramo, A. J., Hernandez-Garcia, A., & Chaparro-Pelaez, J. (2020). Influence Of Cultural Dimensions On Promotional E-Mail Effectiveness. *Technological Forecasting And Social Change*, 150, 119788.
- [29] Akparep, J. Y., Jengre, E., & Mogre, A. A. (2019). The Influence Of Leadership Style On Organizational Performance At Tumakavi Development Association, Tamale, Northern Region Of Ghana. *Open Journal Of Leadership*, 8(01), 1-9
- [30] Antony, J. & Bhattacharyya, S. (2023). Measuring Organizational Performance And Organizational Excellence Of Smes – Part 2: An Empirical Study On Smes In India. *Measuring Business Excellence*, 14(3), 42-52. <Https://Doi.Org/10.1108/13683041011074209>
- [31] Makau, M. M., & Muna, W. (2020). Effects Of Internal Organizational Policies On The Performance Of Government-Owned Commercial Banks In Kenya. *International Academic Journal Of Law And Society*, 1(2), 1-27.
- [32] Nyaboke, J. M., Arasa, R., & Ombui, K. (2023). Effects Of Public Procurement Policies On Organizational Performance: A Case Of Water Services Regulatory Board. *International Journal Of Social Sciences And Entrepreneurship*, 1(5), 89-103.