

**INFLUENCE OF STRATEGIC ALIGNMENT ON PERFORMANCE OF
INSURANCE BROKERAGE FIRMS IN NAIROBI COUNTY, KENYA**

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MASTER OF BUSINESS ADMINISTRATION (STRATEGIC MANAGEMENT) OF
KENYA METHODIST UNIVERSITY**

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DECLARATION

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

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DEDICATION

I wish to dedicate this work to my My parents Mr & Mrs Kihara Rugah, my wife and children

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ABSTRACT

This study seeks to understand how strategic alignment impacts the performance of insurance brokerage firms in Nairobi County, Kenya. Most of the firms in this industry struggle to achieve performance goals because their objectives and daily operations are not properly aligned. As such, this study examines the impact of organizational structure, strategic communication, resource allocation, and performance metrics on firm performance. The study uses a correlation research design, in which a sample of 119 firms was selected from a population of 170 registered insurance brokerage firms in Nairobi County. The data was obtained using structured questionnaires and analyzed using both descriptive and inferential statistics. The results revealed significant positive relationships between organizational structure ($\beta = 0.333$, $p = 0.001$), strategic communication ($\beta = 0.272$, $p = 0.000$), resource allocation ($\beta = 0.334$, $p = 0.000$), and performance metrics ($\beta = 0.178$, $p = 0.005$) with the firms' performance. It was noted that effective strategic alignment, such as flexible organizational structures, enhanced communication, and resource allocation, positively impacts performance. It was recommended that adopting cross-functional teams, prioritizing resource scheduling tools, and aligning performance metrics to improve operational and financial outcomes.

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LIST OF ABBREVIATIONS AND ACRONYMS

AKIB	Aon Kenya Insurance Brokers
ASIC	Australian Securities and Investments Commission
CRM	Customer Relationship Management
CWIBL	Chancery Wright Insurance Brokers Limited
EAIB	Eagle Africa Insurance Brokers
IRA	Insurance Regulatory Authority
IRDAI	Insurance Regulatory and Development Authority of India
SIB	Standard Investment Bank
TCF	Treating Customers Fairly
ZIC	Zambia Insurance Company
ZIRA	Zambia Insurance Regulatory Authority

CHAPTER ONE: INTRODUCTION

1.1 Background of the study

The performance of insurance brokerage firms is highly dynamic and requires firms to invest in strategic alignment to succeed. Strategic alignment helps firms to integrate its objectives, resources, and operational strategies so as to meet the market demands effectively (Cheruiyot, 2022). Achieving strategic alignment enhances decision-making processes, improves communication among departments, and focuses all employees on common goals. Studies have shown that firms that have invested in strategic alignment are able to deal with market fluctuations and client needs (Sayginer & Ercan, 2020). Effective alignment improves interdepartmental communication, fostering a unified approach to organizational objectives. This coherence allows insurance brokers to tailor their services, resulting in improved client satisfaction and retention rates. When employees understand the firm's goals and how their roles contribute to achieving them, motivation and engagement increase, leading to enhanced productivity.

The adoption of technology significantly contributes to achieving strategic alignment in insurance brokerage firms. Implementing digital tools for client management and communication streamlines operations and enhances service delivery. Investments in technology increase operational efficiency and improve customer experiences (Mwita, 2023). Utilizing data analytics and customer relationship management systems allows firms to understand client preferences and tailor services accordingly, fostering greater client loyalty and competitive advantage (Engert & Baumgartner, 2022). Continuous assessment of strategic initiatives is vital for maintaining alignment. Regular evaluations of performance metrics and client feedback enable firms to adjust their strategies proactively in response to evolving

market conditions. This adaptability is essential for enhancing operational performance and overall competitiveness.

Organizational structure enables clear decision-making, efficient workflow, and enhanced accountability (Chugh, 2019). In the context of insurance brokerage firms, structure determines how departments like sales, marketing, and customer service collaborate, which can directly affect service delivery and client satisfaction. Firms with flexible structures, capable of adapting to market dynamics, outperform rigidly structured organizations (Sayginer & Ercan, 2020). Strategic communication, further, ensures clarity and consistency in messaging, which is vital in industries like insurance where customer trust and clarity are paramount (Shala et al., 2021). Effective strategic communication within a brokerage firm fosters inter-departmental collaboration and boosts employee engagement, which leads to higher productivity and better service delivery (Shala et al., 2021). Externally, it plays a key role in building strong client relationships and maintaining transparency, contributing to client retention and business growth (Jooste & Fourie, 2020).

Resource allocation involves the distribution of financial, human, and technological resources to various operational areas. Proper allocation ensures that the most critical areas, such as client service and claims management, are adequately supported (Njagi, 2021). Strategic allocation of resources allows firms to invest in technology and employee training, both of which are crucial for operational efficiency and customer satisfaction (Mwita, 2023). Firms that prioritize resource allocation to align with their strategic goals tend to show better performance and increased competitiveness (Mirioba & Muthimi, 2024). Performance metrics are critical indicators used to evaluate organizational success. These metrics, including financial ratios, client satisfaction scores, and operational efficiency, help firms measure

progress toward their strategic goals (Joyce, 2020). By implementing clear and aligned performance metrics, insurance brokers can ensure that all departments contribute toward the firm's overall success (Muendo, 2021).

1.1.1 Global Perspective

In India, strategic alignment has become increasingly important for enhancing the performance of insurance brokerage firms amidst a rapidly evolving regulatory environment. Indian regulatory authority (IRDAI) has introduced various reforms that demand continuous adaptation of business strategies (Shala et al., 2021). Aligning the firm's operations with the IRDAI's guidelines of transparency, consumer protection, and product disclosure have increased customer satisfaction and trust among clients. For instance, Policybazaar, an online insurance aggregator, has successfully integrated technology into its service delivery. The firm has successfully integrated new technology with customer needs, enabling it to streamline the customers' experience for policy comparison and purchase, significantly enhancing customer engagement and retention rates (Chugh, 2019). This innovation model has helped the organization to align its operational model with the changing market needs, leading to substantial market growth, demonstrating how strategic alignment can lead to improved performance.

