



## INFLUENCE OF STRATEGIC LEADERSHIP ON PERFORMANCE OF INSURANCE COMPANIES IN KENYA

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### Abstract

*Strategic leadership plays a key role in setting direction and inspiring adoption and implementation of change in the organization. In order to ensure stable insurance industry, it is important that appropriate leadership is put in place. The general objective of the study was to determine the role of strategic leadership on performance of insurance companies in Kenya, guided by; to establish the effect of employee engagement on performance of Insurance companies, to determine the effect of strategic communication on performance of Insurance companies and to examine the effects of envisioning on performance of Insurance companies. The study adopted a descriptive research design. Primary Data was collected. The target population for this study was 1127 employees of 56 insurance companies from which a sample of 287 was selected. Inferential statistics was used to analyze information generated from respondents. Conclusions were made that strategic leadership influenced the performance of insurance companies. Managers should pay special attention to antecedents of leadership and all the factors which foster employee commitment so as to increase employee performance and subsequently increase organizational productivity: Need to focus on determining corporate strategic direction verified in this study to ensure the strategic competitiveness and performance of their organizations.*

*Keywords: Strategic Leadership, Employee engagement, strategic communication, Envisioning, performance*

## INTRODUCTION

Despite the fact that insurance has been practiced for over a thousand years' world over, it is still a fact that insurance uptake is still very low, not only in Kenya but the world over. The Insurance industry faced difficult economic environment in 2011. Overall gross premium declined by 0.8% in real terms. Premium growth in the industrialized countries was negative 1.1%. Emerging markets had an average growth of 1.3%, (Swiss Re-sigma 3/2012). Statistics show that Global life insurance premiums shrank by 2.7% in 2011. Advanced markets contracted by 2.3%, with the sharpest decline observed in Western Europe (9.8%).The US market recorded moderate growth of 2.9%. Global non-life insurance premiums rose by 1.9% in 2011 (AKI report 2011). Insurance penetration is a global problem with developed markets like UK at about 11% and USA at about 8.6% (Swiss Re, Economic Research and Consulting).

The researcher attributes the challenges facing Insurance firms to lack of strategic leadership. Strategic Leadership is the ability to influence others to voluntarily make decisions that enhance the prospects for the organization's long-term success while maintaining long-term financial stability (Gint, 2011). Pearce and Robinson (2012) argue that strategic leadership challenge is to galvanize commitment among employees as well as other stakeholders outside the organization to embrace change and implement strategies intended to position an organization to succeed. Leaders help their organizations embrace change by developing a vision. The aim of strategic leadership is to develop an environment in which employees consider the organization's needs in context of their own job so that they are able to efficiently execute their duties and achieve set goals.

The study will be anchored on three theories; Situational leadership theory, Fiedler's Leadership Contingency Theory and Transformational Leadership Theory. Situational leadership theory proposes that effective leadership requires a rational understanding of the situation and an appropriate response, rather than a charismatic leader with a large group of dedicated followers (Grint 2011). The Concept of Strategic Leadership is anchored on the Fiedler's Leadership Contingency Theory. This perspective was spearheaded by Fiedler (1967) who argues that a leader's effectiveness is dependent on the interaction of the leader's style and characteristics of the situation defined as leader-member relations, task-structure and leader-position power. Based on empirical evidence, Bass (1985) modified the original Transformational Leadership construct. Over time, four factors or components of Transformational Leadership emerged. These components include idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration.

## **Statement of the Problem**

Over the last one decade, a number of insurance companies have closed shop and eventually liquidated. This brings out the question of whether leadership issues contribute to underperformance of these companies and whether proper adoption of strategic leadership will result to insurance companies performing better and making financially sound decisions. In order to enhance performance, different companies have engaged in various forms of strategic leadership but it is not clear which has the biggest impact on performance.

Previous studies have fallen short of explaining exhaustively variations in performance specifically on the influence of strategic leadership on the relationship between employee engagement and organizational performance. These studies, however, did not consider the influence of strategic leadership on organizational performance and employee engagement. The studies further created contextual gap since all of them were not based on Insurance firms in Kenya. The present study filled contextual gap by studying the effects of strategic leadership on performance in Insurance firms in Kenya.

## **Objectives of the Study**

- i. To establish the influence of employee engagement on performance of Insurance companies in Kenya.
- ii. To find out the effect of strategic communication on performance of Insurance companies in Kenya.
- iii. To examine the effects of envisioning on performance of Insurance companies in Kenya.

## **LITERATURE REVIEW**

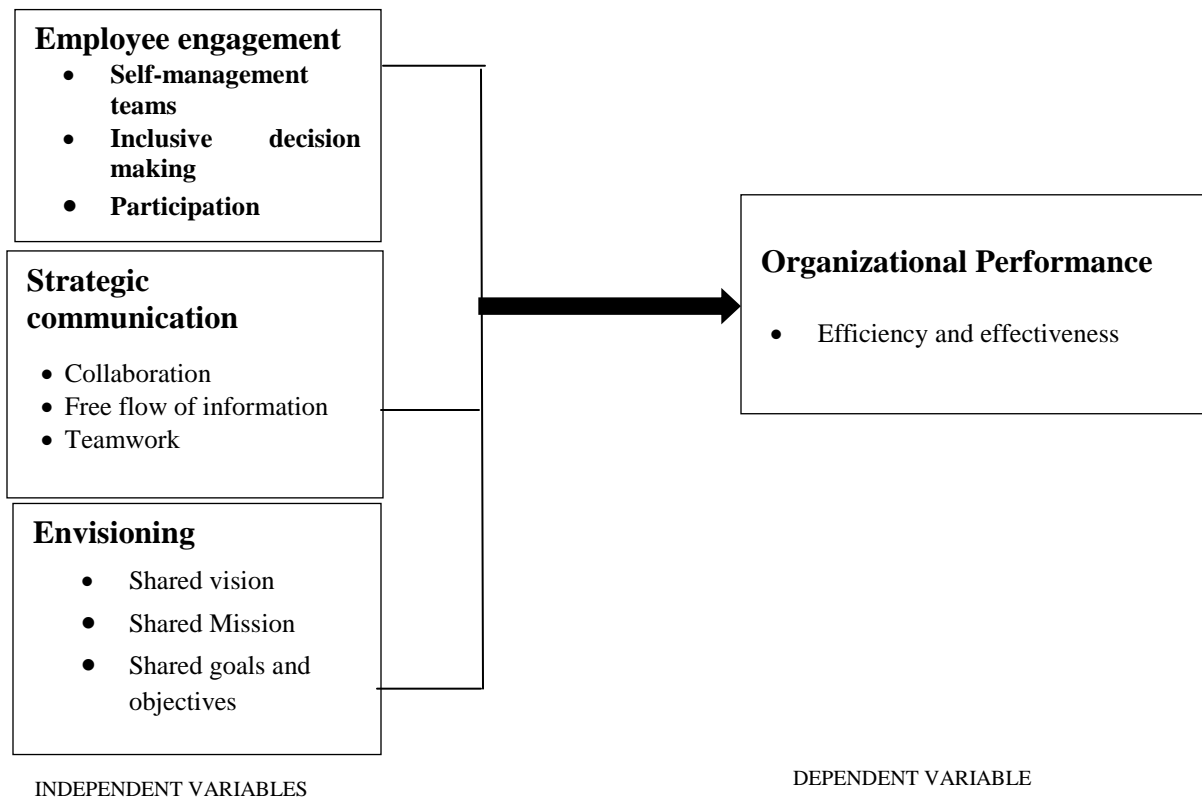
### **Employee Engagement**

Markos and Sridevi (2010) viewed employee engagement as having a positive influence on organizational performance, stating that the more engaged employees are, the better the organization performs and has a positive influence on performance outcomes such as productivity, profitability, employee retention, safety and customer loyalty. Devi (2017) shared the same view, however argued that organizations could improve various business functions by using employee engagement as a strategic tool. Wellins and Bernthal (2015) posted that a positive work environment encourages employees to be driven and perform exceptionally to improve levels of productivity, profitability, the delivery of superior products or services and the better utilization of organizational resources. Alagaraja and Shuck (2015) identified a third link being alignment and argued that a state of engagement is only realized through the

organization's ability to drive alignment at all levels namely, individual, team, intergroup and organizational levels.

