ORGANIZATIONAL CULTURE AND STRATEGIC PLAN IMPLEMENTATION IN THE INSURANCE INDUSTRY IN KENYA

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A RESEARCH PROJECT REPORT SUBMITTED TO THE SCHOOL OF BUSINESS, ECONOMICS, HOSPITALITY AND TOURISM MANAGEMENT IN PARTIAL FULFILMENT OF THE REQUIREMENTS FOR THE AWARD OF A DEGREE OF MASTER OF BUSINESS ADMINISTRATION (STRATEGIC MANAGEMENT OPTION) OF MACHAKOS UNIVERSITY

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DECLARATION

This Project is my original work and has not been presented for a degree in any other University.

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This project is dedicated to Prudence and Myles.

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ACRONYMS AND ABBREVIATIONS

AKI Association of Kenyan Insurers

APSEA Association of Professional Societies in East Africa

CADPs County Annual Development Plans

CVF Competing Values Framework

ESG Environmental, Social, and Governance

IRA Insurance Regulatory Authority

NCBA National Commercial Bank of Africa

DEFINITION OF TERMS

Organizational Culture The set of beliefs, values, and norms that are shared by the members of an organization thus, shaping their behavior and practices (Ketprapakorn & Kantabutra, 2022).

Strategic Plan A formal roadmap that sets out an organization's objectives, long-term goals, and actions that need to be taken to actualize them (Silverman & Smith, 2024).

Strategic Plan Implementation The process of translating an organization's strategic goals into actionable outcomes by putting into action the described action plans (Doeleman, VanDun, & Wilderom, 2022).

Insurance Industry A sector in which all the risk management service firms and service providers belong (Shirinian & Shirinyan, 2024).

Leadership The practices, actions, and behaviors of executives and top management in steering the organization towards the realization of its strategic plans (Cai, 2023).

Employee Engagement The degree of commitment, dedication and enthusiasm a worker has towards their job, the company and its overall objectives (Susanto & Sawitri, 2022).

Organizational Effectiveness The extent to which a firm achieves its strategic objectives through strategic alignment, streamlining operations, and optimizing resources (Lenning, et al., 2023).

Market Culture An organizational culture characterized by a strong external-orientation, where persistent innovation to meet customer needs, goal achievement, performance outcomes, and competitiveness are paramount (Keerio, Ahmad, & Abbas, 2022).

Adhocracy Culture An organizational culture that focuses on innovation, adaptability, and a readiness to take risks in order to achieve creative, innovative, and cutting-edge solutions (Zeb at al., 2022).

Clan Culture An organizational culture that emphasizes collaboration, employee engagement and involvement, and a sense of shared identity leading to a family-like environment (Boyd & Larson, 2023).

Hierarchy Culture An organizational culture that is characterized by formal structures, standardized procedures, rules and regulations, and control systems to ensure stability, predictability, and efficiency in operations (Akpa, Asikhia & Nneji, 2021).

ABSTRACT

This study investigated the influence of organizational culture on implementation of strategic plans in the Insurance Industry in Kenya. Guided by the Competing Values Framework (CVF), the research was anchored on four cultural dimensions under the model; Market, Adhocracy, Clan, and Hierarchy. The study aimed at assessing the role of these cultural elements in influencing strategy implementation. The study adopted a descriptive research design targeting a sample size of 180 respondents drawn from 30 insurance firms in Kenya. Questionnaires were used to collect data which was analyzed through descriptive statistics, factor analysis, repeated measures ANOVA, reliability and validity testing, and multiple regression modelling. The outcomes of the analysis revealed that Market culture (M = 4.06) was the most popular, stressing performance-based practices, followed very closely by Clan culture (M = 3.93) and Adhocracy culture (M = 3.73), with Hierarchy culture (M = 3.31) being the least prevalent. Regression analysis revealed that Adhocracy culture was the only statistically significant determinant of strategy execution ($\beta = 0.075, p = 0.028$), highlighting the critical role of innovation, agility, and adaptability in realizing strategic objectives. Despite not being statistically significant, Market and Clan cultures considerably contributed to focus, commitment, and teamwork, while Hierarchy culture was linked to slower decision-making and negligible influence on strategic plan implementation. The study concluded that a balanced cultural framework; integrating innovation, employee engagement, performance orientation, and only the most essential rules, regulations, and structures, is necessary for effective strategy execution. The study recommends maintaining competitive performance setups, leveraging teamwork, adopting and encouraging innovation-led practices, and streamlining bureaucratic processes. The study recommends that future studies adopt longitudinal and mixed-method designs, include additional organizational variables such as national culture and investigate the role of intervening or moderating variables like firm size and digital transformation on strategic plan implementation. While the findings are based on Kenyan Insurance Industry, they present insights that adopted to further scholarly discourses and inform policy formulation, leadership and organizational development, and strategic plan implementation practices.

CHAPTER ONE

INTRODUCTION

1.0 Introduction

This chapter presents the background on which the study was anchored, as well as the statement of the problem that informs the study. The Chapter also outlines the general and specific objectives, the research questions and the justification of the study. Significance of the study, its scope, limitations and assumptions are also addressed.

1.1 Background of the Study

A strategic plan is an overarching framework that sets out an organization's long-term mission, vision, and objectives, delineating the direction and resources needed to attain sustainable success and competitive advantage (Silverman & Smith, 2024). On the other hand, as stated by Doeleman, Van Dun, and Wilderom (2022), strategy implementation is the crucial practice of turning the strategic plan into actionable steps, aligning organizational processes, human capital, and structures to effectively execute it. The achievement of an organization's long-term goals is largely based on how effectively a firm is able to implement its strategic plan (Farida & Setiawan, 2022). Strategic plan execution is a critical stage in the strategic management process, as it decides whether the developed strategies will achieve the intended results and advance organizational success.

Whereas organizations often invest substantial resources in coming up with elaborate strategic plans, research steadily shows that many flop at the implementation stage due to various external and internal factors (Helmold, 2022). Such factors include; inadequate leadership, resistance to change, poor communication, insufficient resources, lack of employee engagement, misaligned organizational structures, organizational culture, and unstable regulatory and economic environments (Silverman & Smith, 2024). As one of the major internal factors, organizational culture stands out as a major factor in the internal dynamics of a firm. Organizational culture influences how employees understand and interpret strategy, perceive and respond to change, and align their behaviors and values with organizational goals (Boikanyo, 2024). Organizational culture affects resource allocation, decision-making, communication, and the overall preparedness of a firm to adopt, embrace and implement strategic initiatives.

Although strategic plans are always seen as crucial blueprints for determining a company's direction, aligning and optimizing resources and achieving over all long-term goals, empirical evidence indicates that the immediate effect of these plans on firm performance is not as strong as initially presumed. While many organizations develop and launch strategic plans, some appear not to have results matching the launched plans. Although some studies have concluded that there is no direct relationship between strategic plans' implementation and performance, several studies have shown that effective strategy execution could have substantial impact on firm performance (Akpa, Asikhia & Nneji, 2021).

Modern day organizations operate in a complex and rapidly evolving environment that requires them to continually adapt in order to remain relevant. Strategy implementation guarantees that various aspects and components of a strategic plan are realized within the set timelines to achieve the expected outcomes. It is therefore, imperative that as organizations develop strategic plans, they put up measures to ensure that they are fully executed. The success of implementation of a strategy is influenced by factors such as the quality of the executed plan, agility of the strategic plan, aligning of strategic initiatives and organizational culture (Abdi, Wanjau & Maguta, 2025).

Organizational culture refers to the set of beliefs, values, and norms that are shared by members of an organization thus, shaping their behavior and practices (Bamidele, 2022). Various models and typologies have been developed to categorize the elements of an organizational culture. One such model is the Competing Values Framework (CVF) by Robert Quinn and John Rohrbaugh (1983). According to the CVF Model, there are four types of organizational cultures; Clan, Adhocracy, Market, and Hierarchy (Zeb et al., 2021). Clan culture fosters a family-like, collaborative environment premised on mentorship, teamwork, and employee engagement. Adhocracy culture is dynamic and innovative fostering creativity, entrepreneurship, and risk-taking, making it ideal for dynamic and evolving firms. Market culture focuses on results, performance, and competition with a strong emphasis on achieving goals and attaining marketing success (Azeem et al., 2021). Lastly, Hierarchy culture emphasizes structure, control, and stability based on clear roles and formal procedures.

Insurance industry has its roots in the ancient civilizations of Babylon and China around 3000 – 2000 BC. Babylonians had a system called "bottomry" under the Code of Hammurabi where a shipping loan would be cancelled incase cargo got lost at sea. Conversely, the Chinese merchants lowered the risk of loss by spreading their cargo across several boats (Maggioni & Turchetti, 2024). More formal insurance systems developed in Rome and ancient Greece where guilds developed to help members cover funeral costs and get other forms of support when in need. However, modern insurance came into existence during the Renaissance (14^{th} and 15^{th} Centuries) in Italy with cities like Florence and Genoa becoming the centers for marine insurance agreements (Jenkins & Yoneyama, 2024). The modern insurance industry took shape in 1689 in London, with the establishment of Lloyd's of London, the first modern insurance firm (Solar, 2024).

Insurance was born out of necessity as people needed safeguards against financial desolation in case of unforeseen events. People and businesses needed to spread the risks by sharing them among larger groups, a need that insurance addressed (Knights & Vurdbakis, 2021). Insurance was also necessary to facilitate trade and economic development by making risky enterprises such as transcontinental trade more secure (Kalenov & Utemuratova, 2024). In the modern world, insurance remains equally essential as it offers financial safeguard and peace of mind in the face of uncertainties and potential disasters. It is also a major contributor to the economic and legal stability given that some insurances are mandatory by law (Puzanova & Trifonova, 2021). Eventually, insurance pools the risks and turns possibly huge losses into reasonable costs making it fundamental for stable economies and societies.

The global insurance industry plays a central role in enhancing economic sturdiness and risk management. According to Swiss Re Institute 2024 report, the global insurance premiums exceeded 7.1 trillion US dollars, with life and non-life divisions growing gradually despite macroeconomic instabilities (Swiss Re Institute, 2024). In this context, strategic planning is critical to enable insurers negotiate the challenges of digital shifts, climate-related risks, and regulatory changes. The leading global insurers such as Prudential, AXA, and Allianz have embraced overarching strategic plans that incorporate customer-centric models, Environmental, Social, and Governance (ESG) goals, and digital innovation (Lissy, Bhuvaneswari, & Krupa, 2023). A case in point is Allianz's 2021-2025 strategy that stresses digital excellence and sustainability with organizational culture being adapted to support innovation and agility through employee empowerment and inclusive leadership (Allianz SE, 2021). Maleka (2023) observes that organizational culture has emerged as either a major enabler or barrier in the execution of strategic plans.

Insurance industry in Sub-Saharan Africa remains underpenetrated, with a 3% average market penetration rates compared to an average of 7% in the developed economies (Malambo, 2022). Despite the comparatively low market penetration rates, the region is experiencing increasing strategic efforts to develop the sector. Major driving forces behind these strategic efforts include regulatory reforms, regional integration and digitization. However, despite these efforts, many Sub-Saharan Africa insurance companies grapple with implementation of strategic plans due to cultural misalignment. Isedomi and Chijuka, (2024), observe that hierarchical cultures and resistance to change remarkably impede strategic plan implementation, especially when leadership does not engage all internal players.

The Kenyan insurance industry is experiencing notable shifts owing to changes in consumer expectations, technological advancements, and evolutions in the regulatory landscape. The shifts have brought about trends and issues touching on strategic plan implementation and culture within the insurance industry. The constant changes in the regulatory framework meant to address emerging issues such as digitization, microinsurance, and Insurtech among others affect how insurance firms plan and operationalize their strategic plans forcing them to adapt quickly (Maina, 2022). Owing to the low penetration levels, companies are investing in product diversification and technological integration to widen their reach. Mergers, competition, financial stability, and risk management are other emerging issues within the insurance industry affecting strategy implementation. On the cultural aspects, firms have to deal with conservatism and traditional sales approach, innovation and adaptation, talent development, corporate governance and ethics.

The Kenyan insurance industry dates back to 1901 with the establishment of the East African Company by the British settlers. After independence, the industry started experiencing some notable growth with a major boost in 1986 upon the enactment of the Insurance Act of Kenya CAP 487. Despite being in existence for decades and with 59 licensed insurance firms, the industry appears not to have been able to gain desirable market penetration index compared to developed markets (Kiptoo, Kariuki & Ocharo, 2021). According to the NCBA Group's 2024 Insurance Sector Report, Kenya has the third least penetration rates in the Sub-Saharan Africa at an average rate of 3% (NCBA Group, 2024) against a global average of 7%.

The potential of the industry has attracted global players such as AIG, Healthline Solutions, Sanlam Group, and Allianz making it more competitive. According to the industry analysis by the Insurance Regulatory Authority (IRA), industry gross written premium stood at KES 361.36 billion as at end of Q4 in 2023 representing an increase of 16.7% from KES 309.77 billion in Q4 in 2022 (IRA, 2024). This increase depicts the industry's resilience over the last five years.

The industry has expanded beyond the traditional offerings of life, general, and health products to include various products such as agriculture and climate related products that were not traditionally covered.

Organizational culture influences employee behavior, adaptability, communication, and commitment; which are some of the most vital elements in execution of strategic plans. Culture directly affects how strategy is communicated, understood, accepted, and acted upon throughout all the organizational levels (Akpa, Asikhia & Nneji, 2021). Further, Zafar et al., (2023), opines that culture aids implementation of strategic plans by ensuring alignment, fostering open communication, adapting to innovation and flexibility, and influencing leader-follower relations within an organization. In the insurance industry where customer demands change rapid and the regulatory and technological environments are highly dynamic, a risk-averse and rigid culture could spell doom for a firm. The role of culture in implementation of strategic plans in the insurance industry was underscored by the findings of a comparative study by the Association of Kenyan Insurers (AKI) in 2021 that concluded that firms with cultures that encourage open communication, learning, and decentralized decision-making had 40% more chances of meeting their strategic goals (AKI, 2021).

Insurance industries in the countries with high penetration rates such as Japan, United Kingdom, and South Africa exhibit cultures that foreground customer-centrism, performance-driven practices, adaptability and innovation (PwC, 2025). These cultures promote responsiveness to market shifts, internal alignment, inspire trust, and espouse customer confidence. However, in Kenya, insurance firms often struggle with hierarchical organizational structures, reluctance to change, and poor collaboration, which may hamper effectiveness of strategy execution (AKI, 2021). Adopting a culture that underpins agility, collaboration, and open communication is necessary in bolstering internal efficiency of the firms leading to competitiveness in the industry.

Execution of strategic plans in the Kenya's insurance sector faces several challenges, including poor communication, employee disengagement, and misalignment between the strategy and the firms' operations (AKI, 2021). These challenges are often deep rooted and entrenched in the individual firm organizational cultures. Organizational culture can be a major facilitator of strategy implementation by fostering shared values, inclusivity, openness, and accountability. Alkhodary (2023), Paroli, (2024), and Doeleman, Van Dun, and Wilderom (2022), agree that when employees buy into the strategic plan and align with a firm's long-term goals, strategy implementation becomes effectual and sustainable. Armanious and Padgett (2021), point out that cultures that foster collaboration, continuous learning, and innovation enable firms to deal with resistance to change and foster agile and united work environment ideal for strategy execution.

In spite of the intervention efforts by the Association of Kenya Insurers (AKI), the Insurance Regulatory Authority (IRA), and the Kenyan government, market penetration remains shallow due to slow adoption of digital driven innovations, limited public awareness, and fragmented and disjointed regulatory policies (IRA, 2021). These approaches and efforts by various institutions appear incoherent and misaligned with the market dynamics and realities. Strong organizational cultures can optimize strategy implementation by enabling teamwork, fostering innovation and boosting consumer confidence and trust. Building and developing cultures that foster stakeholder engagement and collaboration, promote transparency, and prioritize market responsiveness can help unleash the insurance sector's growth.

1.2 Statement of the Problem

Successful implementation of strategic plans remains a persistent challenge for firms across the globe, and the Kenyan insurance sector is no exception. While many insurance firms have well-refined strategic plans, they struggle to translate these plans into actionable and tangible results. One major factor identified as central to successful implementation of strategic plans is the organizational culture. Organizational culture influences how strategic plans are interpreted, communicated and implemented across all the levels of the organization (Bagga, Gera & Haque, 2023). Studies carried out in this field present gaps that this research seeks to address.

Ngetich (2023) carried out a study on influence of organizational culture on strategy implementation among pension schemes in Kenya. The study confined itself to the pension schemes which operate under a different legal and economic framework. Muange, Okello, and Juma (2019) did a study on influence of consistency culture traits on effectiveness of strategy implementation in insurance firms in Kakamega County. Although this study touches on the insurance industry, it focused on one dimension of culture; consistency traits. The research recommends further investigation into other dimensions of culture. Kibicho (2015), did a study on the determinants of implementation of strategic plans in insurance firms in Kenya.

Despite several studies having been carried out to investigate either organizational culture or strategic plan implementation separately, there is a visible gap in comprehending how organizational culture directly influences the implementation of strategic plans within the Kenyan insurance industry. Although several studies have been carried out on organizational culture, there is still inadequate information on how specific cultural attributes directly impact the implementation of strategic plans in Kenyan insurance industry. Moreover, many studies either focus on broader global contexts or generalize the impact of organizational culture across industries. Thus, there is need for more empirical research focusing on the influence of organizational culture on implementation of strategic plans within the Kenyan insurance industry. Such a study would specifically focus on the influence of market, adhocracy, clan, and hierarchy cultures on the implementation of strategic plans within the Kenyan insurance industry. This study, therefore aimed at filling this contextual gap by examining how organizational culture influences implementation of strategic plans within the insurance industry in Kenya.

1.3 Objectives

1.3.1 General Objective

The general objective of this study was to investigate the influence of organizational culture on implementation of strategic plans in the Insurance Industry in Kenya.

1.3.2 Specific Objectives

The specific objectives were:

i. To determine the influence of organizational market culture on implementation of strategic plans in the insurance industry in Kenya.
ii. To establish the influence of organizational adhocracy culture on implementation of strategic plans in the insurance industry in Kenya.
iii. To investigate the influence of organizational clan culture on implementation of strategic plans in the insurance industry in Kenya.
iv. To examine the influence of organizational hierarchy culture on implementation of strategic plans in the insurance industry in Kenya.

1.4 Research Questions

i. What is the influence of organizational market culture on implementation of strategic plans in the insurance industry in Kenya?
ii. What is the influence of organizational adhocracy culture on implementation of strategic plans in the insurance industry in Kenya?
iii. What is the influence of organizational clan culture on implementation of strategic plans in the insurance industry in Kenya?
iv. What is the influence of organizational hierarchy culture on implementation of strategic plans in the insurance industry in Kenya?

1.5 Justification of the Study

The insurance industry plays a critical role in risk management, fostering financial security and bolstering economic stability in Nairobi County and Kenya at large. Insurance firms offer crucial services such as health, home, motor, travel, life, professional indemnity, micro, fire and burglary insurances among others (Majka, 2024). The firms also offer microinsurance and financial investment and planning services. Low penetration means that a large portion of the population is not covered and as such do not enjoy the services and products offered by the industry.

Moreover, inadequate penetration means unrealized benefits to potential clients, less market, lower profits for the firms, and consequently lower revenue for the government. As a vital sector that supports investment and business survival, the effective strategy implementation is essential for its sustainability, expansion, and growth. With culture being viewed as a panacea to strategy implementation, studying its effectiveness and disseminating the findings would go a long way in solving the challenges faced by industry players in successfully executing their strategic plans.

1.6 Significance of the Study

The study will be beneficial to the Government of Kenya in that it would help in policy formulation and enactment of legislation that fosters effective implementation of strategic plans in public institutions. The findings will form the bases for evidence policy development and formulation of legal frameworks targeted at strengthening performance of institutions. Through the understanding of how cultural dynamics can support of hamper strategy implementation, the government can develop more refined and strong governance policies, strengthen accountability systems, and support public bodies to actualize their strategies. Such measures will promote sustainable growth and effective service delivery in various public institutions.

The study will also help the Ministry of National Treasury and Planning to enable it develop policy framework and guidelines that enable the insurance industry to perform optimally thus realizing higher better growth prospects. The study will also provide valuable insights to policy makers at the National Treasury on how culture affects strategy execution. The policy makers will borrow ideas from the study to help them assist other firms, particularly in the financial services spectrum, whose culture would be adversely affecting implementation of strategic plans.

In the context of the Kenyan insurance industry, the study will help the executives to understand the nexus between organization cultures and successful strategy execution. Understanding this crucial link will enable insurance managers and their firms to align organizational cultures with their strategic plans leading to effective implementation and actualization of strategic plans. The alignment will result in improved employee engagement, greater operational efficiency, and overall organizational coherence increasing chances of strategy actualization. The study would equip industry captains with evidence-backed knowledge to develop agile and performance-driven organizational cultures that foster innovation, competitiveness and sustainable growth in a dynamic environment.