The insurance brokerage firms in Australia places a strong emphasis on strategic alignment to help in the navigation of complex market dynamics and regulatory issues. The Australian Securities and Investments Commission (ASIC) necessitates the insurance brokerage firms to invest in a robust compliance frameworks to help them meet the industrial standards (Jooste & Fourie, 2020) . This alignment has helped firms to integrate risk management strategies with their operational practices, leading to better performance metrics, including reduced

operational risks and improved client satisfaction. Aon Australia, for instance, has developed a comprehensive risk management strategy that not only focuses on local regulations but also global best practices. Consequently, the firm is able to offer tailored solutions that meet client needs while maintaining compliance with regulatory requirements (Mubarak & Yusoff, 2020). The firm has strengthened client trust and increased its market share significantly, testifying the need of aligning strategic initiatives with operational execution.

1.1.2 Regional Perspective

The insurance brokerage sector in Zambia faces the challenge of low insurance penetration rates and the need for effective customer education. The strategic alignment in the Zambian market entails ensuring the marketing strategies align with the community engagements to raise awareness about the importance of insurance. ZIC Insurance, a leading Zambian firm, leverages community engagement programs to raise awareness to the public on the various insurance products and their benefits (Hankede & Mwelwa, 2024). The company's alignment between marketing efforts and community involvement not only leads to more customer acquisition but also leads to creation of a positive brand image. The firm is able to align the socio-economic realities of Zambian communities and has reported increased customer loyalty and a growing market presence. ZIC model explains how strategic alignment can enhance performance by addressing the specific needs and challenges of the local market (Hankede & Mwelwa, 2024).

Strategic alignment among insurance brokerage firms in South Africa is shaped by the highly competitive market and the presence of very tight regulatory requirements. Firms that have incorporated the principles of Treating Customers Fairly (TCF) framework in their operations have witnessed better performance indicators such as customer satisfaction and retention

(Alabi et al., 2023). For instance, Discovery Insure has included the TCF principles into its business model whereby it focuses on transparent communication and fair treatment of clients. Consequently, the company has built a loyal customer base and achieved high satisfaction ratings (Aloisi, 2019). The alignment strategy has enhanced customer experiences and also contributed to its strong brand image as a leading insurer in the South African market. The company's customer-centric practices indicate the importance of aligning operational strategies with regulatory standards to improve overall performance.

1.1.3 Local Perspective

The insurance brokerage sector in Nairobi County, is a critical component of the broader financial services industry as it helps in risk management and ensures financial security (Abdelrazik et al., 2022). The industry has continued to grow, due to an increased awareness of insurance products among consumers, a rising middle class, and enhancements in regulatory frameworks. The upward trajectory in the sector testifies of the dynamism of the economic environment in Kenya, with the insurance is increasingly viewed as an essential tool for managing financial risks (Olan et al., 2022).

The strategic alignment in this sector is thus critical in ensuring the firms are able to realize their potential in the industry. Importantly, the strategic alignment in the industry will require the firms to ensure their internal capabilities, resources, and operations are focused on meeting the overarching business strategy and external market demands (Moktadir et al., 2020). Such a strategic alignment will help the insurance brokerage firms to respond to the changing market needs and client expectations. This is very critical in the Nairobi landscape, characterized by changing consumer preferences as customers' demand digital solutions and

personalized services. This shift is propelled by technological advancements and changing demographics (Njagi, 2021).

With competition increasing, firms that leverage on strategic alignment are better positioned to increase customer loyalty to their advantage. For instance, using digital platforms for policy management in managing policies and making claims has helped organizations to streamline their services and ensure they communicate their value uniquely in the market (Wang, 2024). The use of technology as a strategic alignment tool has ensured that firms differentiate themselves in the highly crowded market, leading to improved customer satisfaction and retention. Besides, the Regulatory Authority (IRA), requires brokerage firms to comply with legal requirements and also implement transparent practices that build trust with clients. Consequently, the strategic alignment of firms to the regulatory frameworks helps them to compliance and maintain their reputation and market standing (Otieno, 2021).

1.1.4 Insurance Brokerage Sector in Kenya

The Association of Insurance Brokers of Kenya (AIBK) exposes that about 170 insurance brokerage firms operated in Kenya as of 2024. Insurance brokers earn money primarily through commissions from insurance companies when a client purchases or renews an insurance policy. Brokers represent their clients, while insurance agents represent insurance companies. Brokers have a fiduciary duty to their clients, which means they must provide impartial advice and act in the buyers' best interest. These brokers compete vigorously to expand their footprint across various services that cater for small, medium, and large enterprises as well as individuals from various backgrounds (Mwanzia, 2021).

Despite notable achievements in premium income, investment returns, and market presence over the past few decades, the insurance industry's growth rate remains sluggish, with a

penetration level of only 2.93% (Otieno, 2021). Factors contributing to this low uptake include lack of better marketing strategies, bad perceptions and lack of awareness. The insurance firms are also selling to clients directly, as one of the strategies to reduce operational costs of commissions and fees. This strategy to bypass brokerage firms has increased the competition in the sector (Hankede & Mwelwa, 2024).

Due to the aforementioned challenges, insurance brokerage firms ought to innovate and invest in assertive marketing strategies if they are to maintain their competitive edge in the highly saturated market (Cheruiyot, