ROLE OF MIDDLE LEVEL MANAGEMENT IN STRATEGY IMPLEMENTATION AMONG INSURANCE COMPANIES IN KENYA

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DECLARATION

Student Declaration

I declare that this Thesis is my original work and has not been presented in any other university.

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Supervisors Declaration

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

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DEDICATION

To Erastus, Geoffrey and Caesar Wamugo for the love and support throughout the period of my study.

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ABSTRACT

Middle level managers have a significant role in organizational strategic outcomes and happenings particularly that of implementation of strategy. Middle level managers collect and collate information, organising it intelligibly pursuant to matters relevant to organizational strategy making it the foundation for strategic decision-making. Middle level managers are able using their previous experiences to discern if their efforts are successful or not. The study was to establish the role of middle level management in strategy implementation among insurance companies in Kenya. Specifically, the study sought to establish the effect of championing alternatives, synthesizing information, facilitating adaptability and management of operational effectiveness on strategy implementation among Kenyan insurance firms. The study using the stratified random sampling technique achieved a sample population of 189 management staff in insurance companies in Kenya. To gather primary data, self-administered questionnaires were utilized. The validity of the research instruments was then checked using content and construct validity. Upon receipt of the responses from the questionnaire, the quantitative data as collated was analyzed with the help of descriptive statistic and represented, means, frequencies, standard deviations and percentages. The research established the relations between the dependent and independent variables by application of multiple regression analysis. The research similarly adopted the Pearson's Product Moment Correlation. The outcomes were presented by the use of tables, graphs and in prose-form. The study found that communication and interpretation of strategies and organizational plans and objectives affected the strategy implementation in the organization to a great extent. The study found that evaluation of information provided affected the strategy implementation among insurance companies in Kenya to a moderate extent. The study found that supervision and monitoring of activities, plans, and work output improve productivity and efficiency in their organizations to a very great extent. The research further found that placement of resources in line with the needs affected the strategy implementation among insurance companies in Kenya to a moderate extent. The study concluded that championing alternatives (β=0.738, p=0.000<0.05) had the greatest effect on the strategy implementation among insurance companies in Kenya, followed by management of operational effectiveness (β=0.622, p=0.000<0.05), then synthesizing information (β=0.412, p=0.000<0.05) while facilitating adaptability (β=-0.539, p=0.000<0.05) had the least effect to the strategy implementation among insurance companies in Kenya. The study recommended that the middle level management be included in the planning process of the strategy. This move would significantly increase the chances of the success of strategies as it creates ownership and control of the process by the said middle level managers and cultivate a marked desire to see through the process to ensure the strategy succeeds. The study in addition recommends that certain elements of the implementation process should be highlighted with specific reference to communication of the strategy to all stake holders; recognition of the staff challenges during implementation and appreciation of the staff morale and motivation during the process. Middle level managers as bridges between operational staff and top management, including other stakeholders need as of necessity to be allowed direct access to the core organisational decision making personalities or organs in the organisation. This will enable them to obtain authoritative updates on issues raised by operations staff.

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ABBREVIATIONS AND ACRONYMS

ANOVA   Analysis of Variance

CEOs   Chief Executive Officers

IRA   Insurance Regulatory Authority

KCB   Kenya Commercial Bank

KMI   Kenyan Motor Vehicle Industry

KRA   Kenya Revenue Authority

NHIF   National Hospital Insurance Fund

SCT   Social Cognitive Theory

SLT   Social Learning Theory

SMEs   Small And Medium Enterprises

SPSS   Statistical Package for Social Scientists

UK   United Kingdom

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Strategic management is described as a combination of decisions, activities and actions that eventually lead to the creation and implementation of plans to meet an organization's goals (Caldwell, 2017). Formulating the vision, assessing and examining the external environment, assessing all possibilities, selecting the best possible options, defining the long term objectives and implementing the strategic decisions are all the steps in the process of its attainment. The execution of a strategic plan's choices and activities is therefore known as Strategy implementation. It is the process putting all policies, strategies, and plans into action after the formulation of all the programmes, procedures and plans. This is accomplished through the allocation of all budgeted resources and thereafter the evaluation success (Cummings & Worley, 2014).

Managerial focus has often been more on Strategy development and not its execution (Frantz et al., 2017) Middle level managers being the employees charged with the responsibility of coordinating daily activities of the functional units and the strategic plans of the top management in the organizational hierarchy; receive strategic decisions from the top and cascade down to employees and operational workers. Middle level managers are leaders in positions between top level and first line managers in an organization (Frohman & Johnson, 2012).

Middle level management is the intermediate management that reports to the executive management and is in charge of at least two lower levels of subordinate staff in most hierarchical organisations (Dalton, 2017). Middle level management thus differ from line management in that they are viewed as having a higher degree of responsibility since they are seen as a higher management position with a comparable wages and benefits package. Middle level managers' key tasks are to ensure that the company's strategy is implemented as effectively and efficiently as feasible. Among other roles, their responsibilities include creating a productive work environment, supervising the work process while ensuring compliance with the organization's regulations, managing employees, and reporting to the highest level of management

(Sanner et al., 2018) The involvement of middle level management also helps the acceptance of the strategies due to their proximity to lower levels of supervision and staff (Cummings & Worley, 2014).

Middle level managers connect the strategic levels and operational levels of the organization. They perform various tasks comprising the task of mediation, cushioning, translation and the task of negotiation. The task of translation deals with interpretation, communication and transmission of the ideas to help illustrate to the junior staff the activities and the reasons for the said activities. The middle level manager's role in mediation is to reconcile the disparate demands and actions of the strategic and operational levels of the company. By the cushioning task the middle level manager plays a role of reducing the negative impact of activities, resistance and resultant emotional shock in the organisation between top and lower levels of the organisation. Finally, the negotiation task requires the middle level management to mediate between the levels of the organization (Caldwell, 2017).Their involvement entails execution of strategic policies and plans developed by uppermost management, performance management and motivation of operational staff (Permana et al., 2012).As a result therefore middle level managers are uniquely placed within the organisations allowing them the opportunity to influence its strategic activities. Because middle level managers have access to all levels of the organisation, their empowerment is absolutely critical for effective strategy implementation (Kuyvenhoven & Buss, 2017).

They are privy to the organizational discourse and social connectedness. These are resources they could utilise to influence senior management, peers and staff (Radaelli & Sitton–Kent, 2016). Austin et al. (2020) states that strategy implementation allows the organisation to move in the planned direction following the execution of the overall plans. Strategy implementation involves activating the formulated strategies leading to a shift in performance and output to the desired level (Bäck, et al., 2019). According to Ahearne et al., (2014), putting the results of planning into action is what strategy application entails. Strategy implementation is achieved when intentions become actions. Strategic implementation is clearly. a process including policies, structures, systems, and employees that necessitates administration and supervision with the goal of achieving stated objectives (Muchemi, 2014). The study of strategic

management in organisations revolves around the contrast between intentions and actions.

Globally middle level managers, by virtue of the being aware of the business and being in a position to question top level managers know how and decisions are uniquely endowed to interpret formal strategies and operationalize them. According to studies regarding the role played by middle level managers during strategy execution conducted in Australia, middle level managers were responsible to senior managers for providing crucial performance measures that were the outcome of collaborative efforts of the team. They also act as the eyes and ears of senior management, alerting them to possible problems so that they can respond effectively (Radaelli & Sitton Kent, 2016). Studies in the United Kingdom have demonstrated that good middle level management involvement is critical for effective strategy implementation. Middle level managers play the said critical role in knowledge diffusion training, and learning during the strategy execution phase. The successful implementations of new firm strategies require alignment of the strategy and structure. While structure provides an overall framework for strategy implementation, Pearce and Robinson (2013) argue that it is insufficient to only ensure successful execution on its own. Middle level management has had a negative reputation in Canada for a long time when it comes to strategy implementation. The middle level manager is often portrayed as the person who, out of self-interest, will make or break the strategy devised by upper management. Middle level managers usually contribute significantly to strategy implementation, but they are unrecognized by upper management. Middle-level managers are in charge of both putting the plan into action and contributing to the company environment and culture in which it is done. It has also been suggested that when implementing new projects, middle level management's efforts should be maximized (Caldwell, 2017).

Regionally in Africa, poor strategy implementation, particularly in the insurance industry, is a major contributor to these organizations' poor performance and, without a doubt, a major hindrance to the continent's development aspirations. Due to inadequate implementation, many strategies stall or are abandoned. Clearly, plan implementation is a significant barrier for businesses. However, successful plan execution is necessary for any firm to fulfil its objectives, necessitating the need for

companies to master the art of plan implementation (Harun, et al., 2019). Management in South Africa plays a vital part in guiding a business through its strategy implementation process. Suleiman (2017), claims that management develops the necessary strategies and also directs their companies in putting them into action by warranting that the necessary human and financial resources are in place, as well as developing of a schedule to implement the strategy which is the unquestionable way to guide and control the process of implementation. As stated the process of putting the strategy into implementation is planned by top management. The amount of managerial competence in any organisation's management has a direct influence on whether a strategy is implemented successfully or unsuccessfully (Hwabamungu, et al., 2018).In Nigeria, there has been a greater emphasis on strategy development and planning than on implementation, according to Palladan et al., (2016). This could be for the sole reason that individuals believe strategy formulation is more significant and appealing than implementation. Most organisations do not pay attention to it with the mistaken view that it is easy while some just do not know what to do. Furthermore, the number of abstract simulations for strategy execution is restricted.

The most significant issue and bottleneck in companies, particularly in Kenya is the successful implementation and executing the policies and strategies established by the business in order to achieve its major objectives (Northouse, 2018). There has been an increased emergence of multinational corporations in Kenya and with it comes the headache of executing strategies so as to ensure synergy and compatibility of international policies and strategies (Kihara, 2017). The focus of strategy implementation has always been assumed to be the responsibility of top management in organizations. They have been seen to be both the planners and implementers and this creates a gap and the focus must now shift to other practitioners as well and what enables them to execute strategy (MacKay & Chia, 2013). Furthermore, it has been stated that the absence of middle level management participation precludes from reaping and enjoying benefits that come with this category of managers' involvement thereby jeopardizing the organisation's strategic planning effort (Chen et al., 2017).

According to Kihara (2017), only 30 per cent of strategic plans are executed as per expectations. In spite of this reported meteoric rise in the importance of strategy implementation, companies continue to lose 40 to 60 per cent of their strategic

potential while trying to execute it. Childress and Hanson (2013) continues to elaborate that despite 97 per cent of directors believing they had the right 'strategic vision', only 33 per cent noted achieving significant strategic attainment (Nyong'a & Maina, 2019). This study's sole purpose was to determine the role of middle-level management in strategy implementation among insurance companies in Kenya.

1.1.1 Role of Middle Level Management

Herzing and Jimmieson (2016) expounds that the middle level management are persons that operate a step below the senior management team. That middle level management embrace and activate strategies that the senior executives develop and champion. Floyd and Woodridge (2014) resolved that middle level management have the task of carrying out the duty of realising the policies and choices of the senior management. By virtue of their intermediate position, the executive rely upon them to provide information on how the decisions are received, perceived and on the general attitude of the employees. The executive's vision is brought to life through middle management. According to Marichal and Segers (2012), the duty of a middle level manager is to translate a high-level plan into practical goals.

Middle level managers, according to Mollick (2013), are an important gear in the company machine. They can serve in both typical task manager and innovation support and propagation roles. Mollick (2013) adds that they enable, facilitate and promote creativity. He continued by stating that organisations count on middle level managers to motivate the team to meet the set objectives by creating excitement around the projects. This is usually achieved since good middle level managers develop interpersonal relationships with the group to manage conflict, solve problems, and resolve differences resulting in a culture of elevated performance. Middle level managers' role of linking the strategic and operational levels of a company has been well established. Alternatives are championed, knowledge is synthesized, adaptation is facilitated, and operational effectiveness is managed.

1.1.2 Strategy Implementation

Tawse et al. (2019) found that strategy implementation while important; it can be laborious and challenging due to the long duration implementation activities take. Unlike formulation, the implementation process takes longer, requires more personnel

to be involved and its more complex, It requires both concomitant and simultaneous thinking by the implementers, Given the above, research into strategy implementation presents great challenges due to the fact that it has to be assessed over a period of time; provides conceptual and methodological difficulties since it encompasses numerous variables which interrelate with one another and indicate reciprocal causality. The creation of current strategy process research started in Europe. The question attracting attention was on the part played by power as an influence on strategy outcomes, further the effects of culture singularly and culture in conjunction with power was studied as an influence on strategy outcomes (Obeidat, et al., 2017).

Many studies are increasingly focusing on strategy implementation, owing to the fact that the entire course from formulation to execution is ineffective and thus inadequate in the current corporate environment. For an organisation to be seen to be implementing the strategy, they must put the strategy in question into practice; provide resources, change the basic structure and culture of the organisation in line with the strategy and finally manage the change (Gębczyńska, 2016). Organizing, resourcing, and applying change management techniques are all part of the implementation process. The implementation phase is more complicated than the analytical or selection phases. The knowledge gathered during the strategy analysis stage is crucial for successful strategy execution. Organizations must be aware of their internal strengths and shortcomings, and their external chances and threats (Cândido & Santos, 2019). While strategy formulation and application are closely related responsibilities, strategy execution is the utmost difficult and time-consuming aspect of strategic management (Andrews et al., 2017).

1.1.3 Insurance Companies in Kenya

According to the (IRA); Insurance Regulatory Authority's annual report for 2018, there are 53 active insurance companies in Kenya. There are 28 that specialize in nonlife insurance, 16 that specialize in life insurance, and 9 that specialize in both (i.e. offer both life and non-life insurance policies). There are also 5 reinsurance companies, 215 insurance brokers, 31 companies providing medical insurance, and 5,155 agents selling insurance in Kenya's insurance industry. 128 insurance

investigators, 122 motor assessors, 31 loss adjusters, and 35 insurance surveyors are among the other licensed participants (The IRA Team, 2018).

The 1980's and 1990's saw the advent of many insurance companies in Kenya after the economy was liberalised. The conducive environment meant more and more insurance companies were registered seeing an increase from 15 in 1978 to 39 in 2001 and more than 40 in 2012. This combined with the state-owned Kenya National Assurance's demise in 1996, strengthened and heightened competition in the business (Odhiambo & Njuguna, 2019). Leading medical insurers Mediplus and Strategies filed into bankruptcy in 2003 and 2005, respectively, putting the sector on notice as to their performance, operations and bottom line. Insurance companies in Kenya have established hierarchical structures where there are different departments mainly set up according to the services offered headed by managers and deputy managers who generally report to operations managers or directors who in turn answer to the chief executive officer (Akhusama & Moturi, 2016).

According to the Odhiambo and Njuguna (2019), Kenya's insurance industry is nevertheless thriving and robust. However, due to fierce rivalry in the insurance industry, there are creative alterations on the horizon that could jeopardize established insurance company models, owing to ineffective strategic management techniques. The said insurance industry faces many challenges especially low penetration rate, customers demand more open and accessible products as technology revolutionizes risk analysis, consumer profiling, and old business models are put at risk, and new entrants attempt to pick off the most successful company models (Wachira, 2013). For all the above players, the insurance Penetration rate stands at 2.4 per cent (Australian Institute of Management, 2014c).

1.2 Statement of the Problem

Middle-level managers are critical to the organisations' strategic activities and outcomes, as well as strategy implementation in particular (Teulier & Rouleau, 2013). Middle-level managers gather data and interpret it in light of any challenges pertaining to organizational strategy, forming the foundation for strategic decision-making. It is critical that middle managers can draw on previous experiences to determine whether or not their hard work bear fruits (Christopher, 2016). Although

most organizations do not involve middle-level management in strategy creation and execution, they are still known as a linkage sandwiched between management at top-level and operational (Wachira, 2013). The incentive to enhance operational practice is seen as a duty for middle level managers. They interact with internal and external networks in order to gain access to new ideas and collaborations that will help them better their organisations' practices (Van Rensburg et al., 2014). With the failure rate of strategies at 70 per cent (Hill et al., 2014) this study sought to establish first of all why well written out and researched strategies fail at implementation stage.

In Kenya, the insurance sector has been performing poorly even though it has an important role in facilitating development and it is important in economic growth in the country (Kline, 2015) Moreover, irrespective of their dynamic nature and for them to remain competitive in a sector that faces turbulence, there must be continuous innovation, and close monitoring of the ever-changing customer needs and demands, analyse competition and come up with strategies to help them remain afloat (Nyambane, 2017). The middle level managers' input is yet to be considered much in strategy implementation. Additionally, middle level managers have not received requisite support from top management by involving them in formulation as well as execution of strategy since they understand what the customers' needs are due to their day to day interactions with them and the staff in operational levels (Jafar, 2017).

Companies also perform poorly due to competition for the small insurable population while they are guilty of providing the same similar products and mediocre claims and customer service. Management's use of the firm's value creation capability, inherent dynamic and functional abilities, and distinctive core competencies could possibly explain the difference in success (Armstrong & Taylor, 2014). Failure of middle level managers to champion alternatives and synthesizing information has been a leading challenge for insurance firms to implement strategies. Most of middle level managers have also failed in facilitating adaptability and management of operational effectiveness. This has led to poor implementation of various strategies in insurance companies (Jaoua, 2018).

Reviewed local studies (Al Shirawi, 2015; Chacha, 2018; Jafar, 2017; Nyambane, 2017; Nyong'a, 2019) did not critically address the various roles of middle level

management such as championing differences, synthesizing data, enabling adaptability and management of operational effectiveness in strategy implementation among insurance companies in Kenya. Studies by Nyambane (2017) and Nyong'a (2019) were narrow and suffered from conceptual gaps since they mainly addressed general management and strategic leadership. The study by Chacha (2018) experienced from a contextual gap since its main focus was on the selected Kenyan government ministries whereas the current study is focused on companies engaged in insurance businesses. The study by Jafar (2017) and Al Shirawi (2015) being desk based, the study suffered from methodological shortcomings while it also reviews a different contextual area (insurance companies). Therefore as a result of these conceptual and contextual gaps the current study sought to establish various roles of middle level management in implementation of strategy among Kenyan insurance companies.

1.3 Objectives of the study

The general objective of this particular study was to establish the role of middle level management in strategy implementation among insurance companies in Kenya.

1.3.1 Specific Objectives

This study sought to achieve the following objectives;

  i. To establish the effect of championing alternatives on strategy implementation among insurance companies in Kenya.

 ii. To determine how synthesizing information affects strategy implementation among insurance companies in Kenya.

iii. To assess how facilitating adaptability affects strategy implementation among insurance companies in Kenya.

 iv. To establish how management of operational effectiveness affects strategy implementation among insurance companies in Kenya.

1.4 Hypotheses of the Study

H_0:   Championing alternatives does not affect strategy implementation among insurance companies in Kenya.

H_0:   Synthesizing information does not affect strategy implementation among insurance companies in Kenya.

H₀: Facilitating adaptability does not affect strategy implementation among insurance companies in Kenya.

H₀: Management of operational effectiveness does not affect strategy implementation among insurance companies in Kenya.

1.5 Significance of the Study

This study, recognising the concept of strategy execution among Kenyan insurance companies, was useful to various stake holders as herein below stated;

1.5.1 Academic Researchers

This research no doubt would enhance significantly the existing erudition in the field of strategy execution among insurance companies. The research findings could be useful reference point for future researcher's and the study could further be used to stimulate more research in other organizations like manufacturing firms hence act as a backdrop and good starting point for further research.

1.5.2 Policy Makers

The various organisations' policy makers would greatly benefit from this study which would give them a platform through which the insight shed by the study outcomes especially as relates to discernments of middle level managers on their contribution to effective strategy execution would shape their policy by indicating the significance of including this class of staff in effective strategy execution. Therefore, firms would improve possibilities of strategy success by placing suitable change management plans since the strategies are certainly about change. This would be changes in structure of the organisation, reporting levels, powers of the levels of management.

1.5.3 Managers

In practice the study might benefit the management who have an essential duty in achieving effective strategy execution among insurance organizations in Kenya. This study would be useful to insurance organizations in Kenya and similar organizations as it would give a better knowledge of middle level management's duty and how to gain the benefits of their input to effective strategy execution. The study would benefit managers by emphasizing their critical role in achieving the success of effectively carrying out the company strategy by implementing the four suggested variables. Moreover, managers would be assisted in understanding the critical role of

mid-level management in the overall scope of organizational efficiency, stability, and growth.

1.5.4 Members of the Public

This investigation would provide early evidence of any issues that may arise, making effective strategy execution among insurance companies. The research would enrich the conversation around the issue of involvement and inclusivity in the strategy management process and the effect on middle level management in particular especially as regards their role in the dynamics of strategy making and execution.

1.6 Scope of the Study

This research was about the role of middle level management in strategy implementation among insurance companies in Kenya. It focused more on effects of synthesizing information, championing alternatives, management of operational effectiveness and facilitating adaptability on strategy implementation among Kenyan insurance companies. It covered management staff from insurance companies in Kenya. The researcher believed that this provided a sufficient population and sample for the study, resulting in valid results and findings. The study was done in six months within.

1.7 Limitations of the Study

The respondents were a tad hesitant to share information on their monitoring and evaluation system for fear of competition from other organizations as well as victimization from their supervisors. To alleviate this limitation, the researcher assured the participants that their identities would be concealed and the information shared would not be disclosed to other parties.

The study's conclusions were restricted by the respondents' willingness to submit correct and trustworthy information. The researcher examined the data obtained for consistency and dependability.

1.8 Operational Definitions

The definitions of terms as used throughout this study are shown here below:

Championing alternatives: This is persistent and persuasive communication of strategic options generated from operational levels to senior

management. The main difference between this role and facilitating adaptability is that it is very specific on influencing the management to review its perceptions on the existing strategy (Cummings & Worley, 2014).

Effective strategy execution: This is the course of converting procedures and plans to actionable projects while making sure they are carried out with a view to achieving a firm's identified goal. This includes matching departmental and individual goals with the organization's goals, everyday activities with strategic priorities, operational procedures with strategic management processes, and internal resources with strategic management processes (Dalton, 2017).

Facilitating adaptability: To support the senior management objectives and plans, middle level managers execute specific strategy by way of monitoring activities, translating goals to digestible action plans and proceed to sell the said plans and initiatives to junior staff adding strategic value to their positions. The middle level managers promote initiatives to operationalize deliberate strategy making the organisation more dynamic (Bäck et al., 2019).

Management of Operational Effectiveness: refers to the process of controlling the performance of similar activities better than the way rivals do it. It includes but is not limited to efficiency. It is the organization and coordination of various practices by a company for purposes of making better use of inputs an example being the coordination of deficiencies reduction in products or fast coordination of better products development to ensure competitive advantage is achieved(Chen et al., 2017).

Middle level Managers: It is a hierarchical organization's intermediate management that reports to the executive management (Obeidat et al., 2017).

Strategy implementation: This is execution of an action plan that specifies how financial and non-financial resources will be deployed to provide a competitive edge to the firm (Andrews et al., 2017).

Synthesizing information: This is the procedure of combining and interpreting data so that to make broad information regarding capability enhancement efforts applicable to specific businesses and employees. The middle level managers analyse the environment for threats and opportunities and make the information available to the top management (Jafar, 2017).

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The relevant literature information that is associated and congruent with the study's objectives of the study is reviewed in the second chapter. Essential information and relevant issues are illustrated and critically examined to ascertain the current facts. This part is crucial since it determines the information that connects the current study to previous research as well as what future studies would need to investigate in order to advance and increase knowledge.

2.2 Theoretical Review

The study was anchored on Open system theory. The open system theory showed the studies done on the role of middle level managers as regards their roles of championing alternatives, synthesizing information, management of operational effectiveness and facilitating adaptability. This theory was augmented by the Schein's organizational culture model, social cognitive theory and upper echelon theory. These three supporting theories are in support by expounding more clearly the said roles and filling in the gap. The theories shed light on the study done on role of middle level management in strategy implementation among insurance companies in Kenya.

2.2.1 Open Systems Theory

Open system theory was initially proposed by Von Bertalanffy (1956). Open Systems Theory, according to Klimontovich (2012), is the idea that an organisation's leadership is highly subjective to its environment. Other businesses in the surrounding environment contribute a variety of social, political, economic, technological, informational, and ecological forces (Frohman & Johnson, 2012).Internal leadership is usually evaluated based on the needs and demands of a changing environment. External pressures and forces, force the company to act, comply, adapt and innovate in response to the various new demands. Appropriate responses to external forces result in interactions that benefit both the organisation and its various constituents. The organizations' relationship with the external environment can be considered as a give and take relationship in which the organisation receives diverse inputs from its surroundings on the receiving end. On the receiving end, the company receives from

the environment what is has created in terms of jobs, loans, clients education, payment of services while on the giving end, the company returns to the environment what it has produced in the form of employees, market competition improved community safety, and taxes(Cummings & Worley, 2014).

Open systems exist and flourish by constantly accumulating resources, establishing self-regulating information feedback loops and restoring a steady state or equilibrium after any system disruption caused and sustained by their environment . As a result, depending on the variables in the environment, the circumstances surrounding therefore, systems can achieve a certain specific goal in variety of ways (Sanner, et al., 2018).Insurance businesses develop new management techniques, adopt new technology and or engage in a variety of new activities in order to provide better services; thus their commitment to deliver on the proposed strategy will be a great indicator of their commitment to the implementation of the said strategy (Dalton, 2017).

In addition, insurance businesses are portrayed as open systems, with an ever enhancing degree of openness as the amount of information shared by the insurance system with its environment grows. As a result, because the organisational structure lacks sufficient control over its surroundings to prevent such events there may be more and more unintended changes (Lenkkeri, 2012). The usefulness of the theory further pertains to the appreciation of research and feedback while establishing a properly reviewed and consistent strategy. This analysis not only aids in conceptualisation and justification of activities of organisations but also the need for making decisions that strategically aligns them with the information needed by the various stakeholders. This theory was very useful in this study because it clarified and espoused the function of middle level managers in synthesizing information, championing alternatives and facilitating adaptability in strategy implementation among Kenyan insurance firms.

2.2.2 Schein's Organizational Culture Model

This theory was advanced by Edgar Henry Schein in 1992. As per Schein (1992), culture is formed with the passing of time as employees within organisations experience changes, activities, different practices, problems and leadership styles.

They receive what they have learned from their experiences in the past and practice them every day, building a workplace culture. Novel employees put a lot of effort to fit into the novel culture and live a stress-free existence. Organizational culture is divided into three levels, according to Schein, as quoted by Hill et al. (2014): artefacts, basic values, and fundamental assumptions.

Within organizations, there are both direct and indirect mechanisms. Direct mechanisms have a direct impact on the corporate culture model. This encompasses commendable conduct, viewpoints, status, and appointments (Radaelli & Sitton–Kent, 2016). An organisation's mission statement, brand, and design, guidelines and the corporate identity though forming part of the indirect mechanisms, have no impact whatsoever on the organisations culture. The organizational culture model proposed by Schein also provides points of reference for modifying the culture. It's a good idea to speak with as many people as possible to learn about the corporate culture's roots and traits (Kuyvenhoven & Buss, 2017).

Culture change is a transformation process, and middle level managers should be aware of this. Existence of a disconnect between the present culture and the envisaged culture a, cultural intervention must be done. The organisation will require serious intervention and approach to change the culture and it is not limited to changes in the corporate design, logo or training of client orientation. It is critical that outcomes are measured and that excellent performance is rewarded (Cummings, & Worley, 2014). Schein comes to the conclusion that there are three distinct levels of culture, which he describes using an archaeological analogy. On the surface, as it were, are cultural artefacts, obvious but frequently difficult to comprehend indicators. These are the components of culture that are stated explicitly, and are frequently written.

The values that underpin these artefacts are introduced through this analogy. These values represent the group's rallying points, which are being tested through experience (learning) and may or may not be put into effect. Organizational culture can either stifle or aid strategy execution (Radaelli & Sitton–Kent, 2016). Effective plan execution is facilitated if the organization's culture is one of accommodating change. The theory helps to form a basis on how facilitating adaptability affects strategy implementation among Kenyan insurance companies.

2.2.3 Social Cognitive theory

The Social Learning Theory (SLT) was introduced in the 1960's by Albert Bandura but only in 1986 did it morph to Social Cognitive Theory (SCT). According to SCT, people can shape their own behaviour and are hence responsible for their acts. Social cognitive theory is a learning framework that takes into account the learner's social environment, personal aspects such as affect and cognition, and behaviour (Bandura, 2012). The environment, the focus activity, and the individual (plus internal cognitions) all interrelate to describe individual acts, according to Social Cognitive Theory (Caldwell, 2017).

A social cognitive perspective on corporate entrepreneurship suggests that individuals have the capacity to be creative and enterprising with the right environment, set of skills and support (Northouse, 2018). Every manager has the ability to become a trade entrepreneur who is impacted by the antecedents in a firm and tactics but not dominated by them. Middle level managers are frequently hampered in this regard by a inadequate resources, support by senior managers, bureaucratic guidelines and regulations, and un motivating reward structures. So, middle level managers might not be exposed to or use of resources and opportunities that would give them a chance to build their entrepreneurial and innovative abilities and capacities (Palladan et al., 2016). The theory is relevant in establishing how management of operational effectiveness affects strategy implementation among insurance companies in Kenya.

2.2.4 Upper Echelon Theory

This theory's main proponents were Hambrick & Mason (1984). In terms of positions, the theory describes numerous levels of staff in a firm structure (Yang & Bentley, 2017). How smoothly there is flow of information and strategy execution in an organization is determined by how management positions are organized in a firm (Hambrick & Mason, 1984). In most cases, senior management is involved in the formulation of a plan. How appropriately strategies are executed is influenced by the level of knowhow and participation of other employees in strategy design (Lobell, 2018).

This theory was significant to this research because it explains how organizational cadres influence strategy implementation. It specifies the many duties that each

position plays in the implementation of the plan. Upper Echelon Theory postulates to the effect strategic decisions are greatly affected by the character of the body cooperate and its management. It has presented explanations on how decisions of top level management have sway on the accomplishments of firms. This theory tries to describe the effect of championing alternatives and management of operational effectiveness on strategy implementation among Kenyan insurance companies.

2.2.5 Theoretical Framework

Figure 2.1

Theoretical Framework

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┌─────────────────────────────┐
│ Open Systems Theory         │──────────┐
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                                          │
┌─────────────────────────────┐          │
│ Schein's Organizational      │         │
│ Culture Model                │─────────┤
└─────────────────────────────┘          │       ┌──────────────────────────┐
                                          ├──────▶│ Strategy Implementation  │
┌─────────────────────────────┐          │       └──────────────────────────┘
│ Social Cognitive theory      │─────────┤
└─────────────────────────────┘          │
                                          │
┌─────────────────────────────┐          │
│ Upper Echelon Theory         │─────────┘
└─────────────────────────────┘
```
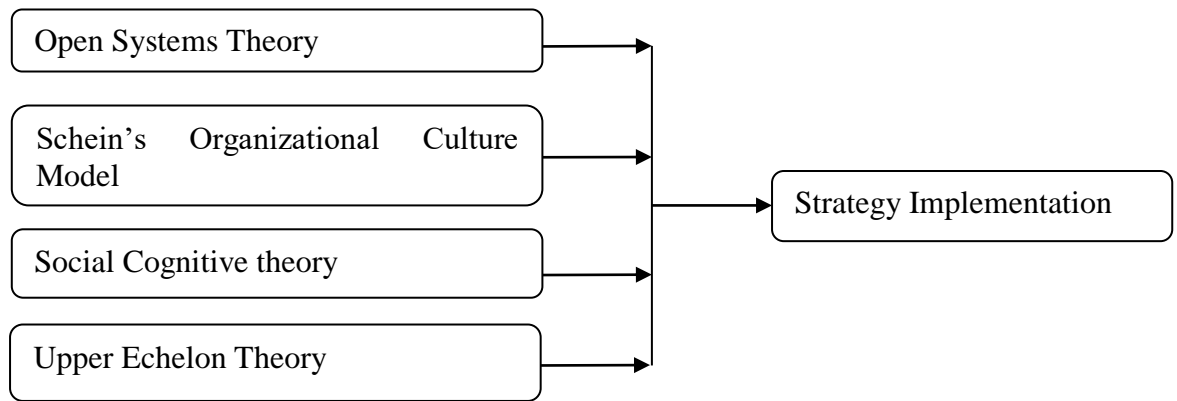
Source: Researcher (2021)

2.3 Empirical Review

Studies have been conducted both locally and internationally to support role played by middle level management in strategy execution among insurance companies, but these studies have produced mixed results.

2.3.1 Effect of Championing Alternatives and Strategy Implementation

Musyoka (2016) examined the Kenya's National Health Insurance Fund's strategy implementation determinants and used a descriptive study method. Rather than testing an anticipated link between variables, this methodology was utilized to characterize variables. In Nairobi County, there were 800 employees that worked for the NHIF. In this investigation, random and stratified sampling was employed. Organizational culture was discovered to have a positive impact on strategy execution. Firms with a positive workplace culture are highly likely to be successful in implementing strategies. Organizational leadership was also found to be strongly and positively

connected to strategic implementation. The study found out organizations with competent leadership who have the trust of all staff implement strategies appropriately.

Madegwa (2014) examined the Factors affecting strategy execution in government Parastatals focusing on National Cereals and Produce Board (NCPB) of Kenya. A descriptive approach was selected. The targeted audience consisted of 781 employees from various levels of management at the NCPB, as well as several farmers, with a 15% sample size. According to the findings, senior leaders must make every effort to convince staff of their ideas in order for strategy to be implemented as planned. The study also found that a lack of coordination causes implementations to take longer than intended and has a detrimental impact on the NCPB strategy implementation.

Kyalo et al. (2016) focused on how firm leaders affect implementation of a strategy at Kenya tourism industry, specifically, Kenya Government Tourism Agencies. The goal was to ascertain the impact of leadership on plan execution. The information was gathered through questionnaires and interviews at Kenyan government tourist agencies, with a sample size of 327 people. In analysis descriptive and inferential methods were used. It was discovered that components of leadership, such as staff engagement and reward, were substantially connected with the achievement of objectives and profit attainment, which measured execution of a strategy. In organizations, motivation and rewards have a good impact on achieving goals and increasing revenues. Employee motivation resulted in more motivated and devoted workers, which increased productivity per person and, as a result, improved performance and success in meeting corporate goals and profitability.

Ochola (2016) looked at the factors that influence strategy execution in Kenyan public health institutions in Mombasa County and employed a descriptive approach. 129 public health facilities were included in the target population. Individuals in the Human Resources (HR) departments were among those who responded. Primary information was obtained via semi-structured questionnaires. Based on 104 respondents, responded rate was 81 per cent. The study looked at the structure of the firm, workers, enough resources and monitoring and evaluating as factors of plan execution. The correlation coefficient and descriptive statistics were used. All of the

elements were shown to be major contributing factors in of strategies in health organizations. Accordingly the correlational research showed positive, moderately weak association of structure of firm and HR and adequacy of resource. Also, there was a positive connection amid the structure of the firm and evaluating. The outcomes also show that the association between human resources and resources adequacy, as well as monitoring and assessment, is positive but moderately weak. The correlation analysis also showed a considerable, positive, and robust link amid resources sufficiency and observing and assessment. They were all significant. Also, public health institutions does not receive sufficient assets to aid in execution of strategies. These assets are also not provided in a timely manner. Staff are also under-trained in terms of strategy execution monitoring and evaluation.

2.3.2 Effect of Synthesizing Information and Strategy Implementation

Njeri (2017) conducted a study on strategic leadership influence on its execution in the Kenyan Motor Vehicle Industry (KMI) utilizing a descriptive approach. The study's target demographic was 13 of Kenya's largest motor vehicle merchants, as stated on the KMI website. The numerous levels of management of 13 main motor vehicle merchants in Kenya, served as the sampling frame for the inquiry. She employed stratified random sampling. Strategic leadership, as indicated by competence of leaders, their communication, individual engagement, M&E, and strategy execution, was noted to have a positive and substantial link, according to the findings of the study. According to the survey, businesses should focus on improving leadership capabilities in terms of strategy design and implementation. Organizations might also invest in initiatives to improve leaders' existing working relationships with the subordinates and seniors. It is also suggested that businesses focus on proper communication in order to send the correct information to appropriate persons.

Waititu (2016) looked at the link between performance by Commercial Banks and execution of strategies within Nairobi County. The research assessed as to whether systems of communication affect strategy execution, if leadership styles affect strategy implementation, and whether organizational structure affects strategy implementation and determine whether organizational culture has an impact on strategy execution in Nairobi's commercial banks, Kenya. A descriptive and quantitative approach was adopted. A total of 191 respondents were surveyed from

the top managers of commercial banks' listed at their head offices in Nairobi. After the fieldwork, the study's data was edited and coded. Descriptive and inferential statistics were utilised to analyse the information as gathered from the respondents. Percentages, frequency distributions, tables, and figures were adopted in data presentation. It was revealed that, those commercial banks listed on NSE, and have high investments on innovation in systems of communication, operational firm structure and culture and inspirational leadership attained the highest degree of execution of strategy, as evidenced by unanimous agreement "For the past five years, we have grown our profitability levels thanks to well-executed strategies".

The impact of strategy execution on training institutions growth in Machakos County was studied by Mutua et al. (2019). The survey was designed as a descriptive one. The Support staff, Teaching staff, Principals and the Management Boards from six Machakos County training institutes were the targeted population. Stratification approach was used to pick 192 responders from a population of 368. The information was gathered utilizing closed and open-ended questions on questionnaires. Both quantitative (descriptive and regression statistics) and qualitative data analysis were used in the study. Situational Analysis Technique was used by a bulk of the training institutes to implement their strategies, according to the report. In addition, it was discovered that insufficiency of systems of information adopted to observe strategy creation, inadequate planning, inadequate support and harmonization, and poor communication were all obstacles of strategy execution that had an impact. Based on the outcomes on strategy operation, it is suggested that a concerted effort be made to strengthen strategic management so that to improve training institution performance. Furthermore, in order to achieve their goals, training institutions that are executing strategy development should establish effective strategic communication.

2.3.3 Effect of Facilitating Adaptability and Strategy Implementation

Jaoua (2018) reviewed middle level managers' strategic effect on positions elucidating connections between effective strategy execution and firm performance. The researchers hypothesized that middle level managers' roles might have a favourable effect on effective strategy execution and, as a result, on the link amid successful strategy execution and organizational results. A sample of 364 significant Tunisian enterprises engaging in the upgrade program was used to test this broad hypothesis.

The outcomes of using structural equation methods show that, aside from synthesising information, encouraging adoption, executing deliberate plan and advocating for alternatives directly and indirectly impact on success in strategy execution and organizational performance.

Nyong'a and Maina (2019) investigated the impact of strategic leadership on execution of strategies at KRA. A descriptive approach was utilized the target demographic was 245 Kenya Revenue Authority workers in the Southern Region, ranging in position from supervisor to deputy commissioner. The study found that strategic leadership approaches like management commitment, participative leaders, staff motivation, and delegation have a good and substantial impact on strategy execution at KRA. The analysis resolved that the KRA's staff motivating systems are insufficient, contributing to poor plan implementation. According to the report, the Kenya Revenue Authority should increase personnel capability and motivation in order to increase their performance, which will lead to better strategy implementation.

In Sameer Africa Limited, Njoroge (2017) investigated the factors that influence effective strategy execution. A descriptive technique was utilized. A total of 52 people were chosen from the study population at random. The size of the sample was computed using census sampling methodology. To obtain data, the researchers used a set of standardized questionnaires. It was noted that organizational structure had a beneficial impact on execution of a strategy. Structured organizations are highly probable to be effective executer's of strategy. The data also revealed that management capability was linked to strategy implementation in a significant and beneficial way. Organizations with skilled management who have the trust of each staff are strong strategy executers.

Mukhalasie (2014) investigated the elements influencing the Kenya Commercial Bank's strategy execution using descriptive study approach with a sample of 313 respondents among KCB workers. The research relied on original data. To obtain primary information, an interview guide and questionnaires were adopted. The quantitative data was gathered and presented in a variety of ways, including percentages, means, standard deviations, and frequencies. To investigate the link among study variables, the researchers used a multivariate regression model. It was

discovered that in KCB, organizational procedures, firm culture, and structure all have a significant impact on strategy execution. The study discovered a correlation between organizational performance and strategic initiatives. The attitude of staff and strategic objectives are also properly aligned. It was also discovered that the present framework enables for staff engagement in making decisions, making staff feel like they are a part of the plan execution process. Further, the firm has a properly defined vision and mission statements, and that the company's power gap does not prevent execution of strategy. The structure of the firm improves flexibility in the firm, this is important in the execution process.

Bett (2018) investigated the elements that influence strategy implementation in service-oriented businesses, using G4S Kenya Limited as a case study. There were 8 senior management personnel, 62 middle management, and four hundred and 428 lower management workers in the study population. Stratification was adopted to select 150 responders from the general population. Data as required was gotten suing standardized questionnaires from Respondents. In descriptive statistical analysis, while inferential statistical examination relied on correlation. To examine the various hypotheses, regression was utilized. According to the outcomes on style of leadership and execution had a significant effect on execution of strategy. Firm culture and execution had a significant effect on strategy execution at G4S Kenya Limited. It was also noted that firm structure impacted on execution of strategy. All the variables significantly impacted on execution of strategy. As a result, G4S Kenya Limited must prioritize these issues both during strategy design and, more crucially, during strategy execution.

2.3.4 Effect of Management of Operational Effectiveness and Strategy Implementation

Based on a survey of insurance organizations in Kenya, Kibicho (2015) investigated the factors of implementation effectiveness. The data was collected and analysed using a mixed methods research approach, which included questionnaires. The study's target demographic consisted of all 55 registered Kenyan insurance firms. To review the impact of the variables on company performances, a multiple regression approach was used. It was discovered that the firm's strategic decisions are influenced to a large extent by its advertising and promotion methods, while the firm's strategic decisions

are impacted to a large degree by its personnel, product development, and branch network choices. Managerial skills should be adopted, according to the study, because they are critical to organizational performance.

Munge (2017) looked at the problems that insurance companies face when implementing their strategies in Kenya. Questionnaires were utilised by the researcher to collate original data. A descriptive survey study was used because the investigation entailed the use of questionnaires. As of August 2014, the research population comprised all 46 companies operating insurance business in Kenya. It was established that stern rules for complying with regulatory, legal and capital needs, great advancement in technology, high rates of inflation, customer power of purchasing were among the macroeconomic factors that influenced execution of strategy, while challenges related to industry that hampered execution comprise; price wars threat, strong bargaining power from clients, stiff competition and rivalry among insurance companies.

Kihara (2017) looked at strategy execution impact on manufacturing SMEs performance in Kenya. The study's aim was to see if styles of leadership, organization, workforce, strategic direction and technology all have an impact on success of SMEs in the manufacturing sector. The research is based on the Dynamic Capabilities View of the Firm, which states that successful businesses master and build unique capabilities that propel them to outstanding performance. A hybrid design including quantitative and qualitative designs was utilized to acquire information from 115 enterprises taken from a total population of 593 Kenyan registered SME's, guided by the concept of logical positivism. To categorize these businesses as small, medium, or old, a stratified sampling methodology was used. The SMEs that took part in this study were chosen using a rigorous random sampling method. A self-administered questionnaire was utilized to get information from 115 participants that is true owners or CEOs of each organization chosen. To show the data, summary figures like mean scores, variances, and standard deviations were employed, and inferential statistics such as correlational and regression results. The findings revealed statistical evidence of a favourable and substantial relationship between plan execution and manufacturing SME performance. Four of the five elements examined were noted to have a significant and favourable impact on

manufacturing SMEs performance. These elements include the SMEs styled of leadership, structural adjustments, workforce, and technology adoption. The importance placed on the organization's strategic orientation was shown to be negligible. It was also noted that in Kenya, neither the size nor the age of the SMEs had any bearing while evaluating the link amid strategy execution and the said SMEs outcomes.

The influence of strategy execution on staff outcomes in the Trans Nzoia County Government was researched by Wambani et al. (2017). The study's target group was Trans Nzoia County Government employees who worked in specific departments. The following research goals guided the study: -to investigate the impact of practices of human resources, firm activities and environmental elements on performance of employees in Trans Nzoia County Government. A descriptive study methodology was used, with the researcher administering a structured questionnaire to the target group for data gotten. The questionnaire covered qualitative and quantitative data. The study population was below 100 and the survey employed the census technique to target selected departmental employees in Trans Nzoia County administration. The data was examined using the regression and ANOVA procedures. The researcher employed correlational coefficients and regression methods. The results demonstrated a statistically significant impact amid the predictors variables and those predicted, as shown by the F computed (F =22.755). They also found that the entire model was substantial, with practices of human resources accounting for 18% staff outcomes, firm activities for 21.7 per cent, and factors in the environment 43.8 per cent of staff outcomes. Environmental elements were found to be the most important measure of staff performance.

2.4 Conceptualization
2.4.1 Championing alternatives

The persistent and persuasive communication of strategic choices to senior management is referred to as championing alternatives. This function differs from aiding adaptability after all its focus rests on coaxing the firm's management to change their existing strategic notion. The championing action was classified as a managerial position rather than a role by Van Rensburg et al. (2014). Therefore,

strategy champions are members of an organization who strive to influence strategic concerns in a manner far off their direct and main operational obligations, and others' prospects.

This action is ascending and integrative in nature, and it is about the middle-level managers expectations to push philosophies and their capability to partake in bottom-up efforts that might help their businesses renew strategy processes. Middle-level managers come up with differences to the present strategy and propose them to senior administrators together with employee suggestions. The goal of championing alternatives is to build strong impetus for the initiative and keep top management informed (Schreurs, 2010). Middle-level managers will get more influence over their future in the organization and will become a vital part of it if they are included in planning. It is essential and paramount for middle-level administrators to engage in planning, as this might help them feel less alienated as they deal with targets that they did not contribute to developing or agreeing to (Floyd & Woodridge, 2014).

Middle-level managers have the mandate to move great ideas and strategic options forward which may require approval and buy-in from senior management. This can either be frustrating or terrifying, depending on their level of confidence (Bäck et al., 2019). However, in a bid to ensure successful effective strategy execution, the middle level management need to be persistent and persuasive. Alternatives to the strategy would evolve in line with the ideas derived from the operational level. It is imperative that the participation of middle level management should commence at the very beginning meaning planning stage of the strategy. This move would significantly increase the chances of success of strategies by empowering middle level managers to take ownership of the process (Austin et al., 2020).

In organizations, while handling change, mid-level managers have an obligation to display creativity during the said change in their line of duty. Middle level managers to guarantee success ought to be discernible, evident, persevering, motivated and go getting in execution. Demotivated managers can be demoralising to workers. Organisations seldom regard middle level managers as agents of change but instead appoint consultants who are outsiders or the CEO's which criteria is born out of their expertise or position respectively (Caldwell, 2017).

Change implementers hold sway for the firms to guarantee competitive advantage. The power of implementers is the turning of ideas and possibilities to reality. Following their responsibility for the ordinary mundane activities in their sections, it is possible to contend and assert that mid-level managers are architects of strategic change initiatives to enable firms' transformation (Caldwell, 2017). Middle level managers in executing change should carry along all employees ensuring participation regardless of the authority they may wield over them. Middle level managers secure activation of the strategic tactics correctly while ensuring they are within time and budget. They portray adaptability, versatility, self-drive, organisation together with innovation (Cummings & Worley, 2014).

Managing barriers is the number on obstacle leaders grapple with during change for effective strategy execution. If not well thought out, it may derail the process and potentially curtail all efforts towards moving forward appropriately (Kuyvenhoven & Buss, 2017).These barriers consist of all issues stopping, obstructing, hindering or choking effective strategy process (Dalton, 2017).

2.4.2 Synthesizing Information

Synthesizing Information is both ascending and integrative and it's about intermediate level administrators acquiring information and making it useful in relation to any challenges pertinent to corporate strategy. Middle level managers are responsible for filtering essential information and sharing it with mangers at the senior level. In this position, the provided data to top management is the foundation for strategic making of decisions (Kuyvenhoven & Buss, 2017). As a result, the continuous communication loop ensures that top-down strategy ideas are communicated with and rooted in the previous experience of middle level managers. A major factor here is that middle level managers can draw on previous experience to determine whether or not their efforts are successful (Christopher, 2016).

Upper management expects middle managers to assess and share data about external market factors as well as internal sensitivity and capabilities. The manner in which this data is analyzed has an effect on top managers' viewpoints, which can influence strategy formation. Mid-level managers likewise utilize experiences thus finding out the importance and viability of proposed firm strategic changes (Harun et al., 2019).

The information conveyed to subordinates is subsequently framed by their interpretations. Interpretation, appraisal, and aggregation of data are all examples of information synthesizing. The 'artful interpreting job' is closely related to the 'synthesizing role.' The experienced interpreter takes into account both the localised changes and the general confidence and support provided by the current strategy planning process (Chen et al., 2017).

2.4.3 Facilitating adaptability

Facilitating the function of adaptation the essence of expectancy is declining and diverging. As part of their position in the organization, middle level managers are expected to concentrate on growing their independent behaviour, which ought to adapt to the fluctuating environment. This anticipation will help them adjust, legitimizing their efforts to improve work processes. The middle level manager's role as a social craftsperson is to craft modification so that to enhance the practices of working or respond to alterations in the external environment (Hwabamungu et al., 2018). Middle level managers play a part in strategy designing as well, prolonging their traditional function as executers to embrace strategy formation, though usually in collaboration with senior administration team. Middle-level managers are postulated as social actors interacting with networks internally and externally in order to gain access to new ideas and collaborations that will help them improve their individual practices (Van Rensburg et al., 2014)

In a dynamic environment, there are numerous changing aspects that must be considered while developing or implementing a plan. Because middle-level managers are closer to the operational floor, it is expected that incorporating them will improve environmental flexibility. As a result, the strategy will take into account the most recent industry advancements, and the business will function better in a dynamic context. Palladan et al (2016) underlined that strategy must be deliberate and planned in stable and predictable contexts, whereas strategy must be emergent in unstable and dynamic contexts. The impact of middle level managers is critical in this emergent strategy procedures since they are the first to notice any strategic difficulties or opportunities (Chen et al., 2017).

2.4.4 Management of Operational Effectiveness

Middle level managers regard the push to improve operational practice as their own unique responsibility when it comes to operational effectiveness management. It entails middle level managers identifying and targeting specific areas for operational development as a means of contributing to organizational performance, other than just executing directions from the senior administration team (Kerzner, 2017).

Middle level managers have the authority to make adjustments to day-to-day operations and to give resources to help with implementation. This makes everyday activities worthwhile and meaningful, implying that resource allocation and top-down objectives must be in sync (Akhusama & Moturi, 2016). A medium level manager's job description includes giving directions for novel obligations and responsibilities. One's voice tone, choice of words, and body language used when providing directives are essential towards obtaining support and encouraging a healthy work environment. Effective supervisors and managers put forth a lot of effort to enhance them being able to give guidance to their employees (Andrews et al., 2017).

This study sought to set out the roles of middle level management involvement in strategy implementation among insurance companies in Kenya. Championing alternatives, synthesizing information, facilitating flexibility, and managing operational effectiveness are the independent factors in this study. Therefore, the aim of this research is to ascertain the impact of the independent elements on the dependent variable, which would be strategy implementation among Kenyan insurance businesses.

Figure 2. 2

Conceptual Framework

```
┌─────────────────────────────┐
│ Championing alternatives     │──────────┐
└─────────────────────────────┘          │
                                          │
┌─────────────────────────────┐          │
│ Synthesizing information     │──────────┤        ┌──────────────────────────┐
└─────────────────────────────┘          │        │ Strategy Implementation  │
                                          ├───────▶│ among Insurance          │
┌─────────────────────────────┐          │        │ Companies in Kenya       │
│ Facilitating Adaptability    │──────────┤        └──────────────────────────┘
└─────────────────────────────┘          │
                                          │            **Dependent Variable**
┌─────────────────────────────┐          │
│ Management of Operational    │──────────┘
│ Effectiveness                │
└─────────────────────────────┘
```

Independent Variables
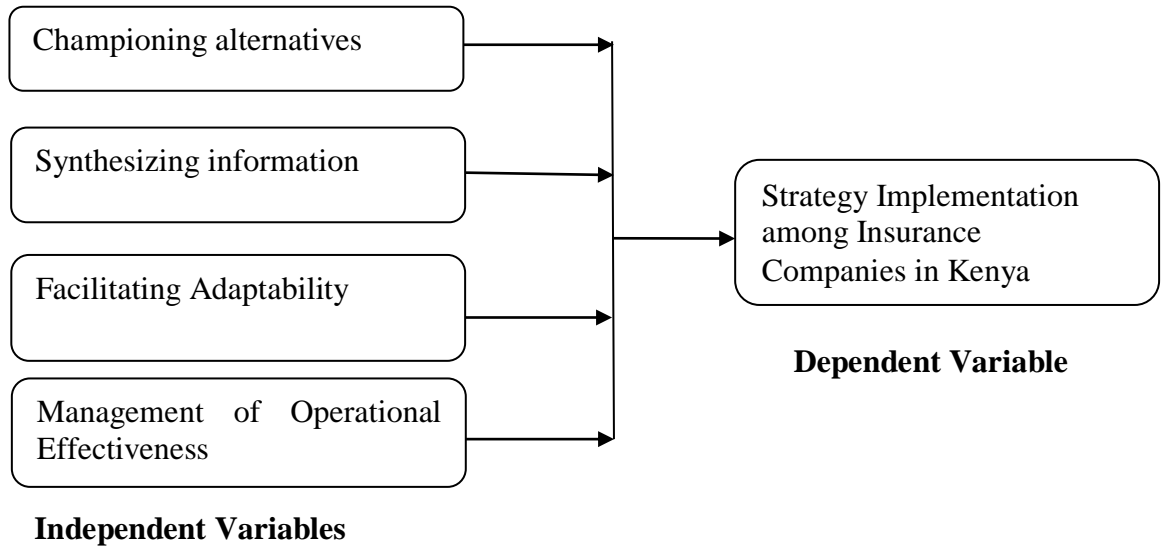
Source: Researcher (2021)

2.5 Operationalization of variables

Figure 2. 3

Operationalization of Variables

| Independent variables | Statistics | Dependent variable |

Championing alternatives
- Provide persistent and persuasive strategic options to senior management.
- Leading change initiatives
- Manage barriers and resistance to change
- Advising top management on requirements for change

Synthesizing
- Interpretation of objectives and information
- Evaluation of information provided
- Update employees on key business developmental areas, plans, projections
- Information dissermination

Facilitating adaptability
- Adopt to the change
- Improve internal processes
- Recognise problems and opportunities
- Cushion impact of activities

Management of operational effectiveness
- Provide direction and create cohesion
- Placement of resources in line with the needs
- Building relationship with stakeholders
- Implementing quality daily activities

Strategy implementation
- Financial growth and profitability
- Customer service
- Internal processes
- Learning and development of staff skills and capabilities
- Social-cultural and business stability

Source: Researcher (2021)

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CHAPTER THREE
RESEARCH METHODOLOGY

3.1 Introduction

This chapter discusses the research methodologies that were employed in order to answer study questions. The following is the order in which the research technique is presented: research design, target population, sampling procedure, and data gathering methods, data collecting tools, and the pilot study. It also discusses how data was analysed in order to get the necessary study statistics.

3.2 Research Design

A plan, blueprint, or guide for data collecting and interpretation is referred to as research design. It is clear from the goals that the study would be quantitative. A descriptive research design was used. In descriptive research, researchers can employ both quantitative and qualitative data to gain features, information and details regarding the individuals or situations being studied (Creswell & Poth, 2016). Questionnaire, interviews, participant interaction and observations are part of diverse strategy utilized during data collection for descriptive research thereby making it advantageous (Patten & Newhart, 2017).

3.3 Population of Study

A population is a group that the researcher wishes to generalize, while a sample is the group that is selected to partake in the study. It's a subset of the whole population (Kumar, 2019). It is made up of a group of people from that particular population. As mentioned in Appendix II, the target population was 55 insurance companies in Kenya from which a unit of observation of 371 respondents were selected. These respondents comprised middle level managers and senior officials. As mentioned in Table 3.1, the target population was as follows.

Table 3.1

Target Population

Category	Management staff	Per cent
Middle level managers	224	60.4
Senior officials	147	39.6
Total	**371**	**100**

Source Researcher 2021

3.4 Sample Size and Sampling Technique

The process of picking a group of subjects or objectives from a population so that the selected group contains elements indicative of the full group is known as sampling. Respondents were chosen using a stratified random sampling methodology. Stratified random sampling is an unbiased sampling approach that divides a heterogeneous population into homogeneous subjects before selecting individuals from each subset to achieve desired representation. Subjects are usually picked in a manner to ensure all existing subgroups in the target population are represented in the Sample. The purpose of stratified random sampling is to acquire a representative population that is appropriate and drawn from the distinct subgroups. Individuals are chosen in such a manner that the Sample has a representation of the populations' already existing subgroups (Etikan et al., 2016). The respondents in each stratum were chosen using simple random sampling.

The sample size is the part of the population that is presumed to reflect the total population (Gunpinar & Gunpinar, 2018). Using Cochran's formula, the sample size was determined at a 95% confidence level with a 0.05 error.

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

Where,

   n = sample size

   N = target population

   e is the acceptable margin of era

   n = {371 / (1+371*(0.05*0.05)}

      = 189

The size of the sample was 189. To ascertain the distribution of the Sample within the targeted respondents including middle-level managers and senior officials, the sampling ration was calculated and then multiplied with target population for targeted group. The ration will be 189/371= 0.51.The sample is distributed as shown in Table 3.2.

Table 3.2

Sampling Method

Category	Management staff	Sampling Ratio	Sample size
Middle level managers	224	0.51	114
Senior officials	147	0.51	75
Total	**371**		**189**

Source Researcher (2021)

3.5 Data Collection and Data Collection Procedure

Primary data was collected via self-administered questionnaires. The survey includes closed-ended questions. The open questions give the respondent a chance to answer the questions with a measure of detail and understanding with less constraint whilst closed questions permit the person answering to a choice from the finite possibilities. According to Krosnick (2018), closed or structured inquiries can be easily assessed hence the choice. The questionnaire was utilized to aid easier analysis because it is in an easily useable format, is quick to administer, and is a less expensive research method.

Primary data was obtained through the use of structured questionnaires, because of the nature of the variables where the opinions, perceptions and feeling of the respondents were sought. Various points of reference, such as department managers, were used to distribute the study instruments to the intended respondents. Study participants were given enough assistance to ensure that they comprehend and answer the questions correctly. Questions about both the study objectives are included in the questionnaire. The questionnaires were administered through email and telephone follow up and return.

3.6 Validity

Validity refers to an instrument's capacity to determine what it's supposed to measure (Noble & Smith, 2015). My peers and my supervisors at the Kenya Methodist University were involved in the validation process. The instruments were given to my supervisor and three peers. On the basis of content and face validity, they were asked to validate the instruments. They made sure that the questions in each questionnaire were relevant to the study's goals. Difficult terms were replaced with easier ones to increase the comprehensibility and clarity of the surveys, and some items were reworded to ensure that the understanding level was more appropriate. Thereafter the

questionnaire was improved, reformatted and redone for clarity and easier understanding where complex phrases and words were replaced with simpler ones by rewording the same to improve the level of understanding hence quality of response.

3.7 Reliability

As a pilot test, a sample of 18 management staff from Jubilee Insurance Company (K) Limited was utilised. The insurance company selected was established in 1937,is listed on the Nairobi Securities Exchange, it is a large organisation dealing in all aspects of insurance and risk management; rated AA- and has offices in Kenya Tanzania and Uganda .The managers would therefore have shared and similar characteristics to the target population. This was about 9.5% of the target population which was representative thus serving the purpose. The goal of the pilot testing is to determine the study instrumentation's validity and reliability, as well as to improve face validity (Creswell & Poth, 2016). The pilot test helped in identifying problems of clarity in the instruments to ensure that the items in the research tools provide the needed data for the present study. The returned questionnaires helped the researcher to refine the survey instruments.

The split half approach was utilized to find out the data collecting instrument's reliability, which was then calculated using Spearman Brown correlation equations to determine the overall test reliability. The study anticipated the two halves to be perfectly correlated if the total scale is absolutely dependable. For all constructions, a 0.7 or above construct composite reliability co-efficient is regarded appropriate for this research (Rousson et al., 2012).

3.8 Data Analysis

The questionnaires as received were reviewed to ensure consistency and thereafter code the useful ones. Using Statistical Package for Social Sciences (SPSS Version 25.0) data was analyzed. After receipt all questionnaires were referenced while questionnaire items coded to simplify data entry. All errors in the entries were checked in the process of cleaning data. Thereafter frequencies, percentages, mean score, standard deviation and coefficient of variation being the descriptive statistics were estimated for all the quantitative variables and statistics presented in form of tables.

Inferential data analysis was done using Pearson's Product Moment Correlation and multiple regression analysis. The use of Pearson correlation analysis was to establish the associations among the independent variables (championing alternatives, synthesizing information, facilitating adaptability and management of operational effectiveness) and dependent variable (strategy implementation among insurance companies in Kenya). The multiple regression model was elected as it best establishes the comparative significance of independent variables to the dependent variable (Nayak & Singh, 2021). Such significance is extrapolated from standardized regression coefficients (beta-weights), whose magnitudes portray the relative impact the independent variables have on the dependent variable, whilst the negative and positive signs attendant to the coefficients portray respective negative and positive impacts (Snyder, 2019).With multiple regression model this study due to the four independent variables assumed the equation set out herein below;

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

Where:-Y= Strategy implementation among insurance companies in Kenya

β_0=constant

$\beta_1, \beta_2, \beta_3$ and β_4 = regression coefficients

X_1= Championing alternatives

X_2= Synthesizing information

X_3= Facilitating adaptability

X_4= Management of operational effectiveness

ε=Error Term

3.9 Ethical Considerations

The researcher obtained permission and consent respectively from Kenya Methodist University (Appendix VI) and the National Commission of Science Technology and Innovation (NACOSTI) (Appendix V) to conduct the study and further sent a letter to respondents (Appendix IV) explaining the reasons for the study.

The Respondents received a thorough explanation on the aims of the study with a firm assurance that the information collated shall be used solely for academic reasons. The participants having consented to provide data, they at all times maintained their rights which included but was not constrained to decline or withdraw to participate in certain aspects of the research including the right to refuse to answer some queries

and or not to facilitate any requested data and even recall any data already given. The study participation was totally discretionary whilst Confidentiality and Privacy were both adhered to at all times.

CHAPTER FOUR
RESULTS AND DISCUSSIONS

4.1 Introduction

The chapter is structured to present the outcomes firstly by examining the response rate, demographic data, and aims. To make the discussions easier to follow, the researcher has set out tables summarising the respondents' total and collective reactions. It discusses the characteristics of the respondents, as well as their perspectives on the role of middle-level management in strategy implementation in Kenyan insurance companies. The chapter finalizes with regression results and a discussion of the findings.

4.1.1 Response Rate

The researcher distributed 189 questionnaires to the respondents, but only 139 were returned. This resulted in a response rate of 73.6 per cent, which is greater than 50 per cent and is seen as significant response rate for a statistical analysis by Kumar (2019).

Table 4.1

Response Rate

Category	Number of informants	Per cent
Response	139	73.6
Non- Response	50	26.4
Total	**189**	**100.0**

Source Researcher (2021)

4.2 Diagnostic Tests

Diagnostic tests for evaluating regression assumptions are described in this section. Normality, heteroscedasticity, autocorrelation, multicollinearity and sampling adequacy are some of the tests used. The assumptions about the original data must be made before a comprehensive regression analysis can be undertaken (Antonakis & Deitz, 2018).

4.2.1 Normality Test

To determine whether the data set is well modelled by normal distribution and further to calculate the likelihood of random variable underlying the data set to be distributed normally a Normality test was used. Kolmogorov – Smirnov and Shapiro test was

used to determine if the data is natural. If probability > 0.05, this indicated the data is normally distributed. The outcomes of normality testing are shown in Table 4.2.

Table 4. 2

Checking for Normality

Independent variable	Kolmogorov-Smirnova			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Championing Alternatives	0.183	138	0.021	0.907	138	0.610
Synthesizing Information	0.171	138	0.016	0.902	138	0.530
Facilitating Adaptability	0.172	138	0.009	0.812	138	0.080
Management of Operational Effectiveness	0.138	138	0.011	0.917	138	0.262
Strategy implementation among insurance companies	0.139	138	0.017	0.872	138	0.439

Source Researcher 2021

As shown in Table 4.2, the p-value for both tests of normality, the Kolmogorov Smirnov test and the Shapiro-Wilk tests, is more than 0.05, indicating that the study rejected Ho and concluded that data on both the response and predictor factors were distributed normally, which aids in the prediction of dependent variables. The data is considered normal if the Shapiro-Wilk Test's Significance score is greater than 0.05, according to Park (2015). If it's less than 0.05, the data deviates significantly from a normal spread.

4.2.2 Heteroscedasticity

Homoscedasticity assumption being a basic assumption in linear regression model postulates the probability distribution of the disturbance term remains same for all observations; meaning the variance of each u_i is similar for all values of the explanatory variable. That said, when the same variance is not experienced in the disturbance terms, this is called heteroscedasticity; a condition of non- homogeneity or non- constant variance (Bedru & Seid, 2005). This test was conducted to ensure the error term is consistent across all observations present in the study. The Levene test was utilized in this study to detect the problems of heteroscedasticity. Table 4.3 shows the outcomes of the tests.

Table 4.3

Levene Test Results

Independent variable	Levene Statistic	Df1	Df2	Sig.
Championing Alternatives	0.183	1	138	0.021
Synthesizing Information	2.171	1	138	0.014
Facilitating Adaptability	3.172	1	138	0.031
Management of Operational Effectiveness	4.238	1	138	0.003
Strategy implementation among insurance companies	2.331	1	138	0.034

Source Researcher 2021

From the findings presented in Table 4.3, the p-value for all the variables (championing alternatives, synthesizing information, facilitating adaptability, management of operational effectiveness and strategy implementation among insurance companies) were below 0.05 so the null hypotheses for equal variances was rejected. This further demonstrates that the data set is homoscedastic and so suited for regression equation modelling.

4.2.3 Test for Multicollinearity

Multicollinearity test is a test done to find out the correlation between independent variables. Vanegas and Paula (2016) notes that the test is conducted to ensure that the data collated would not be a result of undesired trends in the distribution of data within the study. This study tested the analysis variables for multicollinearity using the multicollinearity statistics of Tolerance and Variance Inflation factors (VIF). VIF indicates whether the independent variable has a strong linear relationship with another independent variable. VIF values of greater than 10 indicate multicollinearity and Tolerance values of below 0.1 indicate serious multicollinearity problems. Multicollinearity decreases the estimate of coefficient accuracy that as a result declines coefficient accuracy leading to a decline in regression model statistical power. Table 4.4 shows the outcomes of the multicollinearity test.

Table 4.4

Collinearity Statistics

Independent variable	Collinearity Statistics	
	Tolerance	**VIF**
Championing Alternatives	0.927	1.079
Synthesizing Information	0.466	2.146
Facilitating Adaptability	0.603	1.658
Management of Operational Effectiveness	0.638	1.567

Source Researcher 2021

Outcomes in Table 4.4 show that, on the basis of the coefficients output, championing alternatives had a VIF value of 1.079, synthesizing information had a VIF value of 2.146, facilitating adaptability[1] had a VIF value of 1.658, and management of operational effectiveness [1] had a VIF value of 1.567. The values for VIF for all variables were below 10 and the tolerance was more than 0.1, indicating that there were no multicollinearity signs as Bryman (2017) suggested.

4.2.4 Autocorrelation Test

Autocorrelation refers to the correlation of a time series with its own past and future values (Gorard, 2013). It is used to detect non randomness in data and further identify an appropriate time series model showing if data is not random. To indicate the level of autocorrection, the Durbin-Watson test was conducted. The statistical value ranges from 0 to 4. Non-autocorrelation is shown by a number near 2; positive autocorrelation is shown by a value near 0; while negative autocorrelation between independent variables is indicated by a value near 4. Table 4.5 shows the outcomes of the Autocorrelation Test.

Table 4.5

Autocorrelation Test

Model	Durbin-Watson
1	2.000[a]

Source Researcher 2021

The Durbin Watson statistic, according to Bhattacherjee (2017), is a value that is always between 0 and 4 and tests for autocorrelation in the residuals from a statistical regression study. A score of 2 shows that the sample has no autocorrelation. Positive autocorrelation is indicated by values around 0; negative autocorrelation is indicated by values near 4. According to the data in Table 4.5, the model's Durbin-Watson value was 2.000. As a result, the null hypotheses for the model were rejected, and autocorrelation was not a concern.

4.2.5 Sampling Adequacy

This test was carried out to see if there was an acceptable level of sampling adequacy. The test was conducted using Bartlett's sphericity test and the Kaiser-Meyer-Olkin (KMO) test, with a test result of 0.5 or higher indicating that the data is suitable for regression analysis. The Bartlett's Test of Sphericity was used to determine if the samples were drawn from populations with equal variances. Table 4.6 shows the outcomes of the tests.

Table 4.6

Kaiser-Meyer-Olkin (KMO) and Bartlett's Test

Factors	KMO Test	Bartlett's Test of Sphericity			Determinant
		Approx. Chi-Square	df	Sig.	
Championing Alternatives	0.802	510.767	138	0.001	0.034
Synthesizing Information	0.759	382.052	138	0.000	0.186
Facilitating Adaptability	0.825	622.734	138	0.002	0.006
Management of Operational Effectiveness	0.853	848.875	138	0.010	0.242
Strategy implementation among insurance companies	0.781	656.712	138	0.006	0.236

Source Researcher 2021

Table 4.6 shows that Bartlett's test significances were less than 0.05 (p 0.1), indicating that sampling adequacy was adequate (sample is factorable). In addition, all of the

variables' KMO statistics were greater than 0.5 (championing alternatives (0.802), synthesizing information (0.759), facilitating adaptability (0.825), management of operational effectiveness (0.853) and strategy implementation among insurance companies (0.781)). This means that the data was appropriate for regression analysis.

4.3 Demographic Information

The study aimed to establish the background data of the participants and the respondents comprising respondents' gender, highest academic qualifications and working experience. The responses were as shown in the subsequent subsections.

4.3.1 Gender of the Respondents

The study sought to determine respondent's gender. The responses obtained were as shown Table 4.7.

Table 4.7

Gender of the Respondents

Category	Frequency	Per cent
Male	82	59.0
Female	57	41.0
Total	**139**	**100.0**

Source Researcher (2021)

From the outcomes, 59.0 per cent of the participants were male while 41.0 per cent were female. This implied that the study was not biased in data collection as both genders were considered. Further, the results implied that the male gender make up the majority of the professionals who are managers in the insurance companies in Kenya were male.

4.3.2 Highest Academic Qualification of the Respondents

The researcher enquired on the respondents' highest level of education. Table 4.8 summaries their responses.

Table 4.8

Highest Academic Qualification of the Respondents

Category	Frequency	Per cent
Secondary	9	6.5
Diploma	47	33.8
Degree	51	36.7
Masters	32	23.0
Total	**139**	**100.0**

Source Researcher (2021)

The results revealed that 36.7 percent of the participants had attained a degree, 33.8per cent had attained a diploma, 23.0 percent had reached masters level while 6.5 percent had reached secondary level. The results implied that all the participants who partook in the study were learned enough to understand and provide reliable data on the role of middle level management in strategy implementation among insurance companies in Kenya.

4.3.3 Working Experience of the Respondents

The researcher asked respondents to indicate their working experience in insurance companies. The responses were as shown in Table 4.9.

Table 4.9

Working Experience of the Respondents

Category	Frequency	Per cent
Below 0-5 years	36	25.9
5-10 years	27	19.4
11-15 years	35	25.2
Over 15 years	41	29.5
Total	**139**	**100.0**

Source Researcher (2021)

The findings showed that 29.5 per cent of the participants had worked in the insurance sector for over 15 years, 25.9 per cent had worked for a period below 0-5 years, 25.2 per cent had been employed for 11-15 years, while 19.4 per cent had worked for 5-10 years. This meant that the participants had worked in insurance sector for long enough

to be able to understand the role of middle level management in strategy implementation among insurance companies in Kenya.

4.4 Descriptive Analysis and Hypothesis Testing

4.4.1 Strategy Implementation among Insurance Companies

The study sought the participants' opinions on the level of agreement they had on whether implementation of the organizations plans and objectives was important to their organizations. The findings were recorded on Table 4.10.

Table 4.10

Opinions on the Importance of Implementation of the Organisation's Plans and Objectives in the Organisations

	Frequency	Percent
Strongly disagree	9	6.5
Disagree	14	10.1
Agree	48	34.5
Strongly Agree	68	48.9
Total	**139**	**100.0**

Source Researcher (2021)

As per the results, 48.9 per cent of the respondents strongly agreed, 34.5per cent agreed, 10.1 per cent disagreed while 6.5 per cent strongly disagreed. This implied that the implementation of the organisations' plans and objectives was important to the organisations.

Moreover, the respondents were required to indicate if the following aspects would have a direct impact on the insurance companies in Kenya. These outcomes are as shown on Table 4.11.

Table 4.11

Impact of Strategy Implementation on the following aspects among Insurance Companies in Kenya

Factors	Mean	Std. Dev.
Financial growth and profitability	4.216	1.102
Improved Customer service	3.137	1.451
Improved Internal processes	3.863	1.044
Improved learning and development of staff skills and capabilities	2.935	1.358
Enhanced appreciation of the Social-cultural and business environment	4.079	1.136

Source Researcher (2021)

From the outcomes, the participants agreed that strategy implementation would have a direct effect on the financial growth and profitability as indicated by a mean of 4.216, enhanced appreciation of the social-cultural and business environment as indicated by a mean of 4.079, and improved internal processes as indicated by a mean of 3.863 of Kenyan insurance companies. Moreover, the respondents did not know whether strategy implementation would have a direct impact on improved customer services as shown by a mean of 3.137, and improved learning and development of staff skills and capabilities as shown by a mean of 2.935 on the Kenyan insurance companies. This implied that strategy implementation was directly responsible for the financial growth and profitability, enhanced appreciation of the social-cultural and business environment, and improved internal processes of Kenyan insurance companies.

4.4.2 Championing Alternatives

The study was to establish the consequence of championing alternatives on strategy implementation among Kenyan insurance companies. The participants were required to indicate the extent that communication and interpretation of strategies/ organizational plans and objects affected the strategy implementation in the organisation. The outcomes are exhibited on Table 4.12.

Table 4.12

Impact of Communication and Interpretation of Strategies/ Organizational Plans and Objectives on the Strategy Implementation among insurance companies in Kenya

	Frequency	Percent
Not at all	4	2.9
Little extent	6	4.3
Moderate extent	10	7.2
Great extent	81	58.3
Very great extent	38	27.3
Total	**139**	**100.0**

Source Researcher (2021)

The results showed that 58.3 per cent of the participants noted that communication and interpretation of strategies and organizational plans and objectives affected the strategy implementation in the organisation to a great extent, 27.3 per cent to a very great extent, 7.2 per cent to a moderate extent, 4.3 per cent to a little extent, while 2.9 per cent not at all. This implied that communication and interpretation of strategies/ organizational plans and objectives affected the strategy implementation in the organisation to a great extent.

Further, the participants were asked to indicate the extent that the aspects of championing alternatives affected successful accomplishment of the organization's activities, objectives and plans. Table 4.13 shows the results.

Table 4.13

Extent that the Aspects of Championing Alternatives affected Successful Execution of the Organization's Plans, Objectives and Activities

Factors	Mean	Std. Dev.
Persistent and persuasive strategic options to senior management	2.907	1.479
Managing barriers and resistance to change	4.266	0.906
Presence of change initiatives	4.338	0.813
Presence of feedback mechanisms from staff	3.518	1.557
Advising top management on requirements for change	3.223	1.352

Source Researcher (2021)

The outcomes revealed that the participants indicated that the presence of change initiatives as showed by an average of 4.338, managing barriers and resistance to change as illustrated by an average of 4.266, and presence of feedback mechanisms from staff as illustrated by an average of 3.518 affected successful execution of the organization's activities, aims and plans to a great extent. This implied that the presence of initiatives for change, proper handling of resistance and the various barriers to change and use of feedback mechanisms where staff are allowed to voice their opinions were the main variables that affected the successful performance of the organization's activities, plans, and aims .

Further, the respondents indicated that advising top management on requirements for change as illustrated by an average of 3.223, and constant and convincing strategic options to senior management as illustrated by an average of 2.907 affected successful executions of the organization's activities, plans, and aims to a moderate extent. This implied that carefully recommending to top management on necessities for change, and constant and convincing strategic options to senior management had a minimal effect to the successful execution of the organization's plans, objectives and activities.

4.4.3 Synthesizing Information

The research aimed to determine how synthesizing information affects strategy implementation among insurance companies. The participants were asked to be very specific on the extent to which the availability and dissemination of information within their organizations affected strategy implementation. Table 4.14 outcomes the findings.

Table 4.14

Extent to which the Availability and Dissemination of Information affected Strategy Implementation among Insurance Companies

	Frequency	Per cent
Not at all	8	5.8
Little extent	10	7.2
Moderate extent	7	5.0
Great extent	63	45.3
Very great extent	51	36.7
Total	**139**	**100.0**

Source Researcher (2021)

The results revealed that 45.3 per cent of the participants noted that the availability and dissemination of information within their organisations affected strategy implementation to a great extent, 36.7 per cent noted to a very great extent, 7.2 per cent noted to a little extent, 5.8 per cent noted not at all, and 5.0 per cent noted to a moderate extent. This implied that the availability and dissemination of information within their organisations affected strategy implementation to a great extent.

The participants were in addition probed to point out the extent that the aspects of synthesizing information affected the strategy implementation among insurance companies in Kenya. The findings were recorded on Table 4.15.

Table 4.15

Extent that the Aspects of Synthesizing Information affected Strategy Implementation among Insurance Companies

Factors	Mean	Std. Dev.
Interpretation of objectives and information by managers	3.885	1.415
Evaluation of information provided	2.942	1.443
Updating the employees on key business developmental areas, plans, projections.	4.525	0.755
Dissemination of information to all the staff on a timely basis	4.230	0.810

Source Researcher (2021)

The findings revealed that the respondents indicated that updating the employees on key business developmental areas, plans, projections as shown by a mean of 4.525 affected the strategy implementation among Kenyan insurance companies to a very great extent. The participants also noted that dissemination of information to all the staff on a timely basis as presented by a mean of 4.230 and interpretation of objectives and information by managers as presented by a mean of 3.885 affected the strategy implementation among insurance firms in Kenya to a great extent. Also evaluation of information provided as presented by a mean of 2.942 affected the strategy implementation among Kenyan insurance companies to a moderate extent.

4.4.4 Facilitating Adaptability

The study assessed how facilitating adaptability affects strategy execution among insurance companies. The respondents were asked the extent to which supervision and monitoring of activities, plans, and work output improve productivity and efficiency in their organisations. Table 4.16 displays the outcomes.

Table 4.16

Extent to which Supervision and Monitoring of Activities, Plans, And Work Output improve Productivity and Efficiency among Insurance Companies

	Frequency	Percent
Not at all	6	4.3
Little extent	7	5.0
Moderate extent	8	5.8
Great extent	48	34.5
Very great extent	70	50.4
Total	**139**	**100.0**

Source Researcher (2021)

The outcomes revealed that 50.4 per cent of the participants indicated that supervision and monitoring of activities, plans, and work output improve productivity and efficiency in their organisations to a very great extent, 34.5 per cent specified to a great extent, 5.8 per cent indicated to a moderate extent, 5.0 per cent specified to a little extent, and 4.3 per cent specified not at all. The findings implied that supervision and monitoring of activities, plans, and work output improve productivity and efficiency in their organisations to a very great extent.

The participants were required to further show the extent that the aspects of facilitating adaptability affected the strategy implementation among insurance companies in Kenya. The findings were recorded on Table 4.17.

Table 4.17

Extent that the Aspects of Facilitating Adaptability affected Strategy Implementation among Insurance Companies

Factors	Mean	Std. Dev.
Adopting to change	2.971	1.367
Improving internal processes	4.266	1.094
Recognizing problems and opportunities	4.281	1.319
Cushioning the impact of activities	3.878	1.406

Source Researcher (2021)

The findings showed that the respondents indicated that recognizing problems and opportunities as indicated by a mean of 4.281, improving internal processes as shown by a mean of 4.266, and cushioning the impact of activities as illustrated by a mean of 3.878 affected the strategy implementation among insurance companies in Kenya to a great extent. The participants also showed that adopting to change as shown by a mean of 2.971 affected the strategy implementation among insurance companies in Kenya to a moderate extent.

4.4.5 Management of Operational Effectiveness

The study sought to establish how management of operational effectiveness affects strategy implementation among Kenyan insurance companies. The participants were asked to show the extent that the organisations are improved and made competitive by being efficient and effective performing ordinary operations. Table 4.18 reveals the outcomes.

Table 4.18

Extent that the Organisations are Improved and Made Competitive by Being Efficient and Effective in the daily Operations

	Frequency	Percent
Not at all	5	3.6
Little extent	4	2.9
Moderate extent	6	4.3
Great extent	76	54.7
Very great extent	48	34.5
Total	**139**	**100.0**

Source Researcher (2021)

As per the outcomes, 54.7 per cent of the respondents indicated that the organisations are improved and made competitive by being efficient and effective in performing ordinary operations to a great extent, 34.5 per cent indicated to a very great extent, 4.3 per cent indicated to a moderate extent, 3.6 per cent indicated not at all, and 2.9 per cent indicated to a little extent. This implied that the organisations are improved and made competitive by being efficient and effective in performing ordinary operations to a great extent.

Participants thereafter were requested to stipulate the extent that the aspects of management of operational effectiveness affected the strategy implementation among Kenyan insurance companies. The outcomes were recorded on Table 4.19.

Table 4.19

Extent that the Aspects of Management of Operational Effectiveness affected Strategy Implementation among Insurance Companies

Factors	Mean	Std. Dev.
Providing direction and creating cohesion on allocation of resources	4.187	1.219
Placement of resources in line with the needs	3.259	1.441
Building relationship with stakeholders	3.777	1.504
Implementing quality daily activities	3.590	1.522

Source Researcher (2021)

The outcome showed that the respondents postulated that providing direction and creating cohesion on allocation of resources as illustrated by an average score of 4.187, building relationship with stakeholders as illustrated by an average score of 3.777, and implementing quality daily activities as illustrated by an average score of 3.590 affected the strategy implementation among insurance firms in Kenya to a great extent. Also, the respondents postulated that placement of resources in line with the needs as illustrated by an average score of 3.259 affected the strategy implementation among Kenyan insurance companies to a moderate extent.

4.5 Hypothesis Testing

Correlation and multiple regression analyses were conducted at 95% confidence interval in this section. The following subsections present the findings.

4.5.1 Pearson's Product Moment Correlation Analysis

A correlation is a number ranging from -1 to +1 that indicates the degree of association between two variables. A positive correlation value indicates a positive association, whereas a negative correlation value indicates a negative or inverse association. Table 4.20 displays the correlation coefficients.

Table 4.20

Correlation Matrix

		Strategy Implementation	Championing Alternatives	Synthesizing Information	Facilitating Adaptability	Management of Operational Effectiveness
Strategy Implementation	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	139				
Championing Alternatives	Pearson Correlation	.901**	1			
	Sig. (2-tailed)	.000				
	N	139	139			
Synthesizing Information	Pearson Correlation	.866**	.891**	1		
	Sig. (2-tailed)	.000	.000			
	N	139	139	139		
Facilitating Adaptability	Pearson Correlation	.579**	.756**	.703**	1	
	Sig. (2-tailed)	.000	.000	.000		
	N	139	139	139	139	
Management of Operational Effectiveness	Pearson Correlation	.907**	.912**	.861**	.763**	1
	Sig. (2-tailed)	.000	.000	.000	.000	
	N	139	139	139	139	139

**. Correlation is significant at the 0.05 level (2-tailed).

Source Researcher (2021)

Outcomes in Table 4.20 revealed that there is a positive and significant correlation amid championing alternatives and strategy implementation among insurance companies in Kenya (r=0.901, p-value=0.000). Also the correlation amid synthesizing information and strategy implementation among insurance companies in Kenya is positive and significant (r=0.866, p-value=0.000).

Moreover, the study established a positive and significant correlation amid facilitating adaptability and strategy implementation among insurance companies in Kenya(r=0.579, p-value=0.000). Further, the study established a very strong, positive and significant correlation amid management of operational effectiveness and strategy implementation among insurance companies in Kenya (r=0.907, p-value=0.000). It means the variables positively and significantly correlated with strategy implementation among insurance companies in Kenya.

4.5.2 Regression Results

Using a multiple regression analysis this study verified the influence of predictor variables. A regression model was utilised testing the effects of championing alternatives, synthesizing information, facilitating adaptability and management of operational effectiveness on strategy implementation among Kenyan insurance companies. Table 4.21, 4.22 and 4.23 show the outcome.

Table 4.21

Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.955ᵃ	.913	.910	.95135

a. Predictors: (Constant), Management of Operational Effectiveness, Facilitating Adaptability, Synthesizing Information, Championing Alternatives

The outcomes of Table 4.21 established that adjusted R-square value is 0.910, which indicates that the predictor variables (championing alternatives, synthesizing information, facilitating adaptability and management of operational effectiveness) explain 91.0 per cent of the variation in the dependent variable (strategy implementation among insurance companies in Kenya) leaving unexplained 9.0 per

cent percent . The implication is that other elements not covered by this research would have an effect on strategy implementation among insurance companies in Kenya that were not covered in this study.

Table 4.22

ANOVA Results

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	1269.354	4	317.339	350.625	.000[b]
1	Residual	121.279	134	.905		
	Total	**1390.633**	**138**			

a. Dependent Variable: Strategy Implementation

b. Predictors: (Constant), Management of Operational Effectiveness, Facilitating Adaptability, Synthesizing Information, Championing Alternatives

Source Researcher (2021)

The outcomes per Table 4.22 revealed that the model had predictive value hence significant since the value of P was below 5%, p=.000 and F calculated (350.625) was significantly greater than the critical F value (2.4392).

Table 4. 23

Regression Coefficients[a]

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	-2.564	1.230		-2.085	.039
Championing Alternatives	.738	.128	.423	5.749	.000
Synthesizing Information	.412	.109	.220	3.780	.000
Facilitating Adaptability	-.539	.061	-.356	-8.774	.000
Management of Operational Effectiveness	.622	.069	.603	9.032	.000

a. Dependent Variable: Strategy Implementation

Source Researcher (2021)

As per the SPSS generated table above, the equation becomes:

$$Y = -2.564 + 0.738X_1 + 0.412X_2 - 0.539X_3 + 0.622X_4$$

The findings showed that if all factors (championing alternatives, synthesizing information, facilitating adaptability and management of operational effectiveness) were held constant at zero strategy implementation among Kenyan insurance companies will be -2.564. The findings presented also show that championing alternatives and strategy implementation among Kenyan insurance companies had a positive and significant link ($\beta=0.738$, $p=0.000<0.05$). This implied that the presence of change efforts, the management of hurdles and resistance to change, and the presence of feedback mechanisms by employees were the main variables that had a significant impact on the achievement of the firm's activities, aims and plans. This depicted that the constant recommendations to top management on necessities for change, and persuasive and persistent strategic options being given to the senior management had a low or minimal effect to the fruitful accomplishment of the organization's activities, aims and plans. The findings are evidence enough to reject

the null hypothesis (H_0) that championing alternatives does not significantly affect strategy implementation among Kenyan insurance companies.

Further, it was established that a unit rise in the scores of synthesizing information leads to a 0.412 rise in the scores of strategy implementation among Kenyan insurance companies. This implied that synthesizing information influenced strategy implementation among insurance companies positively and significantly ($\beta=0.412$, $p=0.000<0.05$). Therefore, Dissemination of information to all the staff on a timely basis and interpretation of objectives and information by managers affected the strategy implementation among Kenyan insurance firms. The findings led the researcher to reject the null hypothesis (H_0) that synthesizing information does not significantly affect strategy implementation among Kenyan insurance companies.

Further, the outcomes show that a unit rise in the scores of facilitating adaptability leads to a 0.539 decrease in the scores of strategy implementation among Kenyan insurance companies. This implied that facilitating adaptability influenced strategy implementation among insurance companies negatively but significantly since $p=0.000<0.05$. This implies that recognizing problems and opportunities, improving internal processes as and cushioning the impact of activities were the main variables that affected the effective execution of organizations plans and objectives. The findings led the researcher to reject the null hypothesis (H_0) that stated that facilitating adaptability does not affect strategy implementation among Kenyan insurance companies.

The study also found that a unit rise in the scores of management of operational effectiveness leads to a 0.622 rise in the scores of strategy implementation among Kenyan insurance companies. Hence, this shows that there was a positive and significant link. ($\beta=0.622$, $p=0.000<0.05$). As a result, providing direction and creating cohesion on allocation of resources, building relationship with stakeholders, and implementing quality daily activities affected the strategy implementation among Kenyan insurance firms to a great extent. The findings led the researcher to reject the null hypothesis (H_0) that management of operational effectiveness does not affect strategy implementation among Kenyan insurance companies.

From the outcomes, at 95% confidence level, the study revealed that championing alternatives had the utmost effect on the strategy execution among Kenyan insurance firms, followed by management of operational effectiveness, then synthesizing information while facilitating adaptability had the least effect to the strategy implementation among insurance companies. Each variable was significant as the p-value was below 0.05.

4.5.3 Discussion of the Findings

The findings as drawn from the research are briefly discussed in this section. The discussion is as presented below covering the four objectives of the study.

4.5.3.1 Championing Alternatives and Strategy Implementation among Insurance Companies in Kenya

Communication and interpretation of strategies/ organizational plans and objectives had a significant impact and effect affected on strategy implementation in the organisation according to the study carried out. The findings agreed with those of Van Rensburg et al. (2014), who classified and categorised the championing activity as a managerial position rather than a role. According to this study, strategy champions are people in an organisation that continuously strive to implement and carry out strategic concerns in a way that goes beyond their immediate and principal tasks, in addition and all-encompassing other persons expectations. The findings revealed that the presence of change efforts, the management of hurdles and resistance to change, and the presence and existence of feedback mechanisms from employees all had a significant impact on the successful execution of the organization's activities, aims and plans. Middle-level managers usually develop alternatives showing the differences to the current strategy and together with the employee suggestions present them to the top echelons and administrators. The purpose therefore of championing alternatives is to create a strong sense of urgency for the initiatives while keeping all top management informed (Schreurs, 2010).

Furthermore, the study discovered that advising top management on change requirements and the constant provision of persistent and persuasive strategic options to senior management had a moderate impact on the successful performance of the organization's activities, aims and plans. The findings certainly agreed with Floyd and Woodridge (2014) who noted that if the middle-level managers are included in the

planning process they get more control over their future in the organization and more often than not become a crucial component of the organisation. It is imperative that middle-level administrators participate in planning, since it may help them feel less alienated in the process and more so be forced to or deal with targets that they did not contribute to developing or agree to.

4.5.3.2 Synthesizing Information and Strategy Implementation among Insurance Companies in Kenya

The research found that the availability and dissemination of information within their organisations had a significant impact on strategy execution. In light of the findings, Kuyvenhoven and Buss (2017) argue that middle level managers are responsible for filtering essential information and sharing it with managers at the senior level. In this position, the provided data to top management is the foundation for strategic making of decisions. The study also found that updating the employees on key business developmental areas, plans, and projections affected the strategy implementation among Kenyan insurance companies to a very great extent. The findings conform to Christopher (2016), postulating that the continuous communication loop ensures that top-down strategy ideas are communicated with and rooted in the previous experience of middle level managers. A major factor here is that middle managers can draw on previous experience to determine whether or not their efforts are successful.

The study established that dissemination of information to all the staff on a timely basis, and interpretation of objectives and information by managers affected the strategy implementation among Kenyan insurance companies to a great extent. These outcomes are in accordance with Chen et al. (2017) who stated that the information conveyed to subordinates is subsequently framed by their interpretations. Interpretation, appraisal, and aggregation of data are all examples of information synthesizing. The artful interpreting job is closely related to the synthesizing role. The interpreter uses his or her skill to ensure that all localised modifications are well blended with the resultant support and security afforded by the strategic planning method being presently utilised.

The study found that evaluation of information provided affected the strategy implementation among Kenyan insurance firms to a moderate extent. The outcomes disagree with Harun et al. (2019) who noted that middle level leaders are often

anticipated to analyse and communicate to the senior officials facts with regard to the external environment and market forces bearing in mind all the internal capacities and sensitivities. They further were of the view that the process the data is analysed has an impact on top management's perspectives, which can then influence strategy formulation. Middle level leaders also use their knowledge to assess the importance and viability of suggested business strategic initiatives and alterations.

4.5.3.3 Facilitating Adaptability and Strategy Implementation among Insurance Companies in Kenya

According to the findings, supervision and monitoring of activities, procedures, and work output improve productivity and efficiency in their organizations to a very great extent. Middle-level managers according to Van Rensburg et al., (2014) have a role during strategy formulation as well, prolonging their traditional function as executers to embrace strategy formation, though usually in collaboration with senior administration team. Middle-level managers being social actors interact with networks internally and externally in order to gain access to new ideas and collaborations that will help them improve their individual practices.

The study found that recognizing problems and opportunities, improving internal processes, and cushioning the impact of activities affected the strategy implementation among insurance companies in Kenya to a great extent. Hwabamungu et al. (2018) assert that facilitating the function of adaptation the essence of expectancy is declining and diverging. As part of their position in the organization, middle level managers are expected to concentrate on growing their independent behaviour, which ought to adapt to the fluctuating environment. This anticipation will help them adjust, legitimizing their efforts to improve work processes. The middle level manager's role as a social craftsperson is to craft modification so that to enhance the practices of working or respond to alterations in the external environment.

The research also found that adopting to change affected the strategy implementation among Kenyan insurance companies to a moderate extent. Palladan et al. (2016) differ stating strategy must be deliberate and planned in stable and predictable contexts, whereas strategy must be emergent in unstable and dynamic contexts. The effect of middle level managers is critical in this emergent strategy process since they are the first to notice any strategic difficulties or opportunities (Chen et al., 2017).

4.5.3.4 Management of Operational Effectiveness and Strategy Implementation among Insurance Companies in Kenya

The research established that most organisations are greatly improved and made competitive by being efficient and effective in the day to day operations. The outcomes are in line with Kerzner (2017)'s observation that middle level managers regard the push to improve operational practice as their own unique responsibility when it comes to operational management effectiveness. It entails middle level managers identifying and targeting specific areas for operational development as a means of contributing to organizational performance, other than just executing directions from the senior administration team.

The study found that providing direction and creating cohesion on allocation of resources, building relationship with stakeholders, and implementing quality daily activities affected the strategy implementation among Kenyan insurance companies to a large extent. The said outcomes agree with those of Andrews et al. (2017) who found that a medium level manager's job description includes giving directions to operational staff members on the new duties to be undertaken and the new assignments. They further stated that the middle level managers' choice of words, voice intonation and body language used when giving directives are essential towards obtaining support and encouraging a healthy work environment. Effective supervisors and managers put forth a lot of effort to enhance their ability to give guidance to their employees. .

The research also found that placement of resources in line with the needs affected the strategy implementation among Kenyan insurance firms to a moderate extent. The results also agree with Akhusama and Moturi (2016) that middle level managers have the authority to make adjustments to day-to-day operations and to give resources to help with implementation. This makes everyday activities worthwhile and meaningful, implying that resource allocation and top-down objectives must be in sync.

CHAPTER FIVE
SUMMARY, CONCLUSIONS AND RECOMMENDATIONS

5.1 Introduction

This chapter summarizes the findings from Chapter four, as well as the study's recommendations and conclusions based on the aims and objectives of the study. The purpose of this study herein was to determine the role of middle-level management in strategy implementation in Kenyan insurance companies.

5.2 Summary of Findings

This section comprises of the summary of the findings of the study variables; championing alternatives, synthesizing information, facilitating adaptability and management of operational effectiveness.

5.2.1 Championing Alternatives and Strategy Implementation among Insurance Companies in Kenya

The research aim was to determine how advocating alternatives affected strategy implementation in Kenyan insurance companies. Communication and interpretation of strategies/ organizational goals and objectives had a significant impact on strategy implementation in the organisations according to the study. The findings revealed that the presence of change efforts, management of hurdles and resistance to change, and the presence of feedback mechanisms from employees all had a significant impact on the successful execution of the organization's activities, aims and plans.

Furthermore, the study discovered that advising top management on change requirements and the provision of persistent and persuasive strategic options to senior management had a moderate impact on the successful execution of the organization's plans, objectives and activities. Holding all other independent variables at zero, the study discovered that a unit rise in the championing alternatives would result in a 0.738 increase in the score of strategy execution among insurance companies in Kenya. This variable was significant since the p-value=0.000<0.05.

5.2.2 Synthesizing Information and Strategy Implementation among Insurance Companies in Kenya

The research aimed to determine how synthesizing information affects strategy implementation in Kenyan insurance companies. The research showed that the availability and dissemination of information within their organisations affected

strategy execution to a great extent. The study findings were that updating the employees on key business developmental areas, plans, and projections affected the strategy implementation among Kenyan insurance companies to a very great extent.

The study revealed that dissemination of information to all the staff on a timely basis, and interpretation of objectives and information by managers affected the strategy implementation among Kenyan insurance companies to a great extent. It was also noted that evaluation of information provided affected the strategy implementation among insurance companies in Kenya to a moderate extent. Also a unit rise in the score of synthesizing information leads to a 0.412 increase in the score of strategy implementation among Kenyan insurance companies. This variable was significant since the p-value=0.000<0.05.

5.2.3 Facilitating Adaptability and Strategy Implementation among Insurance Companies in Kenya

The study assessed how facilitating adaptability affects strategy implementation among Kenyan insurance firms. According to the findings, supervision and monitoring of activities, plans, and work output greatly improve productivity and efficiency in their organizations. The study noted that recognizing problems and opportunities, improving internal processes, and cushioning the impact of activities significantly affected the strategy implementation among Kenyan insurance companies. The study further found that adopting to change affected the strategy implementation among Kenyan insurance companies to a moderate extent. Furthermore, the outcomes reveal that a unit rise in the scores of facilitating adaptability leads to a 0.539 decrease in the scores of strategy implementation among Kenyan insurance companies. This variable was significant since the p-value=0.000<0.05.

5.2.4 Management of Operational Effectiveness and Strategy Implementation among Insurance Companies in Kenya

The study's aim was to show how management of operational effectiveness affects strategy execution among Kenyan insurance companies. According to the findings organisations are greatly improved and made competitive by being efficient and effective in the ordinary operations.

The study discovered that providing direction and creating cohesion on allocation of resources, building relationship with stakeholders, and implementing quality daily activities greatly affected the strategy implementation among Kenyan insurance companies. The study also found that placement of resources in line with the needs affected the strategy implementation among Kenyan insurance companies to a moderate extent. Also a unit rise in the scores of management of operational effectiveness would lead to a 0.622 increase in the scores of strategy implementation among Kenyan insurance companies. This variable was significant since the p-value=0.000<0.05.

5.3 Conclusion

In the Kenyan Insurance firms, championing alternatives has a favourable and significant influence on strategy implementation according to the study. Given the findings that championing alternatives to the top management by the middle level managers encourages creativity and promotes resourcefulness which feeds into the amendment and conception of future strategies since the position of the middle level manager permits him this great and unique opportunity for analysing strategies and suggest enhancements; the study concluded middle level manager while promoting options to the senior managers his creativity increases and is heightened. This also demonstrates that middle level management is driving change initiatives, resulting in a cascade effect that ensures seamless transition by controlling barriers and cushioning opposition to change the result of which is increased productivity. This however, this is heavily reliant on regular monitoring and assessment of the process' inputs and outputs. In this fast paced times in which businesses operate , top management would actually benefit from ensuring that the middle level executives, while analysing the environment, continue to provide alternative and varied solutions that feed into future initiatives. This would undoubtedly improve the organizational effectiveness while encouraging employee motivation.

The study established that synthesizing information has a favourable and significant impact strategy implementation among Kenyan insurance firms. The research found that the availability and dissemination of information within their organisations affected strategy execution to a great extent. It was therefore concluded that these managers are in the centre of the information flow in the Kenyan insurance firms in organisations; that is at the intersection of the flow of the information from top bottom

,and vice versa; vertically and horizontally. This strategic position empowers them in their role of interpreting objectives, evaluation of information and updating employees on important areas of development in the organisation. It is this strategic positions that middle-level managers mix strategic, macro, universal information with micro, hands on, specific data leading to seamless information flow.

The study concluded accordingly finding a negative but substantial link between facilitating adaptability and strategy application amongst Kenyan insurance companies . This implies that insurance companies have not been facilitating adaptability well thus the negative relationship. The study found that supervision and monitoring of activities, plans, and work output improves productivity and efficiency in the organizations to a very great extent. It was thus concluded that middle level managers facilitate experimentation and autonomous activities so as to adapt to the fluctuating environment.

The study established that management of operational effectiveness has a significant and favourable effect on the strategy execution among Kenyan insurance companies. The study resolved that operational effectiveness in the said insurance companies can be compared to general business practices for operational efficiency in production. These may without limitation to any activities that lead to provision of direction and creation of direction; allocating resources in line with the needs which may include emoluments, systems and hardware provision. It also may include the diligent implementation of quality daily activities geared towards operationalization of the strategy. The study established that the organisations are improved and made competitive by being efficient and effective in the day to day operations to a great extent. The study therefore concluded that operational effectiveness leads to efficiency. Operational effectiveness encompasses any number of actions that may allow insurance companies in Kenya to better utilize their inputs by, for example, developing better more innovative products at a faster rate, increasing market penetration, managing the claims experiences better, improving customer service and generally reducing defects in systems and Products. In short manage their competitive advantage.

5.4 Recommendations

The insurance companies in Kenya would hinge their success in strategy; the achievement and realisation of organisational objectives, plans and goals on the involvement, participation and cooperation of all stakeholders. The management, the board and the employees of the companies form the main stake holders that are charged with the implementation of the strategy. Middle level managers are pivotal and form the bulk of the management employees and they are the ones in constant interaction and contact with subordinate workers and customers. The study recommends that the participation of middle level management should commence at the very beginning meaning planning stage of the strategy. This move would significantly increase the chances of success of strategies by empowering middle level managers to take ownership of the process and nurture a strong desire to see the strategy succeed.

The research also suggests that certain elements of the implementation process should be highlighted with specific reference to communication of the plan to all stake holders; recognition of the staff challenges during implementation and appreciation of the staff morale and motivation during the process. The policy of the firm should deal with the vital concerns since they are vital is success of implementing strategies

As change agents middle level managers need to be supported in terms of financial and other resources. They are the ones who overcome resistance to change as they are more trusted by operational staff than top management. Top management should therefore incorporate them in strategic change formulation and setting of goals and objectives. As change agents they are the source of competitive advantage and as such they must be made knowledgeable about the strategic change way before the operational staff so that they can fully explain the strategic change to other staff members from a point of knowledge. So, it is advisable that middle level workers not only to execute a plan but also have focus on championing ways and facilitating adaptability.

Middle level managers as bridges between operational staff and top management including other stakeholders like customers require direct access to the major decision-making persons or organ. This will enable him to obtain authoritative updates on issues raised by operations staff. If they are able to reach the chief

executive officer then they will be able to provide timely and adequate responses to concerns raised by the various stakeholders including senior management, customers, and the owners of capital, government, junior and operational employees.

5.5 Recommendations for Further Study

The research could in future focus on middle level managers' involvement in strategy implementation in other industries in Kenya. Additional research can also investigate the effects of challenges faced by staff on overall success of strategy implementation with specific reference to autonomy and financial motivation. The researcher also suggests that new research be conducted to determine the importance of middle-level managers in achieving long-term organizational sustainability in Kenya. Future studies could also focus on diverse factors as relates to the role of middle level managers in the insurance companies in Kenya as the factors considered in this study only explained 91.0 per cent.

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APPENDICES

Appendix I: Research Questionnaire

Part 1: Demographic Data/Personal Characteristics.

1) Gender

   Male   [ ]   Female [ ]

2) Highest Academic Qualification.

   Secondary   [ ]

   Diploma   [ ]

   Degree   [ ]

   Masters   [ ]

3) Working experience

   Below 1 year   [ ]

   2-3 years   [ ]

   4-5 years   [ ]

   Over 5 years   [ ]

SPECIFIC QUESTIONS TO ADDRESS THE RESEARCH OBJECTIVES

Part II: Strategy Implementation in insurance companies in Kenya

4) Do you agree that implementation of the organisations plans and objectives is important to your organisation.
Strongly Agree   ( )   Agree ( ) Disagree   ( )   Strongly disagree ( )

5) Strategy implementation among insurance companies in Kenya would have a direct impact on the following result areas. What would you consider to be the position in your company? Use the following key to answer

	Strongly agree	Agree	Don't Know	Disagree	Strongly disagree
Financial growth and profitability					
Improved Customer service					
Improved Internal processes					
Improved learning and development of staff skills and capabilities					
Enhanced appreciation of the Social-cultural and business environment					

PART III: CHAMPIONING ALTERNATIVES

6) To what extent does communication and interpretation of strategies/ organisational plans and objectives affected the strategy implementation in your organisation?

Very great extent   [ ]   Great extent   [ ]

Moderate extent   [ ]   Little extent   [ ]

Not at all   [ ]

7) To what extent does the following affect successful execution of your organisation's plans, objectives and activities

	Very great extent	Great extent	Moderate extent	Little extent	Not at all
Persistent and persuasive strategic options to senior management					
Managing barriers and resistance to change					
Presence of change initiatives					
Presence of feedback mechanisms from staff					
Advising top management on requirements for change					

PART IV: SYNTHESIZING INFORMATION

8) To what extent does availability and dissemination of information within your organisation affect Strategy implementation?

Very great extent   [ ]   Great extent   [ ]

Moderate extent   [ ]   Little extent   [ ]

Not at all   [ ]

9) To what extent does the following affect Strategy implementation in your organisation?

	Very great extent	Great extent	Moderate extent	Little extent	Not at all
Interpretation of objectives and information by managers					
Evaluation of information provided					

Updating the employees on key business developmental areas, plans, projections.					
Dissemination of information to all the staff on a timely basis					

PART V: FACILITATING ADAPTABILITY

10) To what extent does supervision and monitoring of activities, plans, and work output improve productivity and efficiency in your organisation?

Very great extent [ ]   Great extent [ ]

Moderate extent [ ]   Little extent [ ]

Not at all [ ]

11) How important are the following to the success of your organisation? On a scale of 1 to 5 , One being the least important and five of greatest importance.

	1	2	3	4	5
Adopting to change					
Improving internal processes					
Recognising problems and opportunities					
Cushioning the impact of activities					

PART VI: MANAGEMENT OF OPERATIONAL EFFECTIVENESS

12) To what extent in your view would your organisation be improved and made competitive by being efficient and effective in the day to day operations?

Very great extent [ ]   Great extent [ ]

Moderate extent [ ]   Little extent [ ]

Not at all [ ]

13) To what extent does the following affect Strategy implementation among insurance companies in Kenya?

	Very great extent	Great extent	Moderate extent	Little extent	Not at all
Providing direction and creating cohesion on allocation of resources					
Placement of resources in line with the needs					
Building relationship with stakeholders					
Implementing quality daily activities					

THANK YOU FOR PARTICIPATION!!

Appendix II: Distribution of Target Population per Insurance Company

Company	Senior officials	Middle managers
AAR Insurance Kenya Limited	3	5
AIG Kenya Insurance Co Ltd	3	4
Africa Merchant Assurance Co. Ltd	3	4
Allianz Insurance Co of Kenya Ltd	3	3
APA Insurance Limited	3	4
APA Life Assurance Limited	3	6
Barclays Life Assurance K Ltd	3	3
Britam General Ins. Co. (K) Ltd.	3	6
British-American Insurance Co. Ltd.	3	4
Metropolitan Cannon Assurance Ltd	2	3
Cannon Life Assurance Limited	3	4
CIC General Insurance Limited	3	4
CIC Life Assurance Ltd	3	4
Continental Reinsurance Ltd	3	3
Corporate Insurance Co. Ltd	2	4
Directline Assurance Co Ltd	3	4
EA Reinsurance Company Ltd	2	4
Fidelity Shield Insurance Co Ltd	2	4
First Assurance Company Ltd	3	3
GA Insurance Limited	3	3
GA Life Assurance Ltd	2	3
Geminia Insurance Company Ltd	3	4
ICEA LION General Insurance Co Ltd	1	4
ICEA LION Life Assurance Co Ltd	2	7
Intra Africa Assurance Co Ltd	3	4
Invesco Assurance Company Ltd	3	4
Kenindia Assurance Co Ltd	3	5
Kenya Orient Insurance Ltd	1	4

Kenya Orient Life Assurance Ltd	3	4
Kenya Reinsurance Corp Ltd	3	4
Liberty Life Assurance Kenya Ltd	3	4
Madison Insurance Company Ltd	1	4
Mayfair Insurance Company Ltd	3	3
Metropolitan Cannon Life Ass Ltd	3	3
Occidental Insurance Co Ltd	3	4
Old Mutual Life Assurance Co Ltd	3	6
Pacis Insurance Company Ltd	3	4
Pioneer Life Assurance Company Ltd	3	4
Pioneer General Insurance Ltd	3	4
Phoenix of EA Assurance Co Ltd	1	5
Prudential Life Assurance K Ltd	3	4
Saham Assurance Company K Ltd	3	4
Sanlam General Insurance Ltd	3	5
Sanlam Life Assurance Ltd	3	4
Tausi Assurance Company Ltd	2	4
The Heritage Insurance Company Ltd	3	4
Trident Insurance Company Ltd	2	3
Resolution Insurance Company Ltd	3	4
UAP Life Assurance Limited	3	4
UAP Insurance Company Limited	3	4
Takaful Insurance of Africa Limited	1	3
The Jubilee Insurance Co. Ltd	3	6
The Monarch Insurance Co. Ltd.	3	4
The Kenyan Alliance Insurance Co Ltd	3	4
Xplico Insurance Limited	3	4
Total	**147**	**224**

Appendix III: List of Insurance Companies in Kenya

	Name of Insurance Comoany	Address
1	AAR Insurance Kenya Limited	PO Box 41766 - 00100, Nairobi
2	AIG Kenya Insurance Co Ltd	PO Box 49460 - 00100, Nairobi
3	Africa Merchant Assurance Co. Ltd	PO Box 61599 - 00100, Nairobi
4	Allianz Insurance Co of Kenya Ltd	PO Box 66257- 00800, Nairobi
5	APA Insurance Limited	PO Box 30065 - 00100, Nairobi
6	APA Life Assurance Limited	PO Box 30389 - 00100, Nairobi
7	Barclays Life Assurance K Ltd	PO Box 1140 - 00100, Nairobi
8	Britam General Ins. Co. (K) Ltd.	PO Box 40001 - 00100, Nairobi
9	British-American Insurance Co. Ltd.	PO Box 30375 - 00100, Nairobi
10	Cannon Assurance Ltd	PO Box 30216 - 00100, Nairobi
11	Capex Life Assurance Limited	PO Box 12043 - 00400, Nairobi
12	CIC General Insurance Limited	PO Box 59485 - 00100, Nairobi
13	CIC Life Assurance Ltd	PO Box 59485 - 00100, Nairobi
14	Continental Reinsurance Ltd	PO Box 76326 - 00508, Nairobi
15	Corporate Insurance Co. Ltd	PO Box 34172 - 00100, Nairobi
16	Directline Assurance Co Ltd	PO Box 40863 - 00100, Nairobi
17	EA Reinsurance Company Ltd	PO Box 20196 - 00200, Nairobi
18	Fidelity Shield Insurance Co Ltd	PO Box 47435 - 00100, Nairobi
19	First Assurance Company Ltd	PO Box 30064 - 00100, Nairobi
20	GA Insurance Limited	PO Box 42166 - 00100, Nairobi
21	GA Life Assurance Ltd	PO Box 42166 - 00100, Nairobi
22	Geminia Insurance Company Ltd	PO Box 61316 - 00200, Nairobi
23	ICEA LION General Insurance Co Ltd	PO Box 30190 - 00100, Nairobi
24	ICEA LION Life Assurance Co Ltd	PO Box 46143 - 00100, Nairobi
25	Intra Africa Assurance Co Ltd	PO Box 41621 - 00100, Nairobi
26	Invesco Assurance Company Ltd	PO Box 52964 - 00200, Nairobi
27	Kenindia Assurance Co Ltd	PO Box 44372 - 00100, Nairobi
28	Kenya Orient Insurance Ltd	PO Box 34530 - 00100, Nairobi
29	Kenya Orient Life Assurance Ltd	PO Box 34540 - 00100, Nairobi
30	Kenya Reinsurance Corp Ltd	PO Box 30271 - 00100, Nairobi
31	Liberty Life Assurance Kenya Ltd	PO Box 30364 - 00100, Nairobi
32	Madison Insurance Company Ltd	PO Box 47382—00100, Nairobi
33	Mayfair Insurance Company Ltd	PO Box 45161 - 00100, Nairobi
34	Metropolitan Cannon Life Ass Ltd	PO Box 46783 - 00100, Nairobi
35	Occidental Insurance Co Ltd	PO Box 39459 - 00623, Nairobi
36	Old Mutual Life Assurance Co Ltd	PO Box 30059 - 00100, Nairobi
37	Pacis Insurance Company Ltd	PO Box 1870 - 00200, Nairobi
38	Pioneer Life Assurance Company Ltd	PO Box 20333 - 00200, Nairobi
39	Pioneer General Insurance Ltd	PO Box 20333 - 00200, Nairobi
40	Phoenix of EA Assurance Co Ltd	PO Box 30129 - 00100, Nairobi

41	Prudential Life Assurance K Ltd	PO Box 25093 - 00100, Nairobi
42	Saham Assurance Company K Ltd	PO Box 20680 - 00200, Nairobi
43	Sanlam General Insurance Ltd	PO Box 60656 -00200, Nairobi
44	Sanlam Life Assurance Ltd	PO Box 44041 - 00100, Nairobi
45	Tausi Assurance Company Ltd	PO Box 28889 - 00200, Nairobi
46	The Heritage Insurance Company Ltd	PO Box 30390 - 00100, Nairobi
47	Trident Insurance Company Ltd	PO Box 55651 - 00200, Nairobi
48	Resolution Insurance Company Ltd	PO Box 4469 - 00100, Nairobi
49	UAP Life Assurance Limited	PO Box 23842 - 00100, Nairobi
50	UAP Insurance Company Limited	PO Box 43013 - 00100, Nairobi
51	Takaful Insurance of Africa Limited	PO Box 1811- 00100, Nairobi
52	The Jubilee Insurance Co. Ltd	PO Box 30376 - 00100, Nairobi
53	The Monarch Insurance Co. Ltd.	PO Box 44003 - 00100, Nairobi
54	The Kenyan Alliance Insurance Co Ltd	PO Box 30170 - 00100, Nairobi
55	Xplico Insurance Limited	PO Box 38106 - 00623, Nairobi

Appendix IV: Letter of Transmittal

9/6/2021

Dear Sir/ Madam

REF: COLLECTION OF DATA- MBA THESIS

I am a student at Kenya Methodist University pursuing a Master's Degree course. I am currently undertaking a research project on **ROLE OF MIDDLE LEVEL MANAGEMENT IN STRATEGY IMPLEMENTATION AMONG INSURANCE COMPANIES IN KENYA** which is a requirement for the award of masters degree. I am therefore seeking your assistance in filling the questionnaire attached.

All the information given will be held in confidentiality and will only be used for educational purposes.

Thank you and I look forward to your assistance.

Yours faithfully,

DORRY WAMUGO

Appendix V: NACOSTI Research Permit

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY & INNOVATION

Ref No: **700231**

Date of Issue: **12/July/2021**

RESEARCH LICENSE

This is to Certify that Ms.. Dorry Wamugo of Kenya Methodist University, has been licensed to conduct research in Nairobi on the topic: **STRATEGIC ROLE OF MIDDLE LEVEL MANAGEMENT IN STRATEGY IMPLEMENTATION AMONG INSURANCE COMPANIES IN KENYA for the period ending : 12/July/2022.**

License No: **NACOSTI/P/21/11654**

700231

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR
SCIENCE, TECHNOLOGY &
INNOVATION

Verification QR Code

NOTE: This is a computer generated License. To verify the authenticity of this document,
Scan the QR Code using QR scanner application.

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Appendix VI: KeMU Letter

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KENYA METHODIST UNIVERSITY

P. O. Box 267 Meru - 60200, Kenya
Tel: 254-064-30301/31229/30367/31171

Fax: 254-64-30162
Email: info@kemu.ac.ke

Our ref: NAC/ MBA/1/2021/10

15th JUNE 2021

Commission Secretary,
National Commission for Science, Technology and Innovations,
P.O. Box 30623-00100,
NAIROBI.

Dear Sir/ Madam,

DORRY WAMUGO BUS-3-2068-3/2017

This is to confirm that the above named is a bona fide student of Kenya Methodist University, undertaking masters in Business Administration. She is conducting a research titled: **strategic role of middle level management in strategy implementation among insurance companies in kenya.**

We confirm that this thesis proposal has been defended and approved by the university.

In this regard, we are requesting your office to issue a permit to enable her collect data for her masters dissertation.

Any assistance accorded to her will be appreciated.

Yours faithfully,

PROF. Evangeline Gichunge, PhD.
ASS DIRECTOR POSTGRADUATE STUDIES