Strategic management practitioners will also benefit from this study as it would enable them to discover the nexus between organizational culture and effective realization of strategic plans. By examining how culture affects strategy execution, the study offers practical insights to practitioners on how to align their cultures for effective strategy execution. Furthermore, the study enriches the academic literature on strategic planning and organizational culture, especially in the fledgling markets where the relationship between strategy and culture is less studied. It provides a robust foundation for future academic research and provides decision-makers with context-specific ideas for decision-making in similar environments.

1.7 Scope of the Study

The study investigated the influence of organizational culture on implementation of strategic plans in the insurance industry in Kenya. The study focused on the relationship between organizational culture and strategic execution. Organizational culture, the independent variable was conceptualized through the Competing Values Framework (CVF) model which identifies four dominant cultural sub-variables; market, adhocracy, clan, and hierarchy cultures. The dependent variable; strategic plan implementation, was assessed through indicators such as goal Achievement, resource alignment, communication effectiveness, and monitoring and evaluation mechanisms.

The study was limited to Nairobi County, which is the home to the headquarters of all the 59 registered insurance firms in Kenya. Preference for Nairobi is justified by the assemblage of the target firms and the availability of key personnel vested with strategic decision-making, making it an ideal setting for the study. The study focused on the Kenyan insurance industry. The insurance industry was chosen due to its crucial role in the financial landscape of the Country.

The data of the study was basically composed of primary data collected through questionnaires. The study focused on the strategic plans developed and executed within the last five years to ensure that only relevant organizational records and accurate participants' recollections were captured. The population entailed 30 out of the 59 registered insurance companies in Kenya, ensuring manageable yet sufficiently representative sample of the sector. Six respondents – ideally drawn from senior and middle-level management – were selected from each of the 30 firms, making a total sample size of 180 respondents. The sample size was settled at because it was adequate enough for quantitative analysis and allowed for comparisons across the firms. The research was carried out over a period of one month.

1.8 Limitations and underlying assumptions

Limitations of the Study

This study was done in thirty insurance firms focusing on the firm's headquarters in Nairobi. Accessing the top leadership and key decision-makers in most firms was a challenge owing to their tight schedules and confidentiality concerns. This challenge was addressed by seeking formal authorizations, providing assurances and commitment to adhering to data confidentiality. Additionally, the study relied on a senior manager in each of the participating firms to issue questionnaires to potential participants. This limited the direct researcher-participant engagement, leading to challenges in monitoring response rates and clarifying questions for the respondents. To deal with the challenge, the researcher provided clear instructions and made frequent follow up with respective managers.

Underlying Assumptions

Several underlying assumptions were considered in this study. The first assumption was that there would be honest and accurate responses. It was assumed that the respondents of the study would give honest and accurate responses to the research questions.

The study also assumed that the selected sample would be representative. It presupposed that the 30 selected insurance firms were representative of the industry in terms of strategy, culture, and organizational practices.

The study also assumed that there is a direct and significant relationship between organizational culture and strategic plan implementation and that the selected insurance firms under study had real strategic plans that were not just theoretical or aspirational and were actively implementing them.

An assumption was made that the data collected would be accurate and reliable and that the nature and structure of the Kenyan insurance industry would remain stable over the course of the study and any changes would not substantially affect the capacity to draw conclusions from the study.

Finally, the study assumed that the implementation of strategic plans in the Kenyan insurance industry was not overly affected by external factors.

CHAPTER TWO

LITERATURE REVIEW

2.0 Introduction

The chapter explores the theories that underpin the study, empirical literature review, theoretical review, conceptual framework, research gaps and summary of the Chapter.

2.1 Theoretical Framework

Theoretical framework refers to a structured set of theories and concepts the informs a study by illustrating the interrelations between variables and providing bases for interpreting results (Dehalwar & Sharma, 2023). This study was informed by three theories; Competing Values Framework, Cognitive Consistency Theory, and Schein's Model of Organizational Culture.

2.1.1 Competing Values Framework

The Competing Values Framework (CVF) is a rigorous model for recognizing, comprehending, and maneuvering organizational culture. The model was developed by Robert Quinn and John Rohrbaugh in 1983 and classifies organizational cultures into four main clusters: Clan, Adhocracy, Market, and Hierarchy (Noone, Lin & Sharma, 2024). The four clusters are based on core values of collaboration, creativity, competition and control respectively (McGraw, 2022). Clan culture emphasizes teamwork, supportive work environment, and participation leading to employee satisfaction. Adhocracy values innovation, adaptability and experimentation that leads to a responsive and flexible organization. Market culture focuses on achievement, results, and external environment often resulting to a result-oriented, and competitive environment. The fourth cultural element; hierarchy culture emphasizes stability, order, and efficiency with an inclination to rules and procedures.

2.1.1.1 Organizational Market Culture

Market culture is results-oriented, with a keen focus on external customers and persistent drive for innovation to beat the competition. The underlying assumption in a market culture is that the macro environment is not congenial but hostile driven by choosy consumers interested in highest value and as such the main business of a firm is continuous value improvement. According to Okoro (2022), the leaders of market cultured organizations focus on clarifying objectives, driving performance, and entrenching hard work and productivity. Such organizations motivate and inspire employees by setting challenging but attainable goals and by continuously providing feedback on employee performance. Consequently, the employees develop a mindset of self-assurance and group efficacy (Boikanyo, 2024). However, overemphasis on external achieving may foster short-term thinking or forsake internal culture and employee welfare.

Zeb, Akbar, Hussain, Safi, Rabnawaz, and Zeb (2021), observes that the strength of CVF model is its recognition that these values are interdependent and not mutually exclusive thus allowing managers to adapt the strategies to address the demands at hand. The theory forms the backbone of the study as it provides a structured way to assess and categorize organizational cultures. The framework underpins the relationship between organizational culture and strategic plan execution by demonstrating how different cultures either enable or hinder implementation. It is also valuable in shaping the research instruments such as questionnaires through the use of Organizational Culture Assessment Instrument (OCAI) provided by the CVF model.

Though widely applied in organizational studies, Competing Values Framework (CVF) has faced some criticisms. One such criticism is that the model oversimplifies the sophistication of organizational culture by confining it into four rigid classifications; making it unable to capture the hybrid and fluid nature of the modern organizations (Sarfraz, Shah & Choudhry, 2024).

Some scholars have also questioned its Western-centric prejudice casting doubts on its applicability in different cultural contexts. The model has also been criticized for tending to be static and failing to appreciate the dynamic evolution of firms over time. Critics have also raised concerns about the model's measurement tool's validity and reliability and its narrow view on organizational conflict and power dynamics (Assoratgoon & Kantabutra, 2023). However, despite these criticisms, the Competing Values Framework when adopted with analytical awareness and circumstantial sensitivity is a crucial tool for guide culture change.

2.1.1.2 Organizational Adhocracy Culture

Adhocracy culture is underpinned by a strongly entrepreneurial, creative and dynamic culture. It adopts a leadership approach that is visionary, entrepreneurial, and unafraid of challenging status quo (Karneli, 2023). Decision-making is often decentralized to ensure responsiveness to the changing business environment as well as foster empowerment. Strategic plans for organizations with adhocracy culture are founded on the anticipation for continuous change and acquisition of resources and new knowledge. Tiong (2025) observes that by creating an environment where experimentation is welcome and failure treated as part of learning, adhocracy culture bolsters rapid iteration and innovative problem-solving.

The mangers of such organizations develop compelling visions that emphasizes new ideas and technologies, adaptability, and flexibility. Eminence is accorded to innovativeness and creativity thus enhancing the prominence of a company's products and services (Shahin, Chong and Ojo, 2025). In such a culture, success is defined by production of unique and value-added products or services. The culture is effective and more suitable in volatile and emerging markets where adaptability offers a strategic advantage. However, as observed by Chandler (2021), the incessant push for innovation and creativity can lead to employee burnout, lack of structure, and instability if not well-balanced with explicit goals and proper support systems. Therefore, while adhocracy culture fuels audacious, future-oriented initiatives, it needs an intentional muzzling to ensure employee well-being and sustain momentum.

2.1.1.3 Organizational Clan Culture

Clan culture fosters a collaborative, supportive, and cohesive work environment where employees feel empowered, connected and valued to make a meaningful contribution. Management and leadership build trusting relationships, nurture and empower employees, and foster a belief system that views customers as stakeholders. The clan type of culture is modeled on the belief that the feeling of belonging creates optimism and endears employee's emotional attachment to the firm (Ogona, 2022). Firms with clan type of culture therefore becomes successful because they employ, train, and keep their valued and esteemed talents. Abaka-aggrey (2021) observes that the culture's commitment to the employee welfare makes it possible to obtain unsolicited employee commitment and participation.

Creating and maintaining a conducive and enabling work environment is likely to amplify commitment, morale, and satisfaction of the employees leading a more positive and productive organization (Ahakwa, et al., 2021). The supportive environment created by the clan culture can inspire risk-taking and creativity leading to innovativeness and adaptability in dynamic markets. However, as Kawaguchi (2024) opines, the insistence on consensus, harmony, and inclusivity may slow down and hamper the effectiveness of decision-making processes. Thus, whereas clan culture presents the advantage of long-term benefits drawn from conducive work environments, it requires a delicate balance to make sure that inclusivity does not trade-off strategic agility and efficiency.

2.1.1.4 Organizational Hierarchy Culture

Hierarchy culture thrives under clear organizational structure, austere control, standardized rules, and prescribed roles and tasks. Hierarchy culture is based on Max Webber's bureaucracy theory and prioritizes structure, formalized control, and stability (Kanon, 2024). The culture is internally focused and works with a strong inclination to procedures, rules, and well spelt out lines of command. Clearly stated standard operating procedures, clear lines of authority, and formal regulations are often regarded as the main hallmarks of hierarchy culture. The management tends to be monitoring and coordinative stressing consistency and order over innovation and flexibility (Lill, Wald & Munck, 2021). The leadership in such firms are is preoccupied with certainty, constancy, and formalness. Rao (2023), argues that the main values hinge on maintaining efficient, first, reliable, smooth flowing production and operational processes and cherishes formality and predictability as a key to success.

Hierarchy culture leads to enhanced operational efficiency legal compliance, and risk management through reinforcement of formally structured workflows and decision-making protocols. Lucid procedures minimize ambiguity, maintain quality control, and foster predictability and scalability. The need for hierarchy culture is informed by the desire for predictability, precision, and optimization. Leaders focus on process optimization, cost cutting, and formulating and implementing policies, procedures, and regulations (Ahmed, 2024). This culture is highly beneficial in highly controlled sectors that operate under relatively stable environment that need predictability and consistency. However, Hierarchy culture can also lead to rigidity, lack of innovation, and resistance to change. Due to the high level of control, employee's creativity may be stifled, limiting their productivity and making them feel constrained (Liu, Ouyang & Pan, 2023). Consequently, while the culture fosters stability, order, consistency and stability it may hamper responsiveness and adaptability in highly competitive and rapidly evolving business environments.

Despite its robustness, the model has been criticized for being too simplistic, with critics pointing out that it tends to oversimplify the otherwise complex and fluid nature of organizational culture particularly in multi-cultural and dynamic contexts (Zeb et al., 2021). Critics also argue that the model's focus on dichotomous values (internal vs. external and flexibility vs. stability) may fail to fully capture the overlapping cultural dimensions or subtle behaviors within the organizations. Furthermore, the framework assumes a comparatively steady cultural environment, which may hinder its applicability in highly dynamic environments where hybrid cultures are prevalent.

2.1.2 Cognitive Consistency Theory

The theory has its roots in social psychology and was postulated by Leon Festinger and Kurt Lewin in 1951. The theory suggests that people strive to align their personal values with the existing practices and cultural norms of the organization. When inconsistences arise between personal and firm's expectations dissonance sets in. Such dissonance, unless addressed through cultural alteration or organizational change will result in reduced employee engagement, objection to change, and ultimately turnover. Employee engagement, commitment, and support is vital in execution of strategic plans and realization of firms' objectives and goals (Barinua & Deinma, 2022). As such, leaders play a major role in sustaining this cognitive equilibrium by creating work environment that curtails value inconsistences and fosters shared principles though open communication, consistent decision-making, and rituals.

The theory is vital in explaining how cultural alignment impacts employee satisfaction and underscores the importance of cultural stability within firms. The theory is useful to the study as it underpins the need for employee alignment with culture and strategy. It exemplifies the study by stressing that cultural-strategic conjunction is vital for reducing resistance and enabling successful strategy implementation in insurance firms. The theory enriches the study by providing a psychological lens for understanding why and how organizational culture informs and influences strategic plan implementation. According to Rao and Mattarelli (2024), cognitive consistency theory plays a critical role in guiding strategy execution as managers are able to address factors that could lead to cognitive dissonance that might arise from cultural shifts or new initiatives.

Cognitive Consistency Theory, has been criticized for its overreliance on individual psychology, generally disregarding the larger social, structural, and political dimensions that influence organizational culture. Critics argue that the theory assumes that people are invariably motivated to lower internal dissonance and attain psychological equilibrium, a positivist view that ignore the competing demands, contradictions, and ambiguity that prevail in an organizational set up (Senbeto & Hon, 2021). Scholars also critique the theory for its inability to explain the emergence and persistence of shared cultural norms at collective level. Thus, while the theory offers deep insights into individual behavior, it fails to offer satisfactory explanation on the dynamics and complexities of organizational culture.

2.1.3 Schein's Model of Organizational Culture

The model was developed by Edgar Schein in 1985 and provides a basic model for examining and comprehending the multi-faced nature of organizational culture. It identifies three different but correlated layers that influence organizational culture; artifacts, espoused values, and basic underlying assumptions (Chatman & Choi, 2022). The artifacts are the visible and tangible elements of culture that includes dress code, language, and rituals. Espoused values are the stated norms, principles, and rules that guide behavior, while the basic underlying assumptions is the deepest, often unconscious level that represents the values and beliefs that shape perceptions, behaviors, thought patterns and feelings over time.

Therefore, it is necessary to penetrate beneath the superficial expressions to discover these underlying assumptions which may often deter change and hinder a firm's adaptive capacity. Saeed (2023), opines that the model frames culture as both a stabilizing factor and a possible barrier to innovation thus, serving as pivotal interface in aligning culture with organizational goals. The theory is useful to the study as it allows for comprehensive analysis of culture of the insurance firms in Kenya by highlighting both surface-level norms and deeply entrenched beliefs that influence strategy implementation. It allows the study to examine how deep-seated beliefs within the insurance companies either enable or hinder strategy implementation efforts.

Scholars like Mats Alvesson and Joanne Martin have faulted the model for presenting culture as rigidly hierarchical and linear, suggesting that deeper assumptions are more vital than the superficial elements, thus oversimplifying the symbiotic nature of cultural elements (Dunger, 2025). It has also been argued that Schein's model reliance on top-down leadership to shape culture underrates the role of workers and subcultures in shaping firm's norms. In addition, the model is said to presume a degree of cultural congruency that seldomly exist in practice. Moreover, some critics argue that the model's diagnostic approach is likely to turn culture into a managerial tool of control rather than letting it be a live social reality (Kristof-Brown, Schneider, & Su, 2023). These criticisms allude that Schein's model, though practically useful, should be used with full knowledge of limitations in addressing organizational culture's complexities and dynamics.

2.1.4 McKinsey 7S Framework

The McKinsey 7S Framework, was developed by Waterman, Peters, and Phillips (1980) at McKinsey and Company. It is a largely recognized organizational diagnostics model that stresses the interrelation of internal organizational components necessary for successful strategy implementation (Monticone, 2023). The framework distinguishes seven key elements; strategy, systems, structure, style, shared values, skills, and staff, which must be synchronized and mutually corroborating for a firm to function effectively. The model goes beyond the conventional hierarchical thinking by stressing the significance of soft elements such as shared values and leadership style alongside tangible elements such as organizational structure (Sidhu, 2024). This comprehensive view of organizational effectiveness has positioned the McKinsey 7S framework as a pillar in strategic management literature and practice.

The model is founded around three "hard" elements – systems, structure, and strategy, and four "soft" elements – style, skills, values, and staff. Hard elements are palpable and can be controlled by the management while soft elements are intangible and majorly the most impactful in the long run (Keček, Vuković, & Balić, 2023). The hard elements may include strategic goals, reporting structures, and procedural systems while the soft elements consist of organizational culture, internal values and employee competencies, and leadership behavior. The model points out that all the elements must be aligned for smooth execution of strategy as changes in one area definitely affects the others.

The model is appropriate for this study as it brings out the interplay between various facets of an organization that influence the success of strategy implementation. The insurance industry is highly competitive and regulated and therefore the firms need not only well-articulated strategic plans but also proper alignment for effectual strategic execution (Gutterman, 2023). The model's stress on both soft and hard elements and especially when paired with the elements of the Competing Values Framework aligns well with the focus of the study. It provides a structured way through which to gauge whether various organizational culture elements enhance or inhibit the success of strategy execution.

In spite of its utility, McKinsey 7S Framework has faced some criticism. Some scholars opine that the framework is too static and short of prescriptive power on how to address the seven elements during change and transition. Critics also argue that the model's universality may overlook context-specific factors such as sector dynamics, national culture, and external market forces (Odeh, 2021). The model has also faced criticism over its obsession with internal environment paying little attention to the external environment and emergent trends, which are crucial in modern markets. However, despite these criticisms, the model remains a highly valuable diagnostic particularly when combined with other models such as the CVF as is the case with this study.

2.2 Review of Literature

The execution of strategic plans within firms is greatly influenced by the existing organizational culture. Organizational culture takes the center stage in this process as it determines employee attitude, decision-making, and the general agility needed to successfully realize a strategy. In a service industry like the insurance one, where customer-centricity, trust, and innovation are key, the interconnection between strategy execution and organizational culture is crucial. Adamek, (2021), observes that an agile culture that promotes customer-centrism, openness and accountability can greatly enhance strategy execution by enabling firms to effectively leverage technology, and tailor products to respond to the evolving consumer needs.

This study assumes a multi-theoretical approach to investigate how culture shapes and enables or inhibits the execution of strategic plans in the Kenyan insurance industry. The theoretical framework is based on three supplemental theories; the Competing Values Framework (CVF), Schein's Model of Organizational Culture, and the Cognitive Consistency. Each theory provides a unique way of viewing and analyzing the complex nexus between organizational culture and implementation of strategic plan. The three theories jointly offer a strong basis for examining organizational culture in relation to strategy execution.

The Competing Values Framework (CVF) is based on the premise that the four cultures (Clan, Adhocracy, Hierarchy, and Market) are not contending with each other. The model assumes that a firm's effectiveness is achieved through reconciliation of the conflicting values such as internal versus external focus and flexibility versus stability. In practice, all firms exhibit the four culture types to some degree and as such the preference of one culture type over another depends on the firm-specific context (Harris, 2023). The model also hypothesizes that all the four cultures permeate most organizational aspects, from the conduct of the managers to the priorities that a firm pursues; to the principles that guide employees (Saeed, 2023). Therefore, it is expected that while all the four cultures are present in an organization, the dominant culture will be manifested by the views of the employees at all organizational cadres.

In the organizational culture context, the Cognitive Consistency Theory suggest that implementation of strategic plans is more effective when the strategies align with the underlying values and cultural assumptions of the firm. A mismatch between the strategic plan and the prevailing culture may create dissonance, leading to resistance, disagreement, and confusion while a match between the prevailing cultural norms and strategic direction leads to clarity, alignment, and commitment (Norling, 2024). The theory is pivotal in explaining the discrepancy between the outcomes of strategy implementation efforts across various firms in the insurance sector.

The Schein's model is crucial in pinpointing the entrenched cultural dynamics that impact execution of strategic plan. Although the artefacts and espoused values may express the willingness and commitment to strategy implementation, the underlying assumptions always dictate the actual attitudes toward accountability, change, innovation, and performance (Ferede, Endawoke, and Tessema, 2024). The study adopts the model to examine how visible and invisible cultural factors conform or conflict with strategic plans in the insurance companies providing a deeper understanding of cultural barriers and enablers of strategy execution. The model provides a deeper understanding of cultural elements that impact organizational behavior. Collectively, the three theories offer a detailed analysis of how organizational culture influences the formulation, evaluation, and implementation of strategic plans within the insurance firms in Kenya. The framework presumes that execution of strategic plans is not just a procedural or technical process but is deeply ingrained into the organization's cultural fabric.

2.3 Empirical Literature Review

2.3.1 Market Culture and Strategy Implementation

Various studies have been carried out relating on organizational culture and implementation of strategies in various industries and contexts. Kafetzopoulos and Katou (2024), carried out a study on how organizational culture impacts strategic flexibility, specifically in the backdrop of market orientation in Greek firms. The study involved 379 managers in Greece and employed Structural Equation Modeling (SEM) and Confirmatory Factor Analysis (CFA) for data analysis. The findings of the research indicated that market-oriented culture ameliorates strategic flexibility through alignment of business processes with the demands of the market. The study recommended that managers should adopt market-oriented strategies to nurture greater strategic agility in their firms.

Al Maazmi, Abubakar, and Raziq (2024), conducted a study to examine how market and hierarchy cultures impact innovation orientation in SMEs in United Arab Emirates (UAE) with an inclination towards the mediating roles of effectuation and causation decision-making logics. The study surveyed 206 SMEs in the manufacturing and services sectors of UAE. The study concluded that market culture has a positive influence on innovation orientation particularly when the relationship is moderated by effectuation. The findings underpin the significance of market-informed culture in promoting highly innovative cultures favorable to successful strategy execution. The study recommended that SMEs should contemplate incorporating effectual reasoning to strengthen the indisputable influence of market culture on innovation orientation.

Buhumaid (2022), carried out a study on impact of organizational culture on quality management practices in Dubai Government Organizations (DGOs) using the Competing Values Framework (CVF). The researcher used a quantitative approach with surveys used to collect data from the DGOs. The study forged and tested four hypotheses grounded on the four cultural elements of the competing values framework (CVF) to evaluate influence of each element on quality management practices. The study concluded that a balanced approach involving all the four cultural elements of CVF was necessary for effective implementation of quality management practices. The findings of the study underpin the need for aligning culture with a firm's strategic objectives. It recommended that DGOs should cultivate balanced culture that integrates all the four elements to improve the efficiency of the quality management processes.

Aichouche, et al., (2022) carried out a study on the impact of various types of organizational culture (clan, adhocracy, hierarchy, and market) on knowledge management process (creation/acquisition, storage, dissemination, and application) using systematic review analysis. The study employed meta-analytic structural equation modelling (MASEM) technique, compiling data from 32 different studies to analyze relationship between types of culture and knowledge management. The study concluded that market culture is highly effective in knowledge diffusion and storage, meaning that market culture facilitates knowledge flow within an organization. The study also found that clan culture is associated with knowledge creation and adhocracy culture with knowledge application while hierarchy culture had insignificant impact across all the processes. Consequently, the study recommended that firms should foster a health mix of clan, adhocracy, and market cultures.

Mugo and Namusonge (2023) conducted research on organization culture and strategy implementation choices in the Ministry of East Africa Community and Regional Development, using the CVF model as the bases. The employed a descriptive survey design, incorporating a census technique targeting 78 respondents. Structured questionnaires and key informant interviews were used to collect data which was analyzed using regression, correlation, and content analysis techniques. The study found out that all the four types of culture under CVF have positive and significant influence on strategy implementation choices in the ministry. The study concluded that market culture has a significant effect on strategy implementation choices, pointing out to the need for results-oriented and competitive culture in government entities.

Nderitu, Waiganjo, and Orwa, (2021), conducted a study to determine the effect of market and hierarchy cultures on corporate strategy implementation in chartered private universities in Kenya. The study used a cross-sectional survey design using a sample size of 240 respondents drawn from the management cadres of the private universities in Kenya. SPSS version 21 was used to analyze the data, employing regression and correlation techniques to evaluate the link between types of culture and strategy implementation. The study found out that both market and hierarchy cultures have positive and significant effect on implementation of strategy in the universities under study. Particularly, the study accentuated that a robust market culture underpinned by a focus on goal achievement and competitiveness boosts strategy implementation. The study recommended that universities should foster a culture that infuses aspects of both market and hierarchy cultures for better strategy execution.

A study by Ombachi and Deya, (2022), on corporate culture and strategy implementation on commercial banks in Kenya, concluded that all the four cultures have some level of influence on strategy implementation. However, the study emphasizes that banks with competitive and result-oriented (market) culture had more success in strategy execution. The study employed a descriptive survey design targeting 246 top-level staff drawn from 42 Kenyan commercial banks. Data was gathered through structured questionnaires and analyzed using SPSS. The study recommended that banks should foster balanced cultures that combine elements from all the four cultures under CVF.

Njoroge (2023) conducted a study on organizational culture and strategy implementation among commercial state corporations in Kenya. The study was a census of all the 54 commercial state corporations and focused on the managers of the corporations using survey research design. Data was obtained through questionnaires issued to key managers of the commercial state corporations. Data was analyzed using correlation, regression and descriptive techniques. Overall, the study found that culture has a significant impact on strategy implementation, contributing to 61.5% disparity in strategy execution outcomes. The study concluded that a culture of accountability (market or hierarchical) is necessary for successful implementation of strategic plans.

2.3.2 Adhocracy Culture and Strategy Implementation

Zeb, Akbar, Hussain, Safi, Rabnawaz, and Zeb (2021), carried a study to examine the connection between organizational culture, innovation and firm performance at the Pakistan Electric Power Company (PEPCO). Data was collected from the 446 employees of the firm using structured questionnaires and was analyzed using Structural Equation Modelling (SEM). Bivariate correlations and hierarchical regression were applied in data analysis. The research found out that though both clan and adhocracy cultures had an influence on innovation and firm performance, adhocracy culture was statistically suitable factor influencing innovation in the organization. The researchers recommended that organizations should foster innovative and supportive cultures (particularly adhocracy and clan cultures) to promote innovation and attain better performance results.

Mečev and Grubišić (2020) carried out a study on Organizational Culture and Company Performance: A Competing Values Perspective in the Context of the Croatian ICT Sector. The study involved 647 participants drawn from medium and large ICT firms in Croatia aiming to find out how various organizational cultures relate to performance. The study found out that organizations exhibiting dominant adhocracy culture demonstrated high levels of performance. The study thus recommended that firms intending to enhance their performance levels should adopt and cultivate adhocracy culture, creating an environment that fosters change creativity, and adaptability.

Mchaizi, Okwemba and Otsyula (2023), undertook a study on how adhocracy culture influences the performance of public universities in Western Kenya. The study involved 144 respondents that included deans of schools, heads of strategy units, assistant administrators, and student presidents from the nine universities under study. The data was analyzed employing descriptive and inferential statistics as well as factor analysis for validity and Cronbach's alpha for reliability. The findings of the study showed that adhocracy culture had a significant positive influence on the performance of Western Kenya public Universities. Consequently, the study recommended that universities should promote a culture that inspires proactivity in idea generation and creativity among staff to amplify performance.

A study undertaken by Misigo, Were and Odhiambo (2024) on the influence of adhocracy culture on performance of water companies in Kenya found out that adhocracy had a positive significant influence on performance. The study was quantitative in nature and used structured questionnaires to obtain data from 185 employees of 17 different public water companies in Kenya. Descriptive, diagnostic, and inferential statistics were done using ANOVA and multiple linear regression models. The study recommended that public water companies in Kenya should foster adhocracy culture to boost innovation and drive performance.

Mugwika and Kavale (2022) carried out a study on the effect of organizational culture on performance of commercial banks in Kenya. The study employed a quantitative approach using questionnaires. Structured questionnaires were distributed to 70 employees of commercial banks in Kenya. Descriptive and inferential statistics were analyzed using Statistical Package for the Social Sciences (SPSS). While they found out that all four elements of culture have a positive and significant influence on performance of commercial banks in Kenya, they concluded that adhocracy culture had a far greater influence. Therefore, the study recommended that Kenyan commercial banks should encourage all the four cultural types to strengthen organizational performance.

Chesenge and Njuguna (2022) carried out a study on organizational culture and knowledge management at Postal Corporation of Kenya in Nakuru County. They employed a quantitative research approach using semi-structured questionnaires that were issued to 91 middle and top-level managers at the Postal Corporation, Nakuru County. Descriptive and inferential statistics were analyzed using SPSS. The study found out that adhocracy and clan cultures have a positive and significant influence on knowledge management practices, including acquisition, conversion, use and storage. Hierarchy culture had a positive but insignificant effect while market culture showed a negative but negligible effect. The study recommended that firms should enhance adhocracy and clan cultures to enhance loyalty, teamwork, and adaptability, thus enhancing knowledge practices within the firms.

2.3.3 Clan Culture and Strategy Implementation

Rizi, Andargoli, Malik, and Shahzad (2024), carried out a systematic literature review study to find out organizational culture affect agile projects drawing on the Competing Values

Framework. The researchers used quantitative approach with survey data from teams dealing with agile projects across several organizations. The study found out that group (Clan) and adhocracy cultures positively enhances and supports agile projects through heightened employee engagement and teamwork. Hierarchy culture has negative significant influence while market culture gave different outcomes based on context. Therefore, the study recommended that organizations seeking to enhance performance of agile projects should adopt a more collaborative (clan) and innovative (adhocracy) cultures and minimize inflexible hierarchical structures.

Tshimanga and Daka (2024) investigated the effect of organizational culture on strategy implementation at the Investrust Bank of Zambia. The study employed the CVF's Organizational Culture Assessment Instrument (OCAI) to understand the extent to which each of the four cultures was practiced at the bank. The study also adopted case study approach, applying qualitative methods such as document analysis and interviews. The researchers found out that dissonance between culture and strategic plan hampers the effectiveness of strategy execution. Cultural elements such as employee apathy and resistance to change were major challenges. The study concluded that while all the cultures had a varying degree of influence on Investrust Bank's strategy execution, clan culture was the most dominant determining factor. The study recommended that organizations should ensure alignment between culture and strategies by ensuring employee involvement, fostering open communication, and promoting a culture of innovation and adaptability.

Sharma and Sharma (2022) did a detailed study on the role of organizational culture as an internal business factor in the success of strategy execution. The study involved literature review of subsisting theoretical and empirical studies on firm culture and strategy implementation. The study found that robust, well-aligned, and adaptive organizational cultures greatly strengthen strategy implementation. Overall, the study concluded that clan culture has a significant positive influence on strategy implementation. The study recommended that firms should evaluate and align their cultures with their strategic objectives, fostering adaptability and shared values.

2.3.4 Hierarchy Culture and Strategy Implementation

Osei, Papadopoulos, Acquaye and Stamati (2023), undertook a study on organizational culture and sustainable supply chain performance in the UK and Greece food manufacturing industry. The study employed a survey-based quantitative approach targeting 263 UK manufacturing entities. Data was analyzed using Structural Equation Modelling (SEM). The study found out that developmental (adhocracy), hierarchical, and group (clan) cultures are favorable for achievement of higher sustainability performance and that peripheral incorporation with suppliers and customers is necessary for success. Specifically, the study concluded that hierarchy culture has a higher influence in organizational set ups that require structured and documented processes as is the case with the manufacturing sector. The study recommended that firms should adopt cultures that that support their internal processes to optimize output.

Fang, Fiordelisi, Hasan, Leung, and Wong, (2023), conducted a study on the role of corporate culture on company stability in times of financial crisis using CVF framework. The study adopted a quantitative approach using data from datasets of publicly listed US firms. Regression models and firm fixed effects were used to assess the influence of pre-crisis organizational culture on securities market exchange during the COVID-19 crisis. The study found out that firms with stronger controlling (hierarchical) culture performed better during the 2019-2021 crisis. The findings suggests that certain types of culture can improve resilience during periods of uncertainty. The study recommended that firms should build robust and elaborate corporate cultures as strategic assets that can enhance their crisis management and maintenance of firm value.

Bukoye and Abdulrahman (2023), undertook a study on the relationship between organizational culture typology and strategy implementation in the Nigerian local governments. They investigated the mix of cultural elements and implementation matrix that yielded the best outcomes at the local governments. The population comprised of 42 respondents drawn from 6 local governments in Nigeria. The study concluded that different combinations of various elements of culture have varying influence on strategy execution and that culture could be both an enabler or an impediment. Moreover, the study established that hierarchy type of culture was the unmatched predictor of the success of strategy implementation.

A study by Njagi, Kamau, and Muraguri (2021) on the effect of culture on strategy implementation among professional bodies registered by APSEA, Kenya, found that hierarchical culture had a significant influence on strategy execution. The study collected data from 132 members of professional bodies using structured questionnaires. The data was then analyzed using linear regression model. The study found that all the four cultural dimensions had some degree of influence with hierarchy culture having the highest influence as deduced from its beta coefficient of 0.281. The study found out that a culture that fosters procedures, structure, and control (hierarchy) had the strongest positive influence on implementation of strategic plans among the 28 bodies studied. The study recommended that professional bodies should align their strategic plans with the existing cultural values for effective execution.

The study by Abdi, Mbithi, and Kithinji, (2021) revealed a positive relationship between adhocracy culture and implementation of County Annual Development Plans (CADPs). The study targeted counties of Kajiado, Kiambu, Machakos, and Nairobi, in Kenya using descriptive research approach. Data was collected using interviews and structured questionnaires and analyzed using descriptive and inferential statistics. The study concluded that there was a strong cultural influence on execution of County Annual Development Plans (CADPs). Specifically, the study found out that hierarchy culture had the most positively significant influence on actualization of the strategic plans. The study recommended that county governments should adopt organizational cultures that foster control (hierarchy) through efficient systems, clear expectations, and consistent processes.

2.4 Conceptual Framework

The conceptual framework applied in this study indicates the expected relationship between organizational culture (market, clan, adhocracy, and Hierarchy) and implementation of strategic plans as depicted by Figure 2.1. The independent variables were organizational culture as epitomized by the four cultural dimensions; clan, adhocracy, and Hierarchy as postulated by Quinn and Rohrbaugh while the dependent variable was implementation of strategic plans.

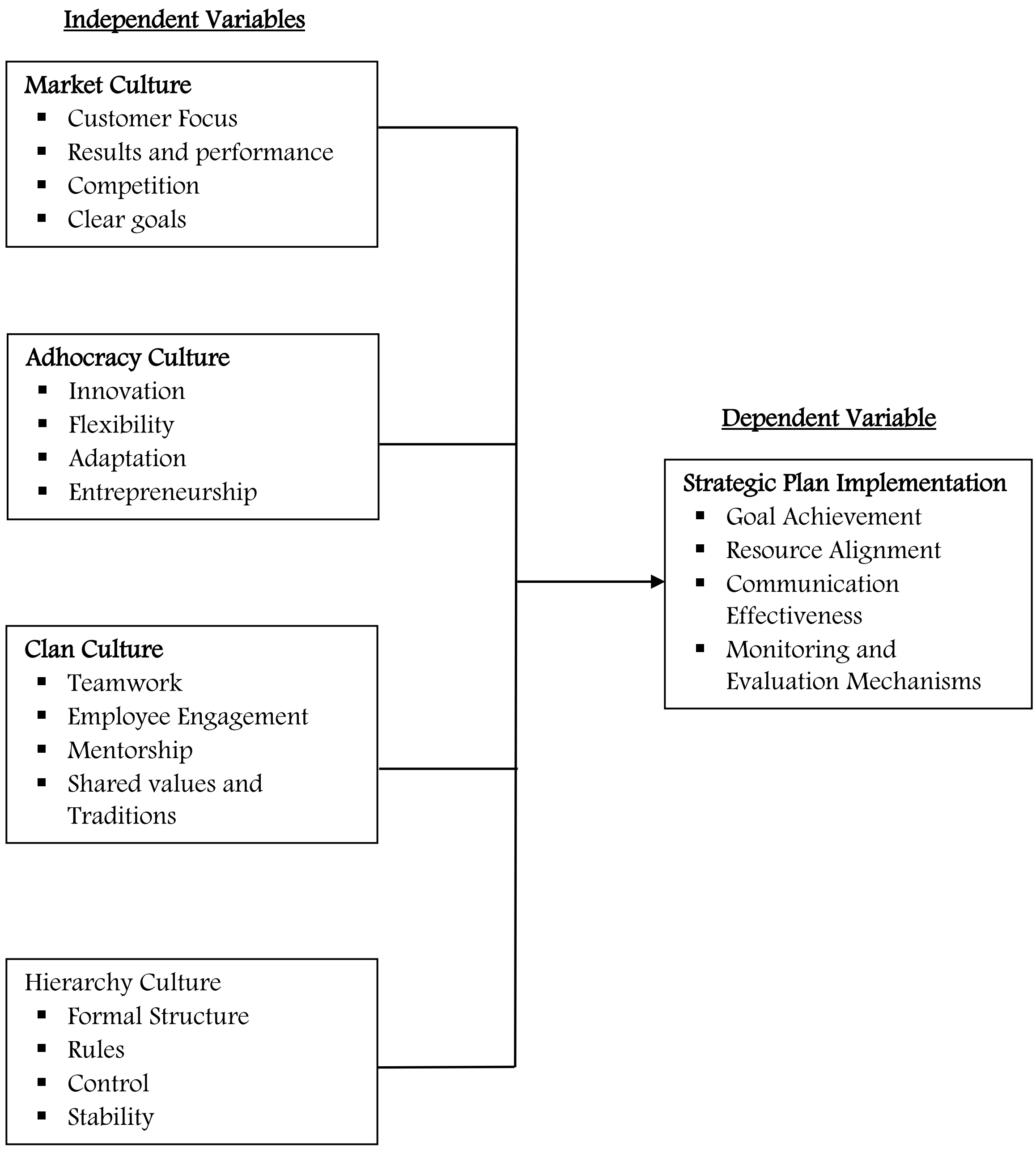

Figure 2.1: Conceptual Framework

Generally, the Competing Values Framework is premised on four values. The first value of the CVF model is that each cultural element has distinguished blend of ideals, suppositions, conduct, and viewpoints that has a repercussion on an organization's aim to achieve unique results (Calciolari & Prenestini, 2022). The second value is the focus element; horizontal axis versus vertical axis. The horizontal axis distinguishes performance basis that underscore the nexus between internal competencies and external factors (Internal focus vs. External focus). The vertical axis distinguish performance measurement based on the end goal of the organization (Flexibility vs. Stability).

Organizations on the left side of the matrix (clan-oriented and hierarchy-oriented) are categorized as being internally focused while those that lie in the right side (Adhocracy and Market) are regarded as externally focused. Organizations on the upper part of the matrix (Clan and Adhocracy) are categorized as flexible while those on the lower part of the matrix (Hierarchy and Market) are categorized as stable (Boyd & Larson, 2023). The third value of the CVF model is the means-end aspect, a theoretical foundation that premises why each cultural element is linked to a distinctive performance standard and a clear strategic thrust. Categorically, the third value espouses the values and beliefs and the behaviors that they generate. The behaviors are thus the methods (means) through which the four cultural elements are linked with the expected performance basis (ends). Scharding and Warren, (2024) observes that beliefs and values are the prescriptive expectations that informs the behavior of the members of a firm.

2.4.1 Market Culture

Market culture is result-oriented, competitive-driven and externally poised. It is externally focused and prioritizes productivity, goal achievement, and measurable outcomes. The driving force is the need for progressive achievement evidenced by setting and achieving challenging targets (Osman, Liu & Wang, 2023). In a market culture, success is measured by profitability, market share, and performance metrics. The leaders in such set ups are mostly hard-pressing, highly competitive and focused on winning. Market culture values efficiency over innovation and collaboration and is prevalent in sectors with high competition or immense customer-orientation (Ali & Abdalla, 2024). Traditionally, the focus of market culture driven organizations tends to be chasing after and achievement of well-defined goals and objectives.

2.4.2 Adhocracy Culture

Adhocracy culture is a developmental type of culture that emphasizes innovation, risk-taking, growth and adaptability leading to new products and service development. It flourishes in highly dynamic and rapidly evolving environments where agility and creativity are vital for success. The main aim of adhocracy culture is to promote ingenuity and resiliency where hopelessness and doubt permeate. The culture is externally oriented and has better and higher rates of knowledge conversion and firm performance (Hamzah, et al., 2023). Therefore, adhocracy culture aims at change designed to meet the needs of key external stakeholders. According to Noone, Lin, and Sharma (2024), adhocracy cultural orientation focuses on creativity, stimulation, growth, and variety and as such as the capacity affect firm's performance in a positive way.

2.4.3 Clan Culture

Clan culture has an internal focus and is mainly preoccupied with human relations. It emphasizes commitment, employee loyalty, and team cohesion. Companies with a predominant clan culture exhibit unique features such as employee development programs, teamwork and team cohesion, and high levels of corporate commitment to employee welfare (Iqbal & Parray, 2024). Clan culture is also distinguished by social attributes such as loyalty, consensus, morale, personal development, participation, solidarity and trust (Tang & Chan, 2024, Behrens, 2024). Organizations with this culture therefore tend to have a committed workforce that focus on shared values and often adopt open door policy.

2.4.4 Hierarchy Culture

Hierarchy culture thrives under clear organizational structure, austere control, standardized rules, and prescribed roles and tasks. Hierarchy culture is based on Max Webber's bureaucracy theory and prioritizes structure, formalized control, and stability (Kanon, 2024). The culture is internally focused and works with a strong inclination to procedures, rules, and well spelt out lines of command. Clearly stated standard operating procedures, clear lines of authority, and formal regulations are often regarded as the main hallmarks of hierarchy culture. The management tends to be monitoring and coordinative stressing consistency and order over innovation and flexibility (Lill, Wald & Munck, 2021). The leadership in such firms is preoccupied with certainty, constancy, and formalness. Rao (2023), argues that the main values hinge on maintaining efficient, first, reliable, smooth flowing production and operational processes and cherishes formality and predictability as a key to success.

2.5 Research Gaps

Muange, Okello and Juma (2019) conducted a study on influence of consistency culture traits on effectiveness of strategy implementation in insurance firms in Kakamega County. They concluded that there is a strong correlation between consistency cultural traits (Hierarchy culture) and effectiveness of strategy implementation. The study focused on study of hierarchy culture only paying less attention to the other elements. The researchers recommended that detailed research including all the cultural traits be done so as to identify their influence on strategy implementation. The study also recommended that study should expand its scope to include other counties for ease of generalizability, hence the motivation of this study.

Kyalo (2023) studied the influence of organizational culture on strategy implementation in Kenya Government Tourism Agencies. The overall conclusion of the study was that "organizational culture plays a critical role in implementation of strategies and consequently realizations of set objectives and profits in organizations. Organizational norms, ethics, employee training and organizational climate are very key in achieving success while implementing strategies.” The research recommended that further studies be done to ascertain the role each specific type of culture plays in implementation of strategies and realization of firm goals.

Omesa, Gachunga, Okibo, and Ogutu, (2019) did a study on organizational culture and implementation of strategic plans within the county governments of Kenya focusing on the 10 Western Kenya Counties. The study concluded that “a stable culture, one that will systematically support strategy implementation (hierarchy), is one that fosters a culture of partnership, unity, teamwork and cooperation among employees (clan)”. The study recommended exploration of other cultural traits to determine their influence on implementation of strategy. The study also recommended that comparative studies across industries be carried out in order to understand the impact of culture in different contexts.

Empirical studies carried out beyond Kenya – such as Tafessen and Mekonnen, (2022), in Ethiopia, Saari, (2024) in Malaysia, and Mabuza and Ngwenya, (2023) in South Africa – have pointed out that organizational culture influences strategy implementation considerably. However, these studies oftentimes focus on public service or manufacturing sectors, limiting contextual relevance significance to the insurance sector, which functions in an extremely regulated, risk-sensitive, and customer-centric environment. Additionally, while these studies have explored the correlation between organizational culture and innovation or performance, very few have done empirical testing of the effect of distinct culture types on specific elements of strategic plan execution. A significant departure of this study is its incorporation of the CVF model, Cognitive Consistency Theory, and Schein’s Model presenting a multidimensional assessment of how organizational culture impacts strategy execution in the Kenyan insurance industry. Additionally, the study’s concertation on Nairobi-based companies, combined with its quantitative analysis of culture-strategy nexus, adds empirical depth and specificity to a topic that is hugely theorized but rarely tested.

2.6 Chapter Summary

This chapter presents the theoretical and empirical foundation of the study. It begins with the theoretical framework, which anchors the research in the Competing Values Framework, Cognitive Consistency Theory, and Schein's Model of Organizational Culture—offering insights into how organizational culture influences strategic behavior and implementation. The empirical literature review explores the relationship between four key cultural dimensions—market, adhocracy, clan, and hierarchy cultures—and the implementation of strategic plans, drawing from both local and global studies. A conceptual framework is then developed to illustrate the hypothesized linkage between these cultural typologies and strategic plan implementation within Kenya's insurance industry. Finally, the chapter identifies gaps in existing literature, particularly the limited empirical evidence from the Kenyan context, thus justifying the need for the present study.

CHAPTER THREE

RESEARCH METHODOLOGY

3.0 Introduction

This chapter presents the methodology employed in the study. The chapter includes research design, target population, sample size and sampling technique, data collection instruments, pretest of instruments, reliability and validity test, data collection procedure, and data analysis techniques.

3.1 Research Design

According to Agarwal and Chauhan (2024), research design is the general blueprint or plan that define how research will be carried out to answer the research questions and accomplish its objectives comprehensively. This study employed descriptive survey design, which is suitable for analyzing current situation without manipulating any of the variables. The design was adopted because of its ability to comprehensively depict the underlying relationships, characteristics and patterns within a dataset. Descriptive design enables a researcher to identify commonalities, anomalies, and trends that could form the bases for further analysis (Jain, 2021). The aim of the design was to methodically gather quantifiable data that illustrates the existing interrelation between organizational culture and strategy execution within the insurance companies in Kenya. According to Hirose and Creswell (2023), Descriptive survey design is widely used in social science research when the aim is to delineate conditions, examine attitudes, and investigate associations between variables in real-life settings.

The design was well aligned with the study objectives which sought to interrogate how various aspects of organizational culture (market, adhocracy, clan, and hierarchy cultures) influence the effectiveness of strategic plan implementation. A descriptive survey design aids the use of questionnaires to capture and arithmetically examine these relationships, providing both depth and breadth in findings. Empirical precedent subsists for this design. Chummun and Nleya (2023), did a study on employee involvement and strategic performance in Zimbambwean insurance firms using the descriptive survey design. Mabuza and Ngwenya (2023) used the same study design to examine culture and strategic plan implementation in South African universities, while Negi and Dangwal (2021), analyzed organizational culture and strategic alignment in Indian banks using the same design. These studies authenticate the application of descriptive survey design in examining the relationships between culture and strategic plan implementation across different contexts and sectors.

3.2 Target Population

Willie (2024) observes that target population refers to entire group of entities, organizations, and individuals that have common attributes and from which a researcher intends to derive conclusions. The population for this study was all the 59 insurance companies registered in Kenya by the Insurance Regulatory Authority (IRA). The firms represent the full set of entities from which the study seeks to draw observations from with regards to organizational culture and strategy execution. This population was fit for the study given that internal culture and strategic behavior of these organizations play a major role in understanding how effectively strategic plans are executed in a highly regulated and dynamic environment. The target population consisted of a sample of 30 insurance firms selected from the larger group of 59 as shown on table 3.1 below. These firms were the actual sources of data collection, and they were chosen to ensure a balanced representation of both general and life insurance providers.

Table 3.1: Target Population

Category of Insurance Companies	Population (Total Registered)	Target Population (Selected for Study)
General Insurance Companies	36	17
Life Assurance Companies	23	13
Total	**59**	**30**

3.3 Sampling Frame

This study's sampling frame was the list of all insurance firms registered with Insurance Regulatory Authority (IRA) and operating in Kenya as at 2025. The list has 59 insurance companies as presented in appendix IV.

3.4 Sample Size

The study adopted a multistage sampling procedure consisting of Nassiuma prescribed sample size determination formula to determine the suitable sample size of firms, accompanied by systematic and purposive sampling techniques. The sample size of insurance firms to be studied was calculated using the Nassiuma sample size determination formula:

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

Where n is the sample size, N is the population, c is the covariance, and e is the standard error. Nassiuma (2000) opines that in most surveys, a coefficient of variation in the region of 21% ≤ C ≤ 30% and a standard error in the region of 2% ≤ e ≤ 5% are usually acceptable. Therefore, the sample size for this study was calculated using a coefficient of variation of c=30% (0.3) and a standard error of e=4% (0.04) as follows:

$$n = \frac{59 \times (0.3)^2}{(0.3)^2 + (59 - 1)(0.04)^2} = \frac{59 \times 0.09}{0.09 + (58 \times 0.0016)} = 30$$

The 30 firms were selected using systematic sampling technique to ensure that firms of diverse size, product specialization, and ownership were selected to make a representative sample. According to Dubey and Kothari (2022), systematic sampling is effectual in lessening selection bias while maintaining randomness.

From each selected firm, six (6) respondents were selected purposively based on their experience and roles in strategic planning and execution resulting to 180 respondents. Purposive sampling was adopted to ensure that the respondents possessed firsthand knowledge and experience on strategic planning and organizational culture of their respective firms. The six respondents from each company were drawn from various cadres as shown on table 3.2 below;

Table 3.2: Sample Size

Cadre	Title/Position	Number
Cadre 1	CEO/Principal Officer/Chief Operations Officer	30
Cadre 2	HR Manager	30
Cadre 3	Finance Manager	30
Cadre 4	Strategy/Planning Manager Officer	30
Cadre 5	Operations Manager	30
Cadre 6	Department/Unit Head	30
Total		**180**

3.5 Data Collection Instruments

The study majorly banked on quantitative data collected using questionnaire purposed to capture the experiences and perceptions of key managerial staff on organizational culture and strategy execution. The questionnaire was designed based on Competing Values Framework (CVF), which classifies organizational culture into four main types; Market, Adhocracy, Clan, and Hierarchy cultures. The questionnaire was composed of three segments; personal information, organizational culture type, and strategic plan execution standards. Organizational culture measurement items were tailored based on the Organizational Culture Assessment Instrument (OCAI). OCAI is aligned with CVF model and expresses respondents' consciousness of their work environment across pivotal dimensions such as cohesion, control mechanisms, leadership style, and strategic emphasis.

The questionnaire contained both open and closed-ended questions. Quantitative analysis and consistency were enhanced through use of five-point Likert scale. Tanujaya, Prahmana, and Mumu (2022), opines that Likert scale questionnaires are generally preferred in organizational research because of their ease of administration, ability to produce consistent responses, and appropriateness for measuring latent constructs such as perception and culture. A few open-ended questions were included to collect qualitative aspects of the study and compliment the quantitative data.

3.6 Data Collection Procedures

Before embarking on data collection, the researcher sought approval from relevant authorities, including an introduction letter, a recommendation from the University, consent form, and research permit from National Commission for Science, Technology and Innovation (NACOSTI). The researcher then issued these approval documents together with the questionnaires to the relevant authorities in the insurance firms under study and allowed respondents time to fill the questionnaires. Afterwards, the researcher picked the hard copies of the filled questionnaires and in some instances received others via email as scanned copies.

3.7 Pretest of Instruments

A pretest was carried out with 18 selected employees of various insurance firms not selected for the study. The sample population for the pretest study was 10% of the total sample as recommended by Wadood, Akbar, and Ullah (2021). The main aim of the pretest was to check the reliability and validity of the research instruments.

3.7.1 Validity of the Research Instruments

The validity of a research instrument is the degree to which it accurately measures what it is supposed to measure (Ghanad, 2023). It is the extent to which the outcomes of research actually reflect the variables of the study. The study used construct, face, and content validity to ascertain credibility and ensure appropriateness of the questionnaire. Factor analysis was used to test construct validity as recommended by Flake et al., (2022) and Cheung et al., (2024). Content validity was attained by aligning all questionnaire components with the entrenched theoretical constructs drawn from the Competing Values Framework (CVF) model, Schein's model of organizational culture, and the existing literature on strategy execution. Additionally, face validity was assessed using a pilot test involving few respondents picked from the intended target population, focusing on relevance interpretability of items, and clarity of the instruments.

3.7.2 Reliability of Research Instruments

Reliability refers to the extent to which the instrument produces similar results under same conditions (Kennedy, 2022). Cronbach's alpha was employed to test reliability and confirm the instrument's internal consistency. The Cronbach's alpha (α) was arrived at as follows:

$$\alpha = \frac{N \cdot \bar{c}}{\bar{v} + (N-1) \cdot \bar{c}}$$

Where;

α – Cronbach's alpha

N – Number of items

$\bar{c}$ – Average covariance between item pairs

$\bar{v}$ – Average variance of each item

Cronbach's alpha is a generally accepted statistical measure used to evaluate how firmly related items are as a group and is particularly suitable in Likert-scale items measuring latent constructs (Park, 2023). According to Izah, Sylva, and Hait (2023), a Cronbach's alpha value of 0.70 or greater is generally deemed fit for basic research, while a value of 0.80 or above is commendable for highly rigorous studies. For this research, a pilot test was carried out on a small group of respondents, and Cronbach's alpha values computed for each construct – namely market, adhocracy, clan, and hierarchy types of culture as well as each aspect of strategic plan implementation. Elements that yielded low inter-element correlation or alpha values considerably below the accepted threshold were purged out to improve overall reliability. This process ensured that the items in the final questionnaire steadily measured the intended aspects and produced dependable data for statistical analysis. As opined by Creswell and Plano Clark (2023), attaining acceptable reliability is necessary for guaranteeing the integrity and replication of quantitative research findings.

3.8 Data Analysis

Descriptive and inferential statistics; Pearson correlation and coefficient and regression were used to analyze relationships between the variables. Descriptive statistics were used to encapsulate and outline data in a more meaningful way. Measures such as means, frequencies, standard deviations, and percentages elaborated the demographic profiles of the respondents, providing insights into the response distribution across the various study variables. As pointed out by Creswell and Plano Clark (2023), descriptive statistics are vital for organizing large sets of data and pinpointing patterns and trends within the responses.

The study also adopted inferential statistics to test the strength and nature of correlations between variables. Chiefly, Pearson's correlation analysis was applied to measure the degree of relationship between each organizational culture element and strategic plan implementation. Additionally, an Analysis of Variance (ANOVA) was also carried out to test whether the successful implementation of strategies happens by chance or is influenced by the culture of the respective firm. Finally, a multiple regression model was used to determine how different independent variables combined predicted the dependent variable. Dehalwar and Sharma (2023) argues that multiple regression model is suitable for quantifying the impact of the independent variables while controlling for the impact of others, making it fit for addressing the objectives of the study.

The regression model adopted by the study assumed the following equation:

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

Where;

Y – Strategic Plan Implementation

β_0 – Model Constant

$\beta_{1\text{-}4}$ – Regression Coefficients or Change caused in Y by each X

X_1 – Clan Culture

X_2 – Adhocracy Culture

X_3 – Market Culture

X_4 – Hierarchy Culture

ε – Error Term

3.9 Ethical Consideration

The study was conducted in line with all the ethical considerations to ensure dignity, privacy, and rights of the participants were upheld. The researcher sought approval from relevant authorities and stakeholders. Informed consent was sought from the respondents and their privacy and confidentiality was safeguarded. Additionally, the research was conducted with utmost integrity, accountability and transparency, following all ethical tenets and respecting individual and cultural differences throughout the study.

CHAPTER FOUR

DATA ANALYSIS, INTERPRETATION, AND DISCUSSIONS

4.0 Introduction

This chapter presents the analysis, interpretation, and discussions originating from the research objectives investigating the influence of organizational culture on implementation of strategic plans in the Insurance Industry in Kenya.

4.1 Response Rate

The response rate in research is a critical yardstick as it has a direct impact on the legitimacy and reliability of the findings (Taherdoost & Madanchian, 2025). The higher the response rate the more the likelihood that the outcomes represent the larger population. A total of 180 questionnaires were given out to potential participants respondents spread across 30 insurance firms. Outstandingly, All the 180 questionnaires were filled and returned back, resulting to 100% response rate. Sataloff and Vontela (2021), observes that a 50% response rate is acceptable, 60% response rate is considered good, and above 70% very good. Therefore, 100% response rate is not only admirable but greatly enhances the reliability and generalizability of the research findings.

4.2 Category of Respondents

The study involved 30 insurance firms (thirteen life insurance and seventeen general insurance) as summarized in Table 4.1. Eighty-five respondents (47.2%) were managers, forty-five respondents (25%) held supervisory roles, while 50 respondents (27.8%) were clerical officers.

Table 4.1: Category of Respondents

Insurance Company	Assignment			
	Management	Supervisory	Clerical	Total
Pioneer Life Assurance	3	2	1	6 (3.3%)
Old Mutual General Insurance	3	3	-	6 (3.3%)
Sanlam Life Insurance	3	2	1	6 (3.3%)
Pioneer General Insurance	2	3	1	6 (3.3%)
Sanlam General Insurance	5	1	-	6 (3.3%)
Definite Assurance	5	-	1	6 (3.3%)
Old Mutual Life	6	-	-	6 (3.3%)
Britam Life Insurance	1	3	2	6 (3.3%)
Britam General Insurance	3	1	2	6 (3.3%)
Madison Life Assurance	5	-	1	6 (3.3%)
Madison General Insurance	2	3	1	6 (3.3%)
Jubilee Life Assurance	2	-	4	6 (3.3%)
Jubilee General Insurance	1	2	3	6 (3.3%)
Kenindia Assurance	3	1	2	6 (3.3%)
Kenindia General Insurance	1	3	2	6 (3.3%)
Liberty Life Assurance	2	1	3	6 (3.3%)
Liberty Insurance	3	2	1	6 (3.3%)
Geminia Life Assurance	4	1	1	6 (3.3%)
Geminia General Insurance	1	5	-	6 (3.3%)
Star Discovery Life Assurance	2	1	3	6 (3.3%)
Star Discovery Insurance	3	-	3	6 (3.3%)
The Monarch Life Insurance	2	-	4	6 (3.3%)

The Monarch Insurance	2	2	2	6 (3.3%)
CIC Life Assurance	3	1	2	6 (3.3%)
CIC Insurance	2	1	3	6 (3.3%)
The Kenyan Alliance Insurance	4	1	1	6 (3.3%)
Trident Insurance Ltd	3	1	2	6 (3.3%)
Pacis Insurance Company	3	2	1	6 (3.3%)
Mayfair Insurance Company	3	1	2	6 (3.3%)
MUA Insurance (Kenya)	3	2	1	6 (3.3%)
Total	**85 (47.2%)**	**45 (25%)**	**50 (27.8%)**	**180 (100%)**

4.3 Demographic Profile of the Respondents

Demographic profile refers to characteristics of participants of a study and can provide crucial insights into the composition of the population under study. In the context of this study demographic findings included aspects such as gender, age, educational qualifications, experience, and length of stay in the current organization.

4.3.1 Gender, Age Group, and Educational Qualification

Table 4.2 presents the demographic profiles of the respondents. Majority of the respondents were male (50.6%) while 49.4% were female, implying that both genders were fairly represented and met the prescribed gender threshold. In terms of age, majority of the respondents (25%) were aged between 36 and 45 years. Forty respondents (22.2%) were aged between 26 and 35 years while the 18-25 years and 56 and above age groups had 33 respondents (18.3%) each. This shows that the industry workforce is composed of a mix of young entrants and mid-level career professionals with a sizeable percentage of highly experienced workforce. In terms of education, 144 participants (80%) were bachelor's degree holders while 21 respondents (11.7%) had a master's degree. Ten respondents (5.6%) were diploma holders, while three respondents (1.7%)

and two respondents (1.1%) had a PhD and other qualifications respectively. The educational demographics shows that the insurance industry is run by a well-educated labor force, particularly at the undergraduate level, which is in line with the sector's professional and technical requirements.

Table 4.2: Demographic Characteristics of the Respondents

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	91	50.6
	Female	89	49.4
	Total	**180**	**100**
Age Group	18-25	33	18.3
	26-35	40	22.2
	36-45	45	25
	46-55	29	16.1
	56 and above	33	18.3
	Total	**180**	**100**
Educational Qualification	Diploma	10	5.6
	Bachelor's	144	80
	Master's	21	11.7
	PhD	3	1.7
	Other	2	1.1
	Total	**180**	**100**

4.3.2 Industry and Organizational Experience

Regarding industry and organizational experience, it was gathered that: majority of the respondents (28.9%) had over fifteen years' experience in the insurance industry. Forty-four respondents (24.4%) had 6 to 10 years of experience, followed by 40 respondents with 1 to 5 years of experience, and 30 respondents (16.7%) with 11 to 15 years of industry experience. Only 7.8% of the respondents (14 respondents) had less than a year of experience in the insurance industry, indicating a labor force with a considerable industry exposure. In regards to the length of time with the current organization, majority of the respondents (30.6%) had been with their employer for a period of 1 to 5 years, while 26.7% had worked for their employer for 6 to 10 years and 24.4% had stayed with their employer for over 10 years. This dispersion hints to a balance between long-standing organizational knowledge and fairly recent viewpoints, an aspect likely to inform how strategic plans are perceived, understood, and executed across the industry. The findings are as presented in Table 4.3:

Table 4.3: Industry and Organizational Experience

Variable	Category	Frequency (n)	Percentage (%)
Experience in the Industry (Years)	Less than 1	14	7.8
	1-5	40	22.2
	6-10	44	24.4
	11-15	30	16.7
	Over 15	52	28.9
	Total	**180**	**100**
Length of Stay in Current Organization (Years)	Less than 1	33	18.3
	1-5	55	30.6
	6-10	48	26.7
	Over 10	44	24.4
	Total	**180**	**100**

4.4 Company Profiles

The company profiles dimension looked at the firms selected for the study in terms of the business they transact, ownership, and number of employees as depicted in Table 4.4. Out of the 30 firms selected for the study, 17 (56.7%) were general insurers while 13 (43.3%) were life insurers, reflecting the sectors larger focus on the general insurance business. With regards to ownership, most firms (63.3%) were locally owned, with eight firms (26.7%) being joint ventures, while only 10% of the firms were foreign owned. This shows that the Kenyan insurance industry is majorly driven by local firms with some degree of international collaboration.

In terms of number of staff, eight firms (26.7%) employed 500 or more employees, while seven firms (23.3%) employed between 251 and 500 employees, and six firms (20%) had between 101 and 250 employees. A smaller portion, five firms (16.7%) were medium-sized companies with between 51 and 100 employees, while small firms, with between 1 and 50 employees, accounted for 13.3% of the firms. This distribution indicates that while large firms dominate the industry, there is a substantial engagement from small and medium size players, presenting a diversified business environment that may impact how strategic plans are developed, perceived, and executed.

Table 4.4: Company Profiles

Variable	Category	Frequency (n)	Percentage (%)
Type of Insurance Company	Life	13	43.3
	General	17	56.7
	Total	**30**	**100**
Company Ownership	Local	19	63.3
	Foreign	3	10
	Joint	8	26.7
	Total	**30**	**100**
Number of Employees	1-50	4	13.3
	51-100	5	16.7
	101-250	6	20
	251-500	7	23.3
	500+	8	26.7
	Total	**30**	**100**

4.5 Analysis of Organizational Culture

This section presents the findings of the study on organizational culture in the Insurance Industry in Kenya. Organizational culture was measured using the four elements namely, Market, Adhocracy, Clan, and Hierarchy of the Competing Values Framework (CVF). The analysis sets off with tests of validity and reliability to substantiate the consistency of the measurement scales, followed by descriptive statistics and dominant cultural attributes and an analysis of how they influence strategic outcomes.

4.5.1 Reliability and Validity of the Organizational Culture Scale

All the four cultural types had Cronbach's Alpha values ranging between 0.74 and 0.86, exceeding the minimum threshold of 0.70 as seen in Table 4.5. As it pertains validity, the Kaiser-Meyer-Olkin (KMO) value of 0.82 confirmed sampling adequacy while Bartlett's Test of Sphericity was significant ($\chi^2(276) = 1{,}481.0$, $p < .001$), indicating that the data were suitable for factor analysis. These outcomes illustrates that the scale items were valid and internally consistent measures of the selected cultural elements.

Table 4.5: Reliability Results

Culture Orientation	Number of Items	Cronbach's Alpha	Interpretation
Market	6	0.86	Strong reliability
Adhocracy	6	0.79	Acceptable reliability
Clan	6	0.82	Good reliability
Hierarchy	6	0.74	Acceptable reliability

4.5.2 Descriptive Statistics of Culture Dimensions

A descriptive analysis of the culture dimensions shows that all the four dimensions of organizational culture coexist within the insurance firms with varied degrees of presence. The mean scores of the four dimensions ranged from 3.46 to 3.99 on a five-point Likert scale as shown on Table 4.6. Market culture emerged as the most predominant (M = 3.99, SD = 0.47), demonstrating that the respondents view their organizations as being largely competitive, achievement-focused, and results-driven. Clan culture followed closely, (M = 3.75, SD = 0.49), pointing to a major emphasis on participation, teamwork, and a sense of belongingness, while Adhocracy culture (M = 3.69, SD = 0.52) came third reflecting the value placed on innovation, creativity, and adaptability to change. These findings are consistent with the findings of Mchaizi, Okwemba and Otsyula (2023) who found out that Adhocracy culture is more popular in organizations and industries that value agility, creativity, and adaptability.

Contrastingly, Hierarchy culture (M = 3.46, SD = 0.54) recorded the lowest mean score, nonetheless still beyond the scale's middle point, suggesting that while conventional structures, control mechanisms, and procedures are present, they are less pronounced as opposed to collaboration, competitiveness, and innovation. The moderately low standard deviations across all the four cultural dimensions further suggest that participants' views were reasonably consistent, alluding to a collective organizational experience with regards to the prevalent organizational culture. These findings concur with observation by Saeed (2023), that all the four cultures coexist within an organization but to a varied degree.

Table 4.6: Descriptive Statistics of Culture Dimensions

Cultural Orientation	N	Minimum	Maximum	Mean	Std. Deviation
Market	180	2.50	5.00	3.9898	.46516
Adhocracy	180	2.17	4.83	3.6898	.51627
Clan	180	2.33	4.83	3.7519	.48965
Hierarchy	180	2.00	4.50	3.4648	.54128

4.5.3 Organizational Values Reflection on Cultural Orientations

The study sought to find out the extent to which core values of the organizations reflect each of the cultural orientations. As shown in Figure 4.1, Market Culture had the highest mean (M = 3.88, SD = 0.70), indicating that the participants mostly associated their organizations with competitiveness, goal-orientation, and achievement. Clan Culture (M = 3.66, SD = 0.81), followed closely indicating that collaboration, cohesion, and family-like set up were also greatly valued but relatively less emphasized. Adhocracy Culture came third (M = 3.61, SD = 0.77), suggesting a moderate emphasis on risk-taking, adaptability, innovation, and creativity.

Hierarchy Culture had the least mean score (M = 2.95, SD = 0.99), implying that formal rules, rigid structures, and bureaucratic processes were perceived to be less prevalent in the organizations. Additionally, the error bars in Figure 4.1 indicates that Market Culture displayed more consistent responses while Hierarchy and Clan Cultures had the highest variableness in perceptions. Generally, this ordering (Market > Clan > Adhocracy > Hierarchy) points to an industry that is basically results and competitiveness driven, but still counter balancing this with collaborative associations, and with fairly low emphasis and reliance on formalized and rigid structures.

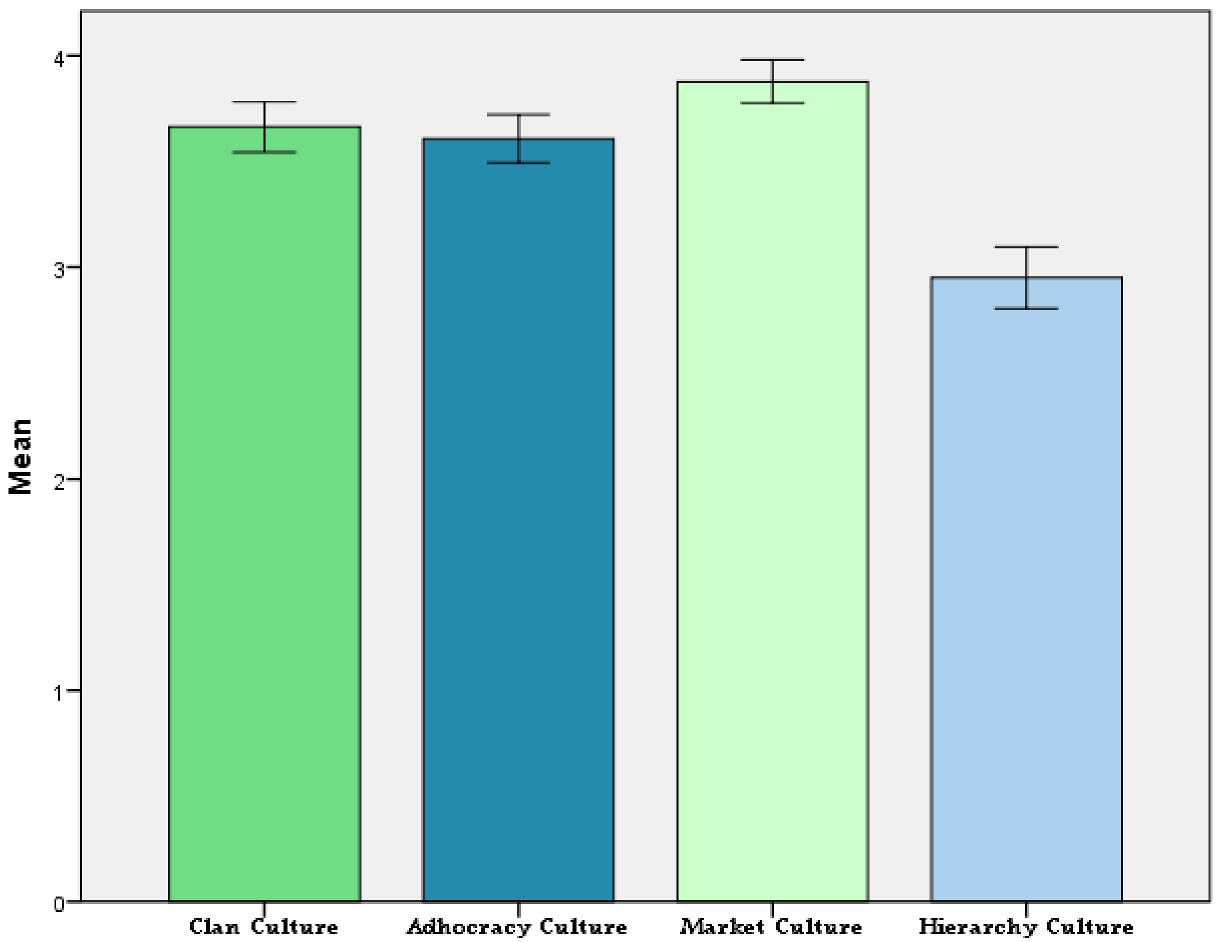

Figure 4.1: Extent to which Organizational Values Reflect Cultural Orientations

4.5.4 Core Values Rewarded and Reinforced

The study sought to understand which values described what is rewarded and reinforced in organizations with respondents given eight values to select from as indicated in Figure 4.2. The results indicate that the respondents viewed their firms as reinforcing a combination of values. From the findings, the most rewarded and reinforced values were results and productivity (67.8%), and efficiency and order (67.8%). These were closely followed by market competitiveness (66.1%), and teamwork and loyalty (65.6%). Innovation, and initiative and employee development and support were each reported by 64.4% of the participants. These findings suggest a robust appreciation of both people-centered, and creative and innovative aspects of culture within the insurance industry in Kenya.

On the contrary, risk taking, and experimentation and compliance with procedures were selected by 53.9% and 52.8% of the respondents respectively, elucidating that although present, these values are relatively less emphasized within the insurance industry in Kenya. These findings show that the insurance industry has a strong focus on productivity, competitiveness, and efficiency, while still striking a balance between innovation, teamwork, and employee support, but with low interest in risk-taking and excessive compliance. Overall, firms are results-driven and orderly, while still appreciating the need for teamwork, development, and loyalty. However, they are less keen on experimentation and rigid compliance, indicating a balanced but considerate culture that evades the extremes of excessive risk-taking or very rigid compliance regimes.

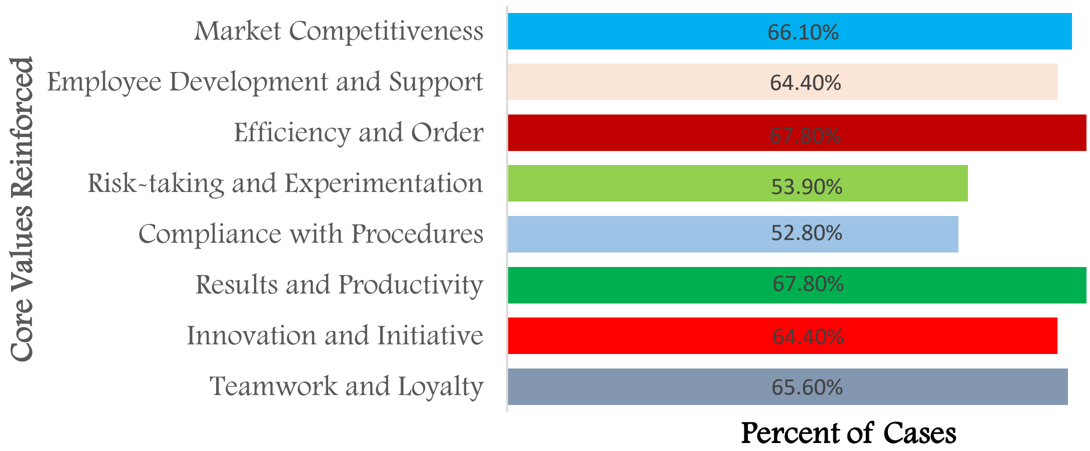

Figure 4.2: Core Values Rewarded and Reinforced

4.5.5 Frequency of Organizational Values and Culture Review During Strategic Meetings

The study explored how frequently organizational values and culture are canvassed or evaluated in leadership and strategic meetings. As presented in Figure 4.3, Majority of the respondents (42.8%), pointed out that such discussions and reviews occur frequently, followed by those who indicated that they happen occasionally (32.2%). Another 17.8% indicated that values and culture are discussed and reviewed very frequently, while smaller portions of the respondents; 6.7% and 0.6% stated that discussions and reviews occur rarely or never respectively.

These findings indicate that in many firms within the Kenyan insurance sector, management regularly includes values and culture into their strategic discussions. From a theoretical perspective, this agrees with Schein's (2010) organizational culture model which stresses that culture becomes efficacious when leaders constantly communicate and bolster core values through and during a firm's formal and informal processes and setups. Similarly, the findings align with the Competing Values Framework's (Cameron & Quinn, 2011) assertion that strengthening of values through leadership actions is essential for entrenching organizational culture.

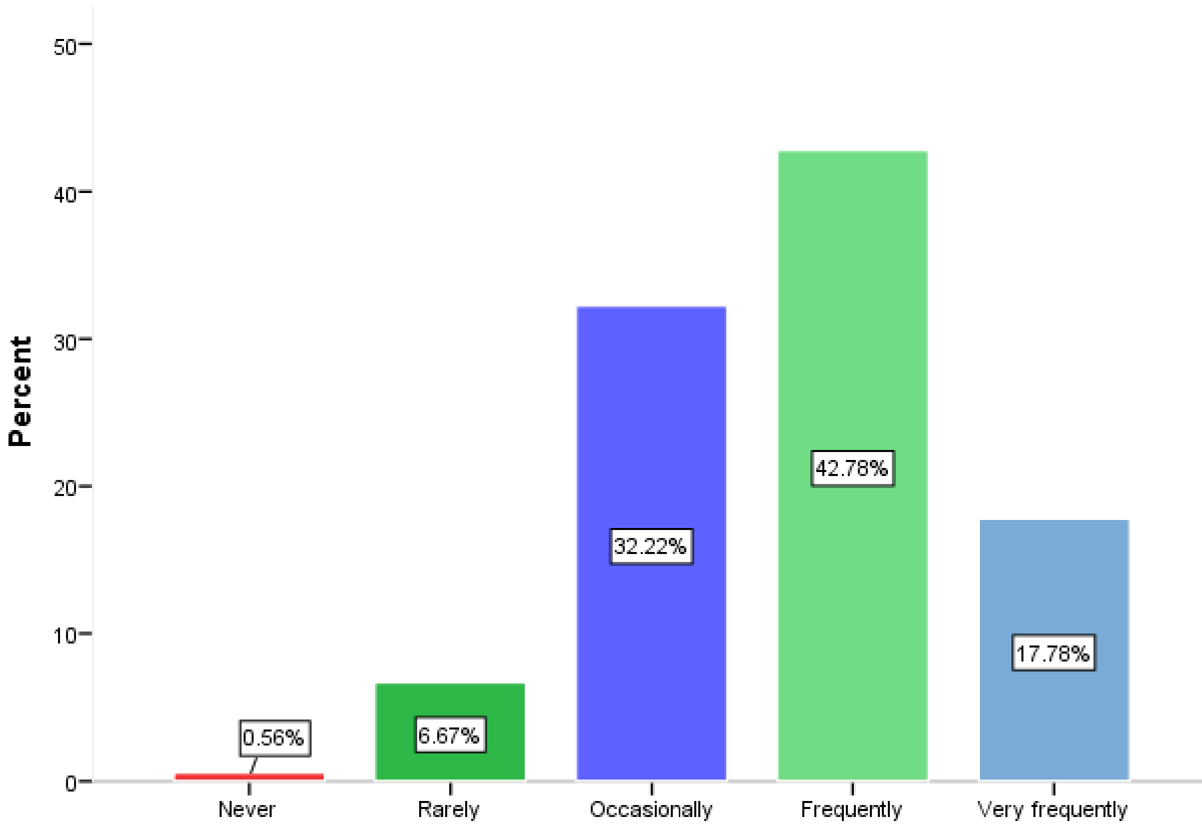

Figure 4.3: Frequency of Organizational Values and Culture Review

The comparatively high number of respondents indicating that values and culture reviews are done frequently and very frequently (a total of 60.6%) suggests that culture is not handled as a peripheral factor, but rather as an integral agenda during strategy meetings. However, the substantial proportion that indicated occasional review suggest that there is still discrepancy in inculcating culture and values across the industry. The small portion of participants who reported rarely or never (a total of 7.3%) mirrors outliers, but nevertheless reflects that a small proportion of the firms risk sidelining the cultural aspect of strategy execution altogether.

4.5.6 Influence of Organizational Culture on Key Outcomes

The study sought to find the extent to which organization's core values and culture influenced four key outcomes; employee behavior and motivation, decision-making processes, implementation of strategic plans, and organizational adaptability to change. The results in Table 4.7 indicates that the respondents generally discern organizational culture and values as having positive influence across all the four major outcomes. Employee behavior and motivation reported the highest mean score (M = 3.90, SD = 0.92), insinuating that organizational values and culture hugely influences how employees behave at the workplace while still enhancing commitment levels. This result indicates that collective ideals provide an inner compass that informs acceptable behavior and bolsters commitment to firm goals.

Implementation of strategic plans followed closely (M = 3.86, SD = 0.92), suggesting that organizational values and culture expediate alignment between strategic plans and practice. A reassuring cultural environment seems to inspire ownership of strategic initiatives, thus increasing the chances of successful execution. Decision-making processes (M = 3.82, SD = 0.93) and organizational adaptability to change (M = 3.82, SD = 0.90) recorded considerably lower mean scores, albeit still in the positive range. These findings indicate that while organizational values and culture offer a guiding decision-making and adaptation blueprint, its impact may be less congruous in these aspects as opposed to employee motivation and strategy execution.

Table 4.7: Influence of Organizational Culture on Key Outcomes

Critical outcomes	N	Minimum	Maximum	Mean	Std. Dev
Employee behavior and motivation	180	1	5	3.90	.922
Decision-making process	180	1	5	3.82	.934
Implementation of strategic plans	180	1	5	3.86	.916
Organizational adaptability to change	180	1	5	3.82	.898

The standard deviations ranging from 0.89 to 0.93 across the four key areas suggest a moderate level of variability in perception among the participators. This indicates that although most respondents were inclined towards positive ratings, some participants viewed values and culture as less impactful or even neutral in their companies. The comparatively similar standard deviation values across the four variables suggest that perceptions were distributed in a pretty consistent way, with no aspect showing excessive polarization of views.

Generally, the findings reveal that organizational values and culture play a major role in influencing organizational outcomes, with the greatest influence being felt in relation to employee behavior and motivation, followed nearly by implementation of strategic plans. These findings align with Schein's Model of Organizational Culture (1985) view point that culture strengthens participation, consistency, and mission clarity, which consequently bolster organizational performance (Chatman & Choi, 2022). Likewise, Cameron and Quinn (2011) opine that constructive cultures create a balance between adaptability and stability enabling firms to remain both responsive and cohesive. The findings of this study thus underscore the need for inculcating a strong, well-established organizational culture as a key driver of effective strategy execution and enduring organizational prosperity.

4.5.7 Dominant Organizational Culture Type

The respondents were invited to indicate which among the four cultures under the Competing Values Framework (CVF) was dominant in their respective organizations. The results uncover a comparatively diverse spread across the four culture types as depicted in Figure 4.4. Market culture was the most prevalent, being selected by 58 respondents (32.2%). This alludes that most of the firms are viewed as being goal-focused, competitive, and results-driven. Clan culture came second with 48 selections (26.7%), indicating that a number of firms are perceived as collaborative, people-oriented, and family-like. Adhocracy culture followed closely at 23.9% (43 respondents), suggesting a recognition of creative, innovative, and entrepreneurial orientations within the industry. Hierarchy culture was the least associated with, with only 31 respondents (17.2%), viewing their organizations as being highly structured, rule-based, and controlled.

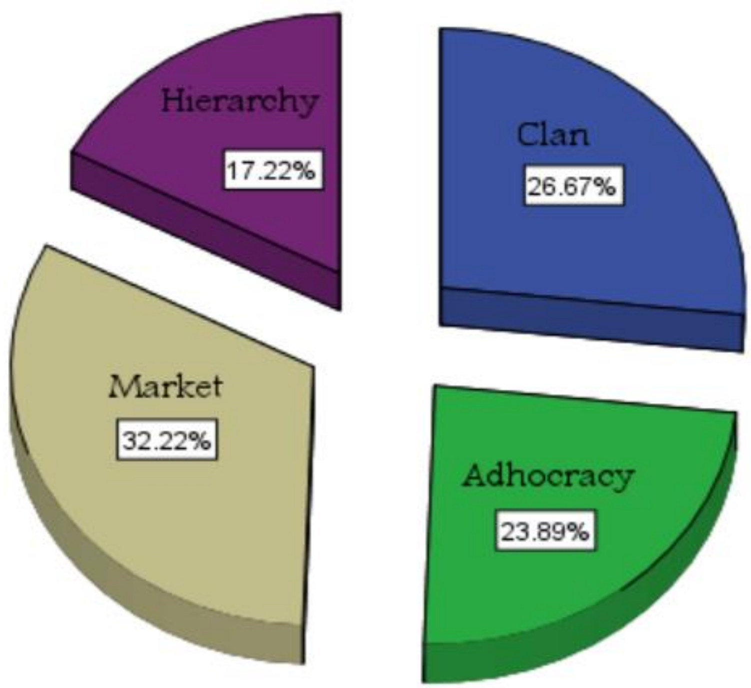

Figure 4.4: Dominant Organizational Culture Type

In general, these results disclose that while the Kenyan insurance sector display a largely robust market-oriented culture, sizeable representation of Clan and Adhocracy cultures indicate that many organizations strike a balance between competitiveness on one hand and collaboration and innovation on the other. The least proportion of Hierarchy culture suggests that although rigid, bureaucratic, and rule-based tendencies exist within the industry, they are the ascendant cultural aspects in most firms. Overall, the spread points to the multi-cultural landscape within the insurance industry, which may impact the way in which strategic plans are executed.

4.5.8 Dominant Culture and Strategic Plan Implementation

The study presented the respondents with an open-ended question that sought to establish how dominant culture impact strategic plan implementation. The results show that organizational culture has a substantial impact on the success or failure of strategy execution with different distinctive cultural aspects influencing organizational behaviors as illustrated in Figure 4.5. Market-oriented cultures pay highest attention to fast execution (M = 0.60) and innovation (M = 0.40), supporting dynamic strategy execution. However, this comes at the expense of increased bureaucracy (M = 0.25) and less teamwork (M = 0.20).

Contrastingly, clan cultures shine in embodying teamwork (M = 0.45) and protecting employee well-being (M = 0.20). However, their participatory decision-making procedures derails execution (M = 0.40), potentially hindering strategic plan rollout and implementation. Adhocracy cultures came out as strong enablers of innovation (M = 0.50) and fairly fast execution (M = 0.55. Nonetheless, their flexible and adaptive nature leads to inconsistency (M = 0.25) that can be detrimental to sustained strategic focus. Hierarchical cultures are denoted by rigid structures (M = 0.45) and bureaucracy (M = 0.40), causing substantial impediment in decision-making (M = 0.50) and increased organizational stress (M = 0.20), which potentially hinder strategy execution.

In aggregation, the findings imply that culture is not a neutral factor but a crucial determinant influencing how strategic plans mutate into action. Among the four cultural elements, market and adhocracy cultures wield the greatest positive impact on strategic plan execution owing their inclination towards innovation, speed, and results. In contrast, clan and hierarchy cultures; while presenting cohesion and stability, tend to derail strategy implementation and hinder strategic agility. The extent of influence is visible in the degree of cultural attributes consistent with execution success: Cultures stressing innovation and implementation score a mean score of between 0.50 and 0.60 as opposed to those stressing consensus and structure which have a mean score of between 0.35 and 0.45. This suggests that firms with dynamic and performance driven cultural aspects are better poised to execute strategic plans efficiently.

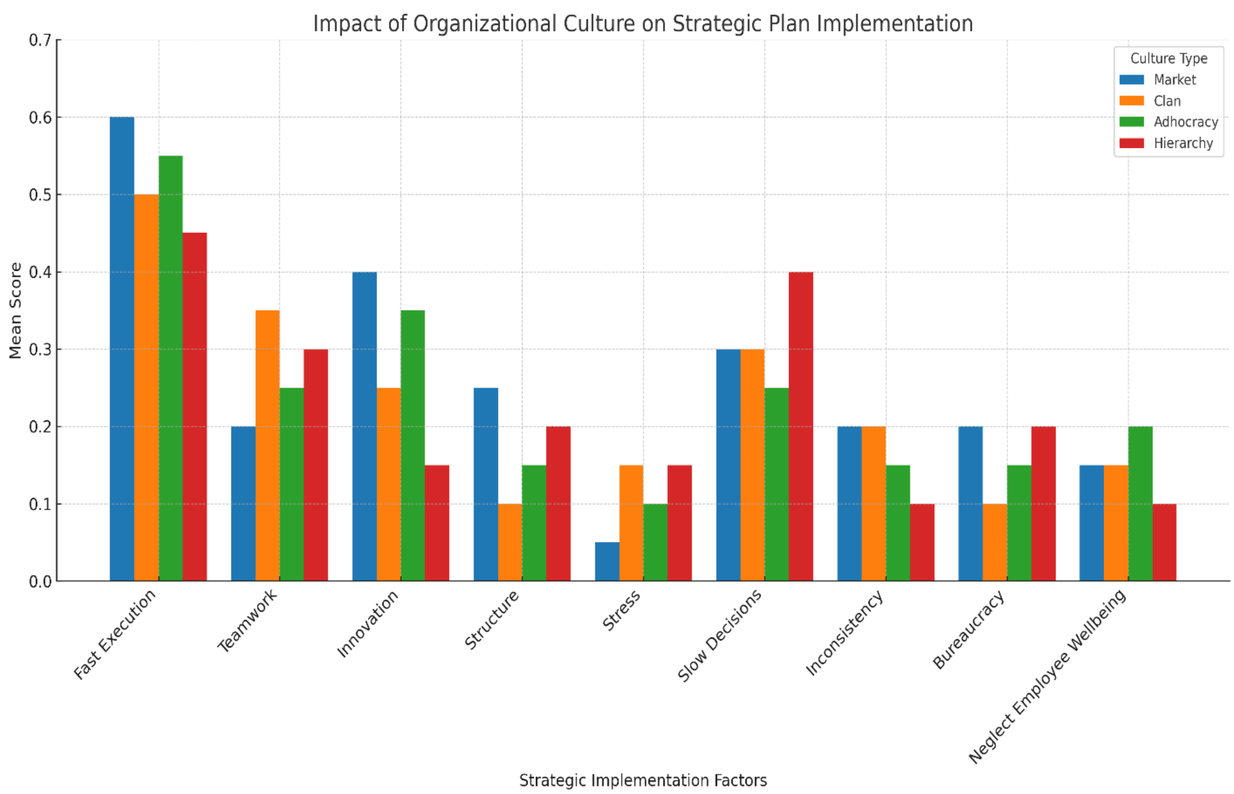

Figure 4.5: Impact of Organizational Culture on Strategic Plan Implementation

4.5.9 Effect of Specific Values or Cultural Attributes on Strategy Execution

The findings on the effect of specific values on strategy execution indicates that culture wield a sizeable impact on specific values that either support or hamper strategy execution. The analysis of the responses indicates that market-driven cultures places high priority on results focus (M = 0.55), empowering firms to pursue performance targets and efficiency with precision. Nevertheless, this results-driven culture is coupled with slow decision-making (M = 0.30) and bureaucracy (M = 0.10), which may interfere with flexibility during implementation. On the other hand, clan cultures which emphasize teamwork (M = 0.32), develop a deep cohesion and collaboration that enable strategic alignment. However, this close cohesion may breed mild resistance to change and slower embrace of new initiatives as evidenced by tendency towards slow decision-making (M = 0.28).

Adhocracy cultures thrive in innovation (M = 0.38), enhancing strategic nimbleness and experimentation. While this cultural aspect can enhance adaptation, it may also lead to mild inconsistency (M = 0.15), as constant changes in direction can distort focus during long-term execution. Conversely, hierarchy cultures are fueled by rigid structures (M = 0.30) and formalized processes, which foster procedural clarity and stability. However, these advantages are intertwined with the highest degrees of slow decision-making (M = 0.40), and bureaucratic tendencies (M = 0.20), which can hinder timely response to emerging strategic issues. In conclusion, organizational culture is like a double-edged sword; the aspects that define a culture's advantages can simultaneously produce inhibiting outcomes. The findings in this section reiterate the crucial role of ensuring alignment between strategies and existing cultural aspects to optimize implementation success.

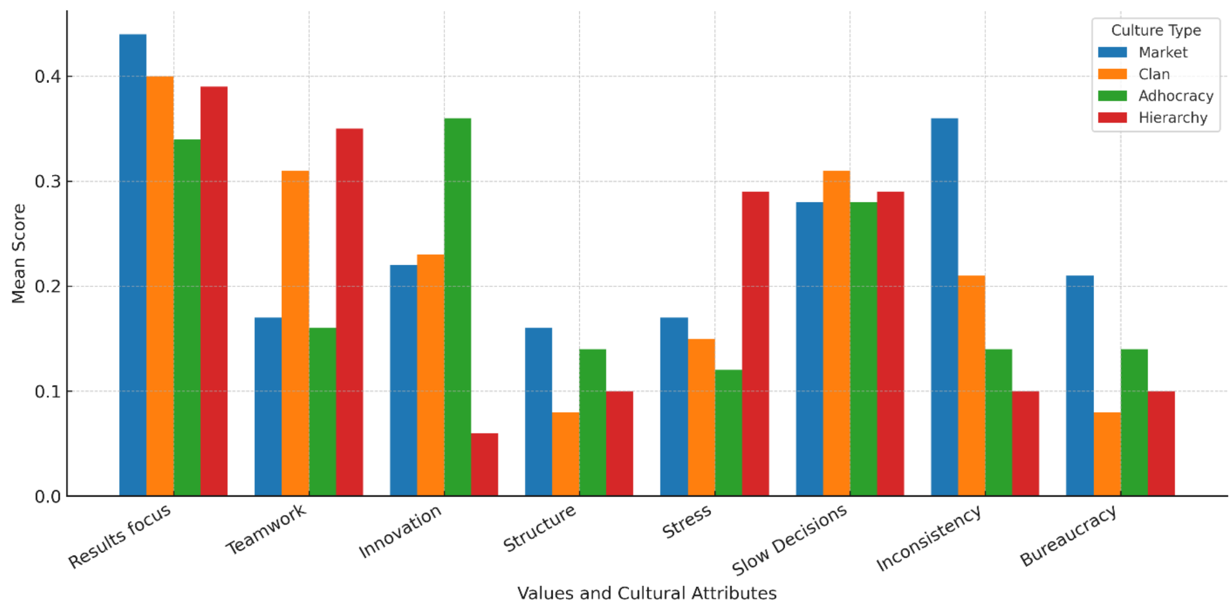

Figure 4.6: Effect of Specific Values or Cultural Attributes on Strategy Execution

4.6 Analysis of Strategic Plan Implementation

This section presents the results on the degree to which strategic plans are executed within the Kenyan insurance industry. The analysis is anchored on four major dimensions: goal-achievement, resource alignment, communication and effectiveness, and monitoring and evaluation mechanisms. The section also assesses practices such as action plan reviews, progress reporting, cultural influences and perceived barriers and enablers. The findings offer insights into both strengths and downsides of translating strategies into organizational practices.

4.6.1 Reliability and Validity of the Strategic Plan Implementation Scale

All the four indicators had Cronbach's Alpha coefficients ranging between 0.78 and 0.83, surpassing the acceptable minimum threshold of 0.70 as shown on Table 4.8, suggesting that the scale was reliable. The validity test yielded a KMO statistic score of 0.84 indicating that the sample size was sufficient for factor analysis while Bartlett's Test of Sphericity was significant, $\chi^2(120) = 1{,}052.3$, $p < .001$, affirming that the data were appropriate for factor reduction.

These findings confirm that the strategic plan implementation scale items were internally consistent and valid measures of the aimed constructs.

Table 4.8: Reliability of the Strategic Plan Implementation Scale

Indicator	Items	Cronbach's Alpha	Interpretation
Goal Achievement	3	0.83	Good reliability
Resource Alignment	2	0.78	Acceptable reliability
Communication and Effectiveness	2	0.81	Good reliability
Monitoring and Evaluation	2	0.80	Good reliability

4.6.2 Descriptive Statistics of Strategic Plan Implementation Indicators

The descriptive statistics as presented in Figure 4.7, shows that mean scores fell between 3.59 and 3.94, indicating that the respondents generally were in agreement with the statements associated with strategy execution. The highest rated dimension was role understanding and clarity (M = 3.94, SD = 0.876), indicating that role clarity is a major strength in the execution process. Likewise, improved performance outcomes (M = 3.89, SD = 0.927) and role of cultural values facilitating execution (M = 3.87, SD = 0.948), were frequently selected, suggesting that employees perceive both tangible results and cultural support as extensions of strategy.

Monitoring and evaluation mechanisms (M = 3.82, SD = 0.964), effective communication of goals (M = 3.82, SD = 0.964), Organizational structure support (M = 3.82, SD = 0.964), and alignment with daily activities (M = 3.81, SD = 0.914) converged closely, showing consistency in participants' views of procedural and structural supports for strategy execution. Resource allocation alignment was fairly rated (M = 3.72, SD = 0.929), indicating some perceived discrepancies and room for improvement. Timely implementation of strategic initiatives had the lowest mean (M = 3.59, SD = 1.007), suggesting that timely execution is a major challenge facing the industry players in implementing strategies.

In general, these outcomes indicate that participants generally view strategic plan implementation as fairly effective within the Kenyan insurance industry. The high score for employees' clarity on their role suggests that employees are well-aware of their contribution to organizational objectives, which is a major aspect in successful implementation of strategy. Likewise, the positive endorsement for performance outcomes indicate that strategy is producing tangible results. However, the dismal score on timely execution points to a challenge in meeting set deadlines, most likely as a result of bureaucratic processes, coordination challenges, and limited resources. Resource allocation also sufficed as a weak link, suggesting that although communication and structures are present, actual resource allocation may not always be at per with strategic priorities. Overall, the results suggests that while strategy is generally well-embedded, more attention need to be paid to operational efficiency and implementation speed to optimize strategic impact.

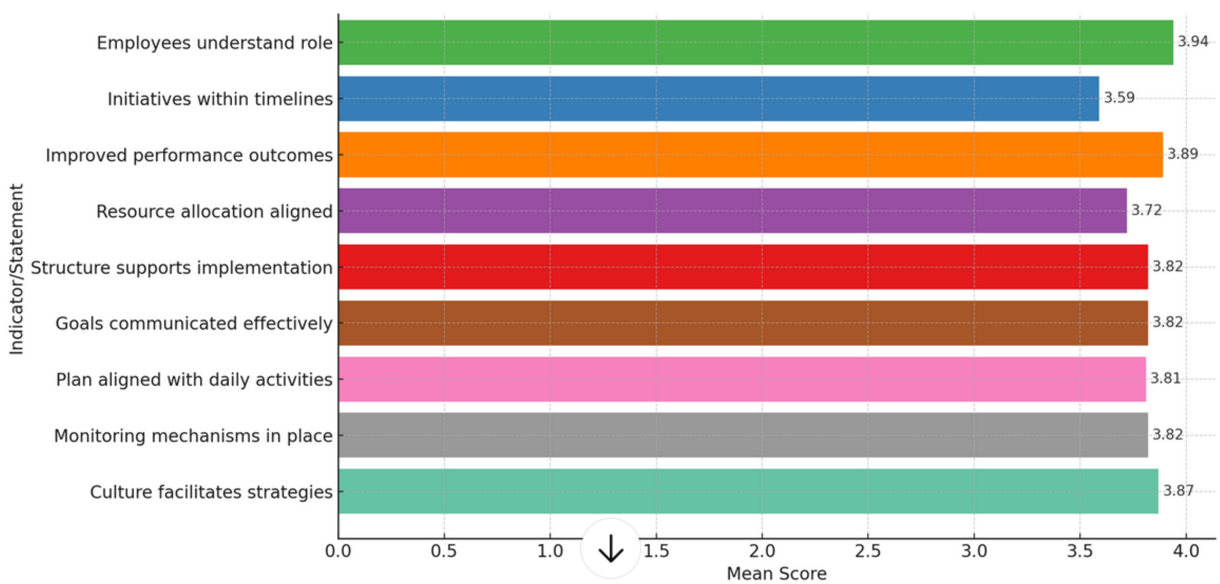

Figure 4.7: Descriptive Statistics of Strategic Plan Indicators

4.6.3 Employee Briefing on Strategic Plan Goals Progress

The research sought to understand how regularly the employees are briefed on the progress of strategic plan goals. An impressively huge majority of the respondents (n = 156; 86.7%) stated that the staff are regularly briefed on progress made in achieving strategic plan milestones, with only a small minority (n = 24; 13.3%) reporting not being briefed as seen Figure 4.8.

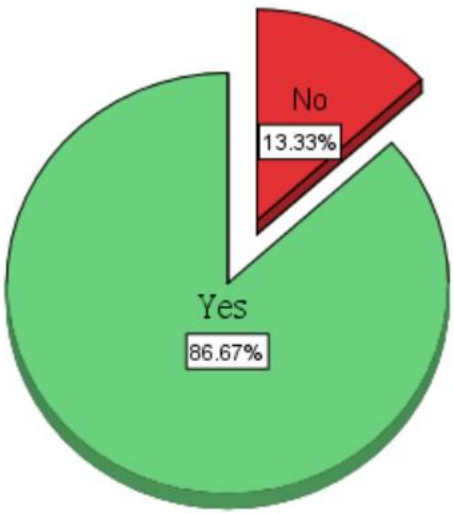

Figure 4.8: Employee Briefing on Strategic Plan Implementation

The substantial portion of affirmative responses points out that most insurance companies recognize the value of continuous communication in ensuring staff alignment with strategic objectives. Regular staff briefings are crucial for procuring employee commitment, enhancing transparency, and reinforcing accountability in the strategy execution process. However, the fact that 24 respondents (13.3%) cited not being regularly briefed indicates that a small but sizeable segment of firms may have hiccups in cascading strategy-related information efficiently. Such gaps could cause misalignment between organizational strategic goals and daily activities in such organizations.

The respondents were further asked to indicate how the updates were typically communicated. A multiple response analysis of the 156 respondents who said they are regularly briefed produced a total of 458 mentions of different channels. Staff meetings (79.2%) and departmental briefings (72.7%) were the most used methods, indicating the predominance of interactive, engaging, and face-to-face communication. Email updates or memos were also significantly used (53.9%), while internal memos or reports (44.8%) and performance dashboards (41.6) were comparatively less common. A few respondents (5.2%) reported use of other methods such as town hall meetings, informal discussions, and phone calls.

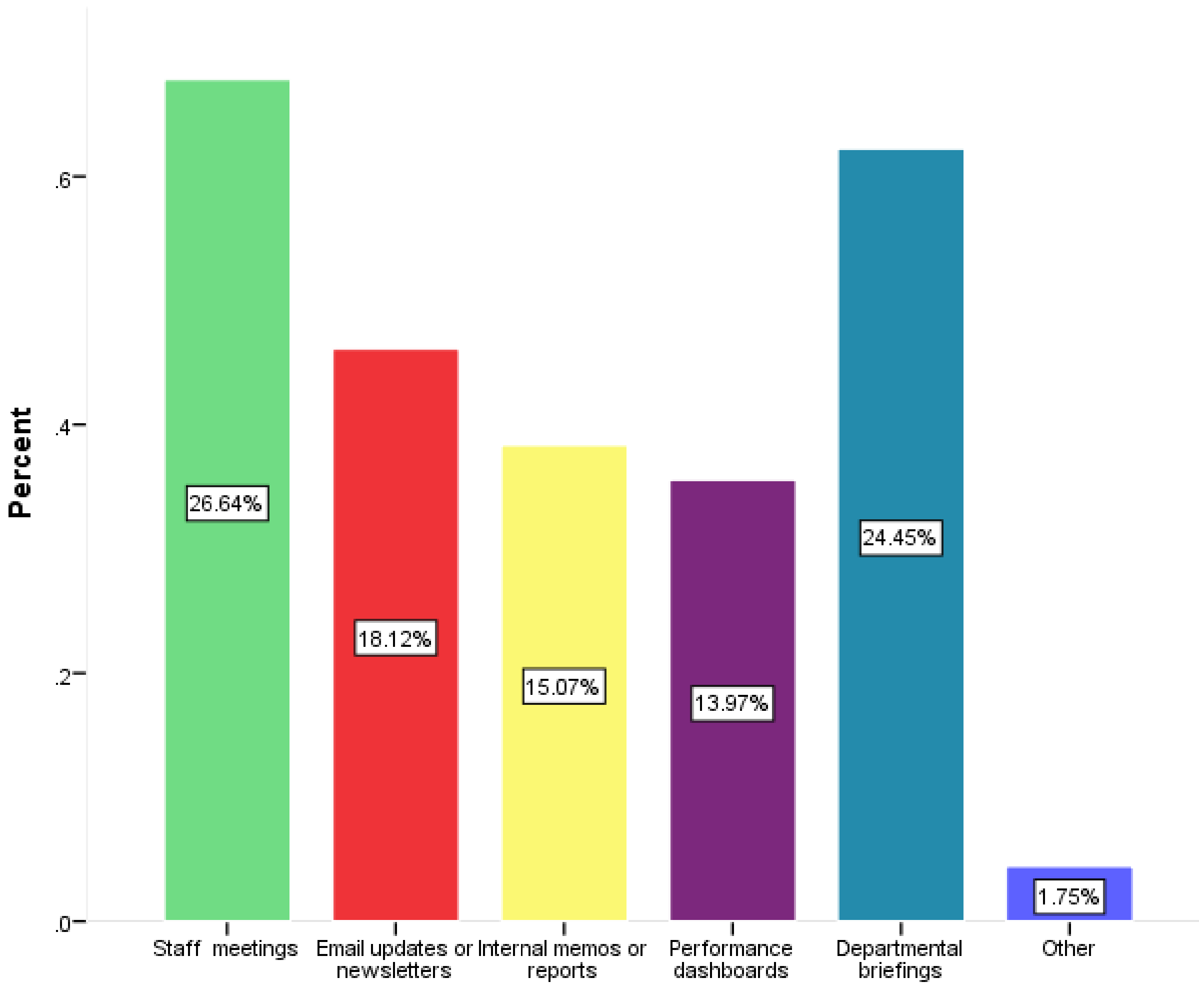

Figure 4.9: Typical Means of Communicating Updates

The results indicate the industry players heavily rely on direct relational communication approaches such as staff meetings and departmental briefs to communicate progress on strategic plans. The approaches are consistent with culture that appreciates immediacy, collaboration, and structured interaction. All the same, the considerable use of emails and dashboards suggests that written communication greatly compliments oral means of communication. Surprisingly, the comparatively low use of performance dashboards indicates a limited adoption of technology-based, real-time tracking tools. This points to an opportunity for companies to adopt data and tech-driven strategic communication while retaining the engagement and trust benefits of interpersonal communication.

4.6.4 Existence and Review Frequency of Strategic Action Plans

The research sought to find out whether insurance firms in Kenya have clear action plans tied to strategic objectives and how frequently they are reviewed for effectiveness and alignment. As seen in Figure 4.10, majority of the respondents (86.1%) indicated that their companies' have clear action plans linked to strategic objectives that are monitored and evaluated regularly. However, 13.5% of the respondents stated that such action plans are nonexistent within their organizations.

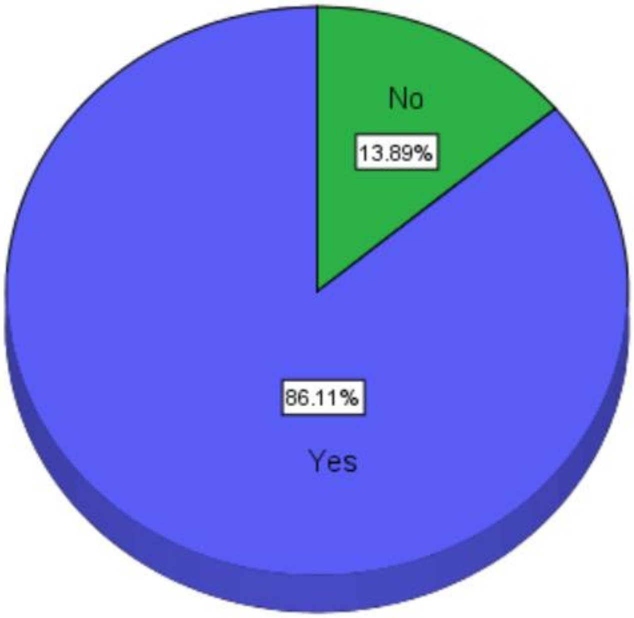

Figure 4.10: Existence of Strategic Action Plans

These findings demonstrate that the insurance sector to a large extent has institutionalized the adoption of action plans as part of its strategy execution framework. Institutionalization of such plans signals the industry's commitment to aligning operational activities with strategic objectives. Even so, the small proportion of firms without action plans may allude to gaps in regularized strategy execution structures, possibly contributing to unpredictability in performance results.

On the question of frequency of review, as shown in Figure 4.11, 42.6% of the respondents reported that their organizations carry out quarterly reviews. Annual reviews (25.2%) and monthly reviews (17.4%) followed moderately, with smaller proportions reporting bi-annual reviews (9.0%) and rarely (5.8%). These results suggest that most industry players carry out quarterly reviews, which resonates well with the regulatory cycles and industry reporting standards. Annual reviews are vital for long-term strategic analysis, while monthly reviews indicate a section of firms that engage in continuous and proactive monitoring. The existence of bi-annual and rare reviews indicates presence of outliers operating outside industry standards, which could lead to pitfalls in detecting implementation gaps early. Overall, the findings indicate that most organizations have embedded regular review mechanisms in their operations enhancing seamlessness between strategic plans and execution.

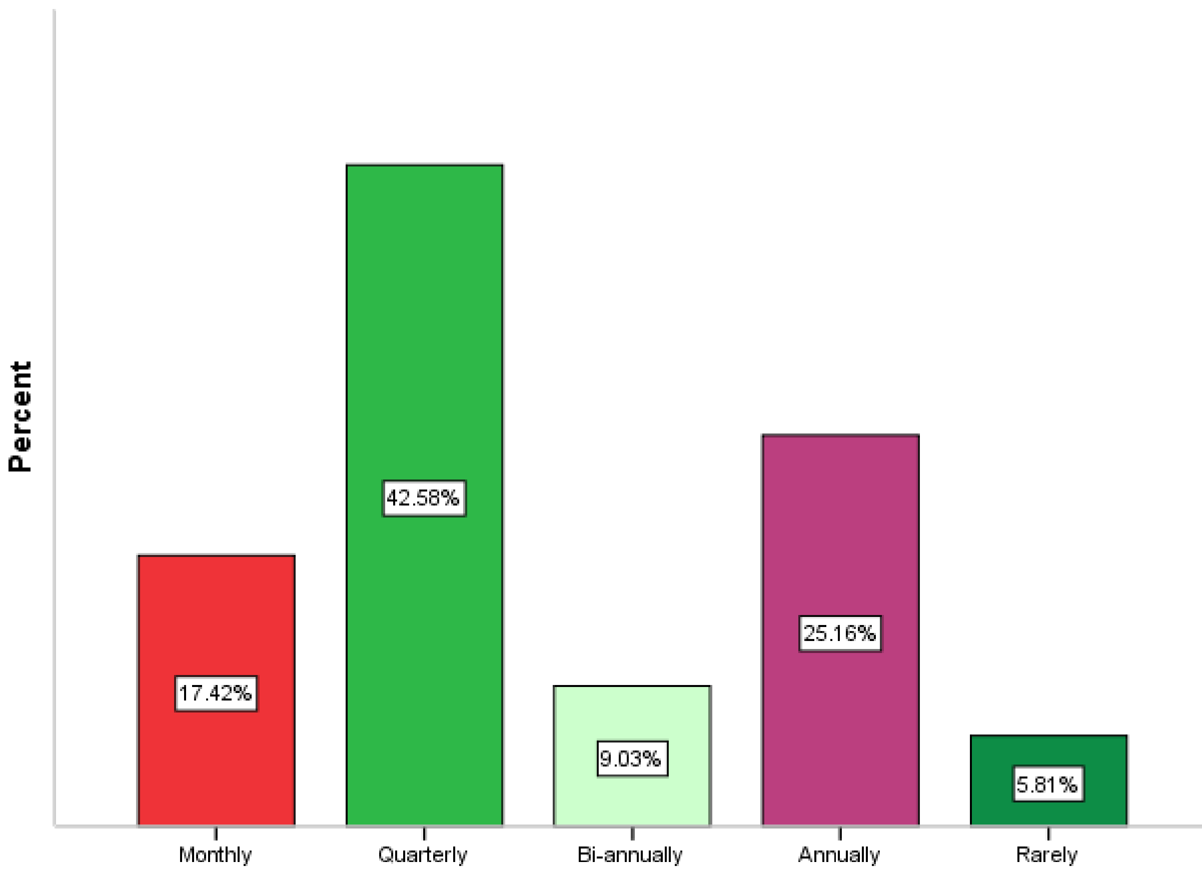

Figure 4.11: Frequency of Review of Actions Plans

4.6.5 Influence of Organizational Culture on Strategic Plan Implementation

The respondents were asked to indicate the extent to which organizational culture influenced the success of strategic plan implementation on a five-point Likert scale. As presented in Table 4.9, market culture scored the highest mean (M = 4.06, SD = 0.91), suggesting that goal-orientation, competition, and performance metrics are seen as the most influential enablers of successful strategy execution in the Kenyan insurance industry. Clan culture came second (M = 3.93, SD = 0.95), pointing to the significance of employee involvement, teamwork, and trust. Adhocracy culture recorded moderate influence (M = 3.73, SD = 1.02), suggesting that although innovation and adaptability are valued, they are not the basic determinants of execution success. Hierarchy culture registered the lowest influence (M = 3.31, SD = 0.99), indicating that bureaucratic process and rigid controls may hinder agility and derail execution.

Table 4.9: Influence of Organizational Culture on Strategic Plan Implementation

Culture Type	N	Minimum	Maximum	Mean	Std. Deviation
Market	180	1	5	4.06	0.910
Adhocracy	180	1	5	3.73	1.017
Clan	180	1	5	3.93	0.946
Hierarchy	180	1	5	3.31	0.992

These findings corroborate the earlier findings in the organizational culture section, that market culture is the major driver of the strategic plan execution success in the Kenyan insurance sector. This aligns with the sector's performance-based and competitive environment. The comparatively high rating for clan culture underpins the role of cooperation and staff engagement in strategy implementation. The temperate influence of Adhocracy culture suggests that while innovation is crucial, it is secondary to competition and cohesion. The persistently lower score for Hierarchy culture shows its limitation in sustaining efficient and adaptive strategic plan execution. In general, the findings authenticate the Competing Values Framework (CVF) logic and points out that a combination of market orientation and collaborative practices may present the most effectual cultural support for strategy implementation. These findings are consistent with the assertion by Zeb eta al. (2021) that although all the four cultures coexist and play varied roles in success of strategy execution, a mixture of market and clan cultures tend to be more effective.

4.7 Repeated Measures ANOVA and Pairwise Comparisons

A repeated measures ANOVA was carried out to examine the perceived influence of the cultural aspects (Market, Clan, Adhocracy, and Hierarchy) on strategic plan execution. The multivariate tests indicated a statistically significant influence of type of culture on strategy execution, Wilks' Lambda = 0.737, $F(3,177) = 21.03$, $p < .001$, $\eta^2 = 0.263$, suggesting that differences in type of organizational culture accounted for about 26.3% of the variance in the execution success. Since the results gave a considerably large size effect, post-hoc pairwise comparisons were necessary to examine which of the four culture types differ significantly in their influence.

The results of the pairwise comparisons with Bonferroni adjustment disclosed substantial differences between most types of culture in terms of their perceived impact on strategic plan implementation as shown in Table 4.10. Market culture ($M = 4.06$) scored considerably higher than Adhocracy culture ($M = 3.73$, $p = .003$) and Hierarchy culture ($M = 3.31$, $p < .001$). Likewise, Clan culture ($M = 3.93$) was significantly greater than Hierarchy ($p < .001$).

Table 4.10: Pairwise Comparisons with Bonferroni Adjustment

Culture Comparison (I vs J)	Mean Difference (I–J)	p-value (Bonferroni)	Significance
Market vs Clan	0.133	0.813	NS
Market vs Adhocracy	0.328	0.003	Sig
Market vs Hierarchy	0.756	0.000	Sig
Clan vs Adhocracy	0.194	0.252	NS
Clan vs Hierarchy	0.622	0.000	Sig
Adhocracy vs Hierarchy	0.428	0.000	Sig

The results divulged that Market and Clan Cultures substantially exceeds Hierarchy culture ($p < .001$), while Adhocracy culture also substantially outperforms Hierarchy ($p < .001$), but rates below market culture. There was no statistically significant difference between Market culture and Clan culture ($p = .813$), indicating that both performance-oriented and collaboration-driven cultures have comparatively strong influence on the success of strategy implementation. These findings align with Kucharska (2025) observation that cultures emphasizing adaptability, external orientation, and collaboration are more likely to execute strategic initiatives effectively in dynamic environments.

Similarly, Cognitive Consistency Theory supports the idea that employees are more engaged and supportive of strategy when organizational values align with their own, explaining the strong performance outcomes of Clan culture (Boikanyo, 2024). The bar chart in Figure 4.12 visually displays this trend with Market and Clan poised as the most influential forces, Adhocracy mildly supportive, and Hierarchy relatively less effective confirming a clear ranking: Market ≈ Clan > Adhocracy > Hierarchy. This reflects the industry's preference for agility and teamwork over rigid and highly ordered structures.

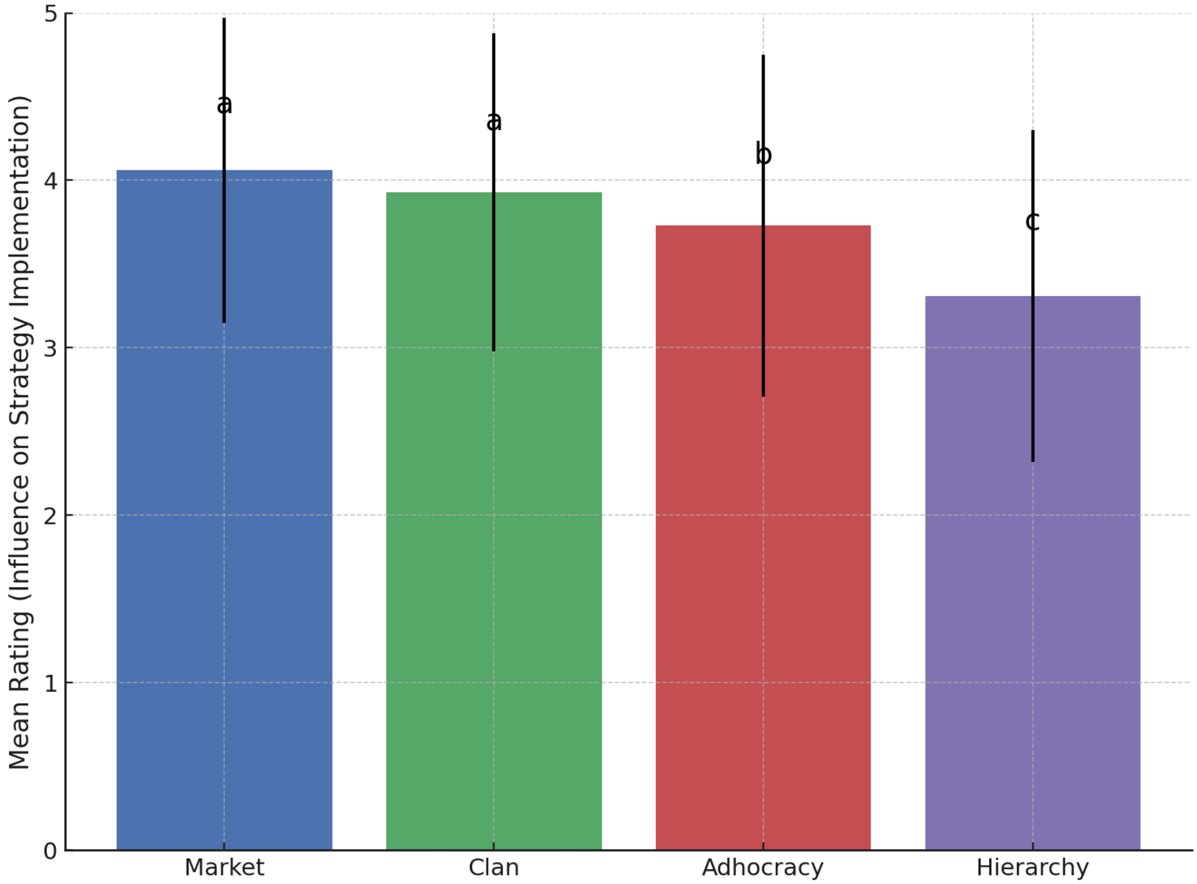

Figure 4.12: Pairwise Comparisons with Bonferroni Adjustments

4.8 Multiple Regression Analysis

The study adopted multiple regression model to examine the extent to which the four organizational culture aspects (Market, Adhocracy, Clan, and Hierarchy cultures) influence strategy execution in the insurance industry in Kenya. The regression model tested was:

$$Y=\beta_0 +\beta_1 X_1+ \beta_2 X_2+ \beta_3 X_3+ \beta_4 X_4 + \varepsilon$$

Where; Y – Strategic Plan Implementation, β_0 – Model Constant, $\beta_{1\text{-}4}$ – Regression Coefficients or Change caused in Y by each X, X_1 – Clan Culture, X_2 – Adhocracy Culture, X_3 – Market Culture, X_4 – Hierarchy Culture, and ε – Error Term. As indicated in the Model Summary (Table

4.11), the regression model realized an R = 0.215, indicating a moderate positive correlation between organizational culture and strategy execution. The model also attained an $R^2 = 0.046$, signifying that organizational culture elements collectively account for 4.6% of the variance in strategy execution. The Adjusted $R^2 = 0.024$ substantiates a moderate explanatory power which aligns with organizational and behavior research, where research outcomes are influenced by multiple structural and contextual factors.

Table 4.11: Model Summary

Model	R	R^2	Adjusted R^2	Std. Error of the Estimate
1	.215[a]	.046	.024	.45020

a. Predictors: (Constant), Hierarchy, Market, Adhocracy, Clan

The ANOVA table (Table 4.12) shows that the overall model was not statistically significant ($F(4, 175) = 2.119$, $p = 0.080$). This indicates that combined together, the four cultural elements do not significantly predict strategic plan execution at 0.05 significance level, though independently the predictors provide deeper insight. Collinearity analysis yielded Variance Inflation Factor (VIF) values ranging from 1.04 to 1.08, and tolerance levels above 0.90, suggesting no multicollinearity issues. Therefore, all the variables were statistically independent and valid for inclusion in the model.

Table 4.12: ANOVA

ANOVA[a]

Model		Sum of Squares	Df	Mean Square	F	Sig.
	Regression	1.718	4	.430	2.119	.080[b]
1	Residual	35.469	175	.203		
	Total	37.187	179			

a. Dependent Variable: Strategy_Implementation

b. Predictors: (Constant), Hierarchy, Market, Adhocracy, Clan

Based on the coefficients table (Table 4.13), Adhocracy culture emerged as a statistically significant predictor, indicating that adaptability, innovation, and flexibility are strongly affiliated with effective strategic plan implementation. Market culture ($\beta = 0.024$, $p = 0.525$) and Clan culture ($\beta = 0.038$, $p = 0.312$) showed positive but not statistically significant effect, suggesting that their impact may be indirect or intervened by other factors. This phenomenon is supported by Cognitive Consistency Theory, which highlights that cultural values need structural reinforcement to influence behavior consistently (Kuzmanov, 2025). Hierarchy culture ($\beta = 0.008$, $p = 0.827$) demonstrated negligible influence, reaffirming earlier descriptive findings that rigid, highly structured, and rule-based bureaucracies serve to derail strategy execution in highly dynamic industries like insurance. The negligible effect of Hierarchy culture also reinforces literature by Chayomchai et al., (2023) that highlights the drawbacks of rigid bureaucratic systems. The constant ($\beta_0 = 3.256$, $p < .001$) indicates the baseline level of strategy execution when all other factors are held constant.

Table 4.13: Coefficients Table

Coefficients[a]

Model		Unstandardized Coefficients B	Unstandardized Coefficients Std. Error	Standardized Coefficients Beta	T	Sig	95.0% Confidence Interval for B Lower Bound	95.0% Confidence Interval for B Upper Bound	Collinearity Statistics Tolerance	Collinearity Statistics VIF
1	(Constant)	3.256	.230		14.180	.000	2.803	3.709		
	Market	.024	.038	.048	.637	.525	-.051	.099	.943	1.060
	Adhocracy	.075	.034	.168	2.222	.028	.008	.143	.948	1.055
	Clan	.038	.037	.078	1.015	.312	-.035	.111	.924	1.082
	Hierarchy	.008	.035	.016	.218	.827	-.061	.076	.959	1.042

a. Dependent Variable: Strategy_Implementation

Substituting the coefficients into the regression model adopted gives the following equation:

$$Y = 3.256 + 0.038X_1 + 0.075X_2 + 0.024X_3 + 0.008X_4 + \varepsilon$$

This equation suggests that, holding other factors constant, a one-point increase in Adhocracy culture strategy execution improve by 0.075 points. The considerably smaller coefficients for Market and Clan cultures points to their positive but weaker influence in the model. The positive but almost negligible coefficient for Hierarchy culture points to its insignificant predictive role in the model.

The findings suggests that organizational culture has some influence on strategic plan execution, with Adhocracy culture appearing as the main and statistically significant determinant. This agrees with the theoretical literature stressing the importance of adaptability innovation, and risk-taking in strategic plan implementation (Monticone, 2023 and Noone, Lin & Sharma, 2024). Market and Clan culture influences positively but are statistically insignificant, while

Hierarchy culture's almost negligible role highlights the challenges of excessive bureaucratic structures in highly evolving environments like in the case of Kenyan insurance industry. The moderate R^2 indicates that strategy execution is a multifarious process, influenced not only by culture but other factors such as leadership styles, communication systems, resource-availability, and external regulatory regimes, as noted by Manninen and Huiskonen, (2022).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMENDATIONS

5.0 Introduction

This chapter presents a summary of the research outcomes and conclusion from the analysis of the data. It also presents the recommendations made based on the research findings and a conclusion as well as suggestions for future research.

5.1 Summary of the Findings

The study sought to investigate the influence of organizational culture on strategic plan implementation in the Insurance Industry in Kenya. The study was to specifically establish the influence of Market, Adhocracy, Clan, and Hierarchy cultures on strategic plan implementation in the Kenyan insurance industry. The study focused on 180 respondents drawn from various cadres in 30 insurance firms under study. The findings of the study objectives were as presented below:

5.1.1 Influence of Market Culture on Strategic Plan Implementation

The first objective of the study was to investigate the influence of Market culture on strategic plan implementation. Descriptive statistics signified that market culture reported the highest mean score, suggesting that insurance firms stress competitiveness, results-driven performance, and goal achievement. This reconciles with the Competing Values Framework (CVF), which relates market-oriented cultures with measurable outcomes and external focus (Kafetzopoulos & Katou, 2024). Market cultural orientation mirrors competitive nature of Kenya's insurance industry, where customer expectations and regulatory demands push firms to focus on performance accountability and efficiency.

However, regression analysis showed that Market culture had no statistically significant influence when analyzed beside other cultural aspects. While the industry values a performance-driven atmosphere, these results suggest that competitiveness and goal-focus alone does not warrant effective strategy execution. This corroborates the studies asserting that market orientation must be laced with collaboration and adaptability to deliver sustainable outcomes (Akgün & Polat, 2022). Companies should thus integrate innovative and employee centered approaches to balance pressure for performance with fraternization, enabling effectual strategy execution.

5.1.2 Influence of Adhocracy Culture on Strategic Plan Implementation

Assessment of the influence of adhocracy culture on strategic plan implementation was the second objective of the study. Descriptive statistics revealed moderate emphasis on innovation, risk-taking, and flexibility among the industry players. These findings are in line with the Competing Values Framework's association of Adhocracy cultures with agility and responsiveness to changes in the business environment (Franco, Sartor & Rodrigues, 2025) The prevalence of the culture in Kenya's insurance industry reflects a growing realization of the need for innovation and flexibility to address the highly dynamic customer needs and steer through the evolving regulatory landscape.

Regression analysis affirmed Adhocracy culture as the only statistically significant forecaster of strategy execution, highlighting its critical role in successful strategy implementation. This finding supports studies suggesting that adaptive cultures promote creativity, innovation and responsiveness which are crucial for successful strategy execution (Keller, 2024). Generally, the findings indicate that insurance entities prioritizing innovation, creativity, and agility are better placed to successfully convert strategic plans into tangible outcomes, positioning adhocracy as a critical enabler of firm performance in the insurance industry in Kenya.

5.1.3 Influence of Clan Culture on Strategic Plan Implementation

The study also sought to examine the influence of Clan culture on strategic plan implementation. Descriptive analysis suggested a strong inclination towards teamwork, collaboration, and employee engagement in Kenya's insurance companies. These outcomes correspond with the Competing Values Framework characterization of Clan culture as being people-centered and valuing internal cohesion and trust (Cameron & Quinn, 2011). In service industries such as insurance, focus on relationships and cohesion creates a nurturing environment necessary for executing strategic initiatives effectively.

Nevertheless, regression analysis showed that the influence of clan is on strategy implementation was not statistically significant. This suggests that while clan culture enhances staff commitment, it may directly deliver considerable strategy implementation outcomes. Existing studies opine that people-centered cultures support long-term success by bolstering morale and diminishing resistance to change but need complementing aspects such as innovation and performance orientation (Rodriguez & Schwarz, 2025). This suggests that while clan culture contributes towards a positive work environment, it is more of a supporting element rather than a determinant of strategy execution success.

5.1.4 Influence of Hierarchy Culture on Strategic Plan Implementation

The last objective was to explore the influence of Hierarchy culture on strategic plan implementation. Descriptive statistics revealed that Hierarchy culture had the least mean score, indicating the industry players are less concerned with formal procedures, rigid structures, and bureaucratic control compared to other cultural types. This outcome reflects the shift in the country's insurance industry towards adaptability and flexibility to reflect global standards that adopt responsiveness over bureaucracy. However, hierarchy cultural traits remain essential in fostering regulatory compliance, consistency, and risk management.

Regression analysis showed that the influence of Hierarchy culture on strategy execution was statistically insignificant. This indicates that overreliance on rigid structures, centralized decision-making, and bureaucratic procedures may not directly strengthen strategic results. Cameron and Quinn (2011), observes that while hierarchy offers structure, rigidity and excessive bureaucracy can hinder innovation, agility, and responsiveness. These findings suggest that while firms benefit from retaining some degree of necessary controls, they should diminish rigidity by inculcating agility and innovation to ensure effective strategy execution.

5.2 Conclusion

The analysis reveal that organizational culture is a crucial factor in shaping the effectiveness and success of strategy execution in the insurance industry in Kenya. Although Market and Clan cultures spawn a performance-based and supportive environment, Adhocracy culture came out as the most consequential driver of effective strategy execution, underscoring the significance of innovation and adaptability. Hierarchy culture, even though vital in ensuring order and compliance, indicated minimal influence, mirroring a shift from highly rigid and bureaucratic systems. These outcomes underscore the need for insurance companies to nurture a balanced cultural outlook that fosters teamwork, goal orientation, and creativity while retaining fundamental operational controls to accomplish strategic objectives effectively.

5.3 Recommendations

Based on the findings on this research, the study recommends that the industry players should adopt and foster innovation driven practices. Given that only adhocracy culture was a statistically significant forecaster of successful strategy execution, insurance firms should actively encourage and pursue innovation, adaptability and experimentation. Management should prioritize research and development, invest in training and capacity building, and offer flexible work environment to enable apt response to regulatory changes and market dynamics.

The study also recommends that the industry sustains a competitive and performance-driven culture while leveraging Culture attributes to build employee commitment. The companies should maintain the competitive and performance-based attributes by ensuring alignment between individual and departmental performance metrics and the organization's strategic goals. At the same time, the firms should foster the closely knit, family-like environment as it contributes to employee morale and commitment, which are necessary for successful strategy execution.

It also recommended that firms need to reassess and streamline hierarchical processes. The least score for hierarchy culture indicates a need to cut off bureaucratic bottlenecks. Industry players should streamline processes and structures, decentralize decision-making, and embrace digital-based workflows to retain necessary structure without chocking innovation, agility, and responsiveness. Finally, the study recommends that insurance firms adopt a balanced cultural framework. Given that no single cultural type warrants strategy execution success, firms should strive to adopt and integrate the strengths of each of the four cultural elements to create a dynamic and balanced cultural ecosystem that enhances agility, responsiveness, and execution.

5.4 Suggestions for Future Research

This study was only carried out on Kenya's insurance sector. Future studies could be expanded to cover other financial sector service providers or multiple industries for wider generalizability. Future studies could also incorporate longitudinal designs to track cultural shifts and strategy implementation over time to gain deeper insights on how changes in regulations, market conditions, and leadership influence and shape strategic outcomes. Finally, given that this study solely focused on cultural dimensions based on Competing Values Framework (CVF) model, future studies could integrate more cultural dimensions and examine the effects of moderators and meditators. The studies could explore additional constructs and aspects such as national culture, employee engagement, leadership styles, governance structures, digital transformation and firm size as potential influencers of the strategy execution.

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APPENDICES

Appendix I: Questionnaire

This questionnaire is seeking information on the Influence of Organizational Culture on Strategic Plan Implementation in the Insurance Industry in Kenya for the award of a degree of Master of Business Administration of Machakos University.

The information given will be treated with utmost confidentiality and will solely be used for this research only. I humbly request for your sincere, honest, and accurate responses for objectivity of the survey.

Instructions:

1. Please answer all the questions
2. Please tick (√) the appropriate answers
3. Please fill the open spaces provided.

Section A: Demographic Information

Name of organization ………………………………………………………………………...…

Please tick (✓) or fill in the appropriate response for each item.

No.	Item	Response Options
1	**Gender**	☐ Male ☐ Female
2	**Age Group**	☐ 18–25 ☐ 26–35 ☐ 36–45 ☐ 46–55 ☐ 56 and above
3	**Educational Qualification**	☐ Diploma ☐ Bachelor's ☐ Master's ☐ PhD ☐ Other: ___
4	**Job Title / Position**	____
5	**Department / Unit**	____

6	**Years of Experience in the Insurance Industry**	☐ Less than 1 ☐ 1–5 ☐ 6–10 ☐ 11–15 ☐ Over 15
7	**Length of Time with Current Organization**	☐ Less than 1 ☐ 1–5 ☐ 6–10 ☐ Over 10 years
8	**Type of Insurance Company**	☐ Life ☐ General ☐ Composite ☐ Reinsurance ☐ Other: ___
9	**Ownership of the Company**	☐ Local ☐ Foreign ☐ Joint Venture
10	**Number of Employees in Your Organization**	☐ 1–50 ☐ 51–100 ☐ 101–250 ☐ 251–500 ☐ 500+

Section B: Organizational Culture

11. Indicate your level of agreement with the following statements using a 5-point Likert scale:

1 – Strongly Disagree 2 – Disagree 3 – Neutral 4 – Agree 5 – Strongly Agree

Dimension	**Statement**	**1**	**2**	**3**	**4**	**5**
Dominant Characteristics	The organization is a very personal place; it feels like an extended family.					
	The organization is dynamic and entrepreneurial; people take risks and innovate.					
	The organization is results-oriented; people are competitive and achievement-focused.					
	The organization is structured and controlled; formal rules govern behavior.					
Organizational Leadership	Leaders mentor, facilitate, and nurture others.					
	Leaders are innovative and take risks.					
	Leaders are aggressive and results-oriented.					

	Leaders focus on coordination, organization, and smooth operations.					
Management of Employees	Management promotes teamwork, consensus, and participation.					
	Management encourages individuality, freedom, and innovation.					
	Management emphasizes high achievement and competitiveness.					
	Management stresses stability, predictability, and conformity.					
Organizational Glue	Loyalty and mutual trust bind the organization together.					
	Innovation and development are the unifying forces in the organization.					
	Achievement and goal accomplishment hold the organization together.					
	Formal rules and policies are the main organizational glue.					
Strategic Emphases	The organization emphasizes human development and participation.					
	The organization seeks new opportunities and values experimentation.					
	The organization emphasizes competition and winning.					
	The organization emphasizes stability, efficiency, and smooth operations.					

Criteria of Success	Success is measured by employee development and teamwork.					
	Success is measured by innovation and unique products or services.					
	Success is measured by outperforming competitors.					
	Success is measured by operational efficiency and cost control.					

12. To what extent do the core values of your organization reflect the following cultural orientations?

Cultural Orientation	**Not at all**	**To a small extent**	**To a moderate extent**	**To a great extent**	**To a very great extent**
Clan Culture (collaboration, trust, cohesion, mentoring)					
Adhocracy Culture (innovation, flexibility, risk-taking)					
Market Culture (results-oriented, competition, goal-driven)					
Hierarchy Culture (control, order, standard procedures)					

13. In your view, which of the following values best describe what is rewarded and reinforced in your organization? (Tick all that apply)

☐ Teamwork and loyalty

☐ Innovation and initiative

☐ Results and productivity

☐ Compliance with procedures

☐ Risk-taking and experimentation

☐ Efficiency and order

☐ Employee development and support

☐ Market competitiveness

14. How frequently are organizational values and culture discussed or reviewed in your organization's leadership or strategic meetings?

☐ Never ☐ Rarely ☐ Occasionally ☐ Frequently ☐ Very Frequently

15. In your opinion, how do your organization's core values and culture influence the following?

Area	Very Negatively	Negatively	Neutral	Positively	Very Positively
Employee behavior and motivation					
Decision-making processes					
Implementation of strategic plans					
Organizational adaptability to change					

16. In your opinion, which cultural type most closely describes your organization's dominant culture? (Tick one)

☐ Clan (family-like, collaborative, people-oriented)

☐ Adhocracy (entrepreneurial, creative, innovative)

☐ Market (competitive, goal-focused, results-driven)

☐ Hierarchy (structured, controlled, rule-based)

☐ A blend of the above: ……………………………………………

17. Briefly explain how your organization's dominant culture has impacted the success or challenges of implementing strategic plans.

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18. In your opinion, what specific values or cultural attributes have either supported or hindered strategic plan implementation in your organization?

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Section C: Strategic Plan Implementation

19. Indicate your level of agreement with the following statements using a 5-point Likert scale:

1 – Strongly Disagree 2 – Disagree 3 – Neutral 4 – Agree 5 – Strongly Agree

Indicator	**Statement**	1	2	3	4	5
Goal-Achievement	Employees understand their role in achieving strategic objectives.					

	Strategic initiatives are implemented within the intended timelines.					
	The strategic plan has led to improved performance outcomes.					
Resource Alignment	Resource allocation is aligned with the strategic plan.					
	The organizational structure supports strategy implementation.					
Communication and Effectiveness	The organization effectively communicates its strategic goals to staff.					
	There is a clear alignment between the strategic plan and daily activities.					
Monitoring and Evaluation Mechanisms	Monitoring and evaluation mechanisms are in place to track progress.					
	Cultural values help facilitate the successful implementation of strategies.					

20. Are employees regularly briefed on progress made toward strategic plan goals?

☐ Yes ☐ No

20b. If yes, how are these updates typically communicated? (Tick all that apply)

☐ Staff meetings

☐ Email updates or newsletters

☐ Internal memos or reports

☐ Performance dashboards

☐ Departmental briefings

☐ Other: …………………………………………………………………………..

21. Does your organization have clear action plans tied to strategic objectives that are regularly monitored and evaluated?

☐ Yes ☐ No

21b. If yes, how often are these action plans reviewed for effectiveness and alignment with organizational culture and values?

☐ Monthly ☐ Quarterly ☐ Bi-annually ☐ Annually ☐ Rarely

22. To what extent do the following cultural dimensions influence the success of strategic plan implementation in your organization?

Cultural Dimension	Not at all	To a small extent	To a moderate extent	To a great extent	To a very great extent
Market Culture (goal-focus, performance-driven)					
Adhocracy Culture (innovation, adaptability)					
Clan Culture (employee involvement, cohesion)					
Hierarchy Culture (structure, rules, order)					

23. Based on your experience, briefly describe one cultural factor that has significantly influenced the implementation of strategic plans in your organization. Indicate whether its impact was positive or negative.

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Thank You!

Your time and responses are greatly appreciated.

Appendix II: List of Insurance Firms Registered in Kenya

S/NO	INSURANCE COMPANY
1	AAR Insurance (Kenya) Limited
2	Africa Merchant Assurance Company Limited
3	NCBA Insurance Company Limited
4	APA Insurance Limited
5	Britam General Insurance Company (K) Limited
6	Cannon General Insurance Company Limited
7	CIC General Insurance Limited
8	Corporate Insurance Company Limited
9	Directline Assurance Company Limited
10	Definite Assurance Company Limited
11	Equity General Insurance (Kenya) Limited
12	Fidelity Shield Insurance Company Limited
13	First Assurance Company Limited
14	GA Insurance Limited
15	Geminia Insurance Company Limited
16	ICEA LION General Insurance Company Limited
17	Intra Africa Assurance Company Limited
18	Jubilee Allianz General Insurance Limited
19	Jubilee Health Insurance Limited
20	Kenindia Assurance Company Limited
21	Kenya Orient Insurance Limited
22	Madison General Insurance Kenya Limited
23	Mayfair Insurance Company Limited
24	MUA Insurance (Kenya) Limited
25	Occidental Insurance Company Limited
26	Old Mutual General Insurance Kenya Limited
27	Pacis Insurance Company Limited
28	Pioneer General Insurance Limited
29	Sanlam General Insurance Company Limited
30	Star Discover Insurance Limited

31	Takaful Insurance of Africa Limited
32	Tausi Assurance Company Limited
33	The Heritage Insurance Company Limited
34	The Kenyan Alliance Life Insurance Company Limited
35	The Monarch Insurance Company Limited
36	Trident Insurance Company Limited
37	ABSA Life Assurance Kenya Limited
38	APA Life Assurance Limited
39	Britam Life Assurance Company (K) Limited
40	Cannon Life Assurance (K) Limited
41	Capex Life Assurance Company Limited
42	CIC Life Assurance Limited
43	Equity Life Assurance (Kenya) Limited
44	GA Life Assurance Limited
45	Geminia Life Insurance Company Limited
46	ICEA LION Life Assurance Company Limited
47	Jubilee Life Insurance Limited
48	Kenindia Insurance Company Limited
49	Kenya Orient Life Assurance Limited
50	KUSCCO Mutual Assurance Limited
51	Liberty Life Assurance Kenya Limited
52	Madison Life Assurance Kenya Limited
53	Old Mutual Life Assurance Kenya Limited
54	Pioneer Assurance Company Limited
55	Prudential Life Assurance Kenya Limited
56	Sanlam Life Insurance Limited
57	Star Discover Life Insurance Limited
58	The Kenyan Alliance Insurance Company Limited
59	The Monarch Life Assurance Company Limited

Appendix III: Introduction Letter

Samson Mung'athia
P.O. Box 44041 – 00100,
GPO Nairobi
Phone: +254 718 983 364
Email: samsonmungathia1@gmail.com

………………..

The Human Resource/Managing Director
……………………………………………..
……………………………………………..
……………………………………………..

RE: <u>REQUEST FOR PERMISSION TO COLLECT DATA FOR MBA RESEARCH PROJECT</u>

Dear Sir/Madam,

I am writing to respectfully request your permission to collect research data from your esteemed organization as part of my Master of Business Administration (MBA) studies in Strategic Management at Machakos University.

My research project is titled **"Organizational Culture and Strategic Plan Implementation in the Insurance Industry in Kenya."** The study seeks to examine how organizational culture influences the effective execution of strategic plans within the insurance sector.
Your institution has been identified as a valuable participant in this study owing to its position and influence in the industry. The data collection will involve administering structured questionnaires to selected staff members.

Please be assured that all information collected will be treated with strict confidentiality and will be used solely for academic purposes. No individual or organization will be identified in the final report without consent.

I would be grateful for your positive consideration of this request. Should you require any further information or documentation, I am available via phone or email at your convenience.
Thank you in advance for your support.

Yours faithfully,

Samson Mung'athia

Appendix IV: University Recomme

MACHAKOS UNIVERSITY

SCHOOL OF BUSINESS, ECONOMICS, HOSPITALITY AND TOURISM MANAGEMENT

DEPARTMENT OF BUSINESS AND FINANCE

Telephone:254-(0)735247939, (0)723805929
Email: cod-businessandfinance@mksu.ac.ke
Website: www.mksu.ac.ke

P.O Box 136-90100
Machakos
KENYA

REF. MksU/B&F/PG/VOL1

8th August, 2025

TO WHOM IT MAY CONCERN

Dear Sir/Madam

RE: MUNG'ATHIA SAMSON (D53/4701/2023)

The above named is a bona fide Masters student in the second year of study and has cleared course work in Master of Business Administration (Strategic Management Option). The University has cleared him to collect data on a research entitled: **"Organizational Culture and Strategic Plan Implementation in the Insurance Industry in Kenya."**

Any assistance accorded to him will be highly appreciated.

Thank you,

MACHAKOS UNIVERSITY
CHAIRMAN
AUG 2025
BUSINESS AND FINANCE DEPT.

DR. MWASA ISHMAIL, PhD
COD BUSINESS AND FINANCE

endation Letter

Appendix V: NACOSTI Research Permit

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **446485**

Date of Issue: **01/August/2025**

RESEARCH LICENSE

This is to Certify that Mr.. MUNG'ATHIA SAMSON of Machakos University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: ORGANIZATIONAL CULTURE AND STRATEGIC PLAN IMPLEMENTATION IN THE INSURANCE INDUSTRY IN KENYA for the period ending : 01/August/2026.

License No: **NACOSTI/P/25/4177670**

446485

Applicant Identification Number

Ag. Director General

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

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See overleaf for conditions