Swathi (2013) advocated that an employee's level of engagement is influenced by his or her perception of how attractive and meaningful a job is. Garber (2012) claimed that leaders need to play an active role in making their employees jobs more interesting, challenging and rewarding and provide employees with the platform to identify ways of making their jobs more challenging and productive, thus encouraging employee involvement. Truss (2014) highlighted that jobs consisting of features such as autonomy, task variety, feedback and significance, encourages positive employee engagement, giving rise to psychological states such as experienced meaningfulness, experienced responsibility and knowledge of results. Chiekezie and Onyekachukwu (2015) stated that job design has three aims: to fulfil the requirements of the organization in terms of productivity, operational efficiency and service or product quality and to fulfil the individual's need for accomplishment.

Figure 1: Conceptual Framework



### Strategic communication

Habib (2010) investigated the interdependency of job satisfaction and job performance, effect of communication and attitude towards work on performance using a survey data collected from

310 employees of 15 advertising agencies of Pakistan. They found that employees having greater job satisfaction perform well and employees having good attitude towards work are highly satisfied compared to employees who are less inclined towards their work. Ali (2010) found that there is positive relationship between corporate social responsibility and employee commitment as well as between communication and organisational performance. They therefore concluded that organisations can improve their performance through communication by engaging in social activities since such activities also include the welfare of employees and their families.

Shuck and Rose (2013) showed that the effectiveness of leaders' communication had a significantly strong relationship to employee's engagement and intent to stay. More specifically, their research found that each level of leadership and message communicated by that level revealed a correlation to employee engagement and intent to stay. Additionally, the study examined the relationship between employee engagement and intent to stay with several significant leadership styles. More direct one-on-one communication aimed at specifically linking employee roles and behaviors to larger organizational goals.

### **Envisioning**

Akintayo (2010) investigated the impact of work-family role conflict on employee commitment of Industrial Workers in Nigeria and found that there was a significant but negative contribution of work-family role conflict to employee commitment. Based on this finding, Akintayo (2010) recommended that organizational support program needs to be introduced and provided for all levels of workers in order to reduce the burden of work-family role conflict interface and virtually induced commitment to their jobs. He further stated that the level of family responsibilities of the workers need to be considered during recruitment, in assigning responsibilities and placement process in order to foster employee commitment. Schaufeli and Salanova (2012) examined the linkage between transformational leadership and employee commitment by focusing on psychological empowerment and structural distance using a sample of 520 staff nurses employed by a large public hospital in Singapore. Their findings showed that there is a positive association between transformational leadership and employee commitment.

Shastri (2010) examined the relationship between charismatic leadership and employee commitment in Indian organizations and found that the two major antecedents (Charismatic leadership and job satisfaction) exert strong effect on employee commitment of Indian organizations. This finding indicates that people tend to be more satisfied if their leader displays charismatic behavior which makes them to be more committed to their organization. Since it was found that leader's sensitivity to member's needs is related to employee commitment, then

managers need to be clear about the goals and values of the organization so as to align them with the needs of the workers.

### Research Gaps

Literature has exposed various conceptual gaps among the relationship of strategic leadership, employee commitment, employee engagement and performance. The gaps are conceptual and contextual in nature. The conceptual gaps include those identified in the literature review regarding the relationship between the concepts under study. The contextual gaps relate to the insurance companies in Kenya.

### METHODOLOGY

The study adopted a cross-sectional design. The populations for this study was 1127 employees of 56 insurance companies operating in Kenya and registered by Insurance Regulatory Authority as at 31<sup>st</sup> December 2017 from where a sample size of 287 was drawn by the use of simple random sampling procedure. The primary data was collected using questionnaires that were self-developed by the researcher while the secondary data was collected from existing materials within the institutions to be studied. Correlation analysis was undertaken to establish the relationship between the variables and findings were presented in tables.

### FINDINGS AND DISCUSSION

#### Regression Analysis

The study sought to establish the influence of strategic leadership on performance of insurance companies in Kenya. These practices include: Employee engagement, Strategic communication and Envisioning. The regression model was:

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

Whereby:

Y = Organisation Performance;

X1 = Employee engagement

X2= Strategic communication;

X3= Envisioning

$B_0, \beta_1, \beta_2, \beta_3$ ,=Regression model coefficients.

$\varepsilon$  = Error Term.

$B_0$  is the model's constant, and  $\beta_1 - \beta_3$  are the regression coefficients while  $\varepsilon$  is the model's significance from f-significance results obtained from analysis of variance (ANOVA).

Table 1: Model's Goodness of Fit Statistics

<b>R</b>	<b>R Square</b>	<b>Adjusted R Square</b>	<b>Std. Error of the Estimate</b>	<b>Durbin-Watson</b>
.654 <sup>a</sup>	.427	.403	.1643	1.341

a. Predictors: (Constant), employee engagement, strategic communication and envisioning

Table 1 shows that there is a good linear association between the dependent and independent variables used in the study. This is shown by a correlation (R) coefficient of 0.654. The determination coefficient as measured by the adjusted R-square presents a moderately strong relationship between dependent and independent variables given a value of 0.403. This depicts that the model accounts for 42.7% of the total observations while 57.3% remains unexplained by the regression model.

Durbin Watson test was used as one of the preliminary test for regression to test whether there was any autocorrelation within the model's residuals. Given that the Durbin Watson value was close to 2 (1.341), there was a positive autocorrelation in the model's residuals.

Table 2: Analysis of Variance (ANOVA)

<b>Model</b>		<b>Sum of Squares</b>	<b>df</b>	<b>Mean Square</b>	<b>F</b>	<b>Sig.</b>
1	Regression	2.132	2	3.621	13.457	.035 <sup>a</sup>
	Residual	8.431	125	.067		
	Total	12.234	127			

a. Predictors: (Constant), Employee engagement, Strategic communication and Envisioning

b. Dependent Variable: Organizational performance

The ANOVA statistics presented in the table above was used to present the regression model significance. An F-significance value of  $p = 0.035$  was established showing that there was a probability of 3.5% of the regression model presenting a false information. Thus, the model is significant.

Table 3: Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients		Sig.
	B	Std. Error	Beta	T	
(Constant)	4.321	.425		8.545	.045
Employee engagement,	.621	.154	.656	4.032	.031
Strategic communication	.562	.874	.241	.640	.039
Envisioning	.368	.441	.282	1.031	.038

a. Dependent Variable: Organizational performance

The following regression result was obtained:

$$Y = 4.321 + 0.621X_1 + 0.562X_2 + 0.368X_3 + \epsilon$$

From the model, when other factors (Employee engagement, Strategic communication and Envisioning) are at zero, the Performance of Insurance companies in Kenya will be 42.5%. Holding other factors constant, a unit increase in Employee Engagement would lead to 62.1% increase in organizational performance, a unit increase in Strategic Communication would lead to a 56.2% increase in organizational performance while a unit in Envisioning would lead to 36.8% increase in performance of insurance companies. All the independent variables had a significant effect on the dependent variable because from the study, they all had a significance figure of less than 0.05.

## DISCUSSIONS

Shuck (2015) identified a third link being alignment and argued that a state of engagement is only realized through the organization's ability to drive alignment at all levels namely, individual, team, intergroup and organizational levels. Swathi (2013) advocated that an employee's level of engagement is influenced by his or her perception of how attractive and meaningful a job is. The findings of this study indicated that employee engagement influences the performance of insurance companies in Kenya. This is supported by 86% on the statement that communication provides a basis for decision making. The results revealed a positive relationship between employee engagement and employees' job performance. Therefore, employee engagement emerged as a determinant of performance in Insurance companies.

Camilleri (2010) investigated on the effects of strategic communication and how it contributed in making employees committed to an organisation using regression method and analysis of variance and found that education level, personality and position are significant



determinants of an individual's level of employee commitment. The findings further revealed that education level and position are significantly stronger for the continuance and normative dimensions of employee commitment through strategic communication. The findings indicate that Strategic communication influences the performance of insurance companies in Kenya. This is supported by 86% on the statement that communication provides a basis for decision making.

Shastri (2010) examined the relationship between envisioning and employee commitment in Indian organizations and found that the two major antecedents (attainable visions and job satisfaction) exert strong effect on employee commitment of Indian organizations. This finding indicates that people tend to be more satisfied if their leader displays envisioned behavior which makes them to be more committed to their organization. Since it was found that leader's sensitivity to member's needs is related to employee commitment, then managers need to be clear about the goals and values of the organization so as to align them with the needs of the workers. The study findings indicated that envisioning influences the performance of insurance companies in Kenya. This was supported by 68% of the respondents on the statement that leadership provide employee with adequate resources to support goal implementation. Strategic leadership involves anticipating and envisioning a viable future for the organization and working with others to create such a future.

## **SUMMARY OF FINDINGS**

The study results indicate that employee engagement influences the performance of insurance companies in Kenya. This was supported by a regression coefficient of 0.621 on the statement that employees were able to express issues without fear of intimidation. These findings were in line with Markos and Sridevi (2010) who viewed employee engagement as having a positive influence on organizational performance, stating that the more engaged employees are, the better the organization performs and has a positive influence on performance outcomes such as productivity, profitability, employee retention, safety and customer loyalty. Devi (2017) shared the same view, however argued that organizations could improve various business functions by using employee engagement as a strategic tool.

The findings indicate that Strategic communication influences the performance of insurance companies in Kenya. This is supported by a significant regression coefficient of 0.562 on the statement that communication provides a basis for decision making. These findings were in line with Khan (2010) who investigated the impact of communication on employee job performance from a sample of 153 employees of oil and gas companies in Pakistan. The results revealed a positive relationship between communication and employees' job performance.

Therefore, job performance emerged as a determinant of communication. Thus, Khan (2010) advised managers to pay special attention to antecedents of communication and all the factors which foster employee commitment so as to increase employee performance and subsequently increase organizational productivity. Another study by Habib (2010) confirmed the interdependency of job satisfaction and job performance, effect of communication and attitude towards work on performance using a survey data collected from 310 employees of 15 advertising agencies of Pakistan. They found that employees having greater employee commitment perform well and employees having good attitude towards work are highly satisfied compared to employees who are less inclined towards their work.

The study indicates that envisioning influences the performance of insurance companies in Kenya. This was supported by 68% of the respondents on the statement that leadership provide employee with adequate resources to support goal implementation. Strategic leadership involves anticipating and envisioning a viable future for the organization and working with others to create such a future. Rowe (2001) opined that strategic leadership as the ability to influence others to voluntarily make day-to-day decisions that enhance the long-term viability of the organization, while at the same time maintaining its short-term financial stability.

From the model, when other factors (Employee engagement, Strategic communication and Envisioning) are at zero, the Performance of Insurance companies in Kenya will be 42.5%. Holding other factors constant, a unit increase in Employee Engagement would lead to 62.1% increase in organizational performance, a unit increase in Strategic Communication would lead to a 56.2% increase in organizational performance while a unit Envisioning would lead to 36.8% increase in performance of insurance companies. All the independent variables have a significant effect on the dependent variable because from the study, they all had a significance figure of less than 0.05.

## CONCLUSION

It is noted that employee engagement influences the performance of insurance companies in Kenya. Employees are able to express issues without fear of intimidation. Employee engagement has a positive influence on organizational performance, stating that the more engaged employees are, the better the organization performs and has a positive influence on performance outcomes such as productivity, profitability, employee retention, safety and customer loyalty. Strategic communication influences the performance of insurance companies in Kenya. Job performance emerged as a determinant of communication. Managers should pay special attention to antecedents of communication and all the factors which foster employee commitment so as to increase employee performance and subsequently increase organizational

productivity. Envisioning on the other hand, influences the performance of insurance companies in Kenya. Leadership provide employee with adequate resources to support goal implementation. Strategic leadership involves anticipating and envisioning a viable future for the organization and working with others to create such a future.

The regression analysis that tested the level and significance of relationships of research variables confirmed that effective strategic leadership affects organizational performance. Therefore, this study adds to the body of knowledge of Barney and Arkan (2001) who explained that the most important task for strategic leaders is effectively managing the firm's portfolio of resources which can be categorized into financial capital, human capital, social capital and organizational culture. It has also added to the literature that effective strategic leadership promotes organizational performance.

## RECOMMENDATIONS

It is highly recommended for executives in Insurance firms in Kenya to engage in high-performance strategic leadership practices especially focusing on determining corporate strategic direction verified in this study. This aspect will ensure the strategic competitiveness and performance of their organizations. There is also a need to focus on effectively managing the corporate resource portfolio which is the most important task for strategic leaders as it is categorized into financial capital, human capital, social capital and organizational culture. This aspect will enhance the competitive advantage of their organizations over their rivals. Strategic leadership practices need to be assessed and adapted in the Insurance firms in Kenya. This has proved the case in the assessment of strategic leadership in this study.

Since, the current study only looked into the influence of strategic leadership on performance of insurance companies in Kenya; further study should be done on the influence of strategic change management systems and its impact on performance of insurance companies in Kenya.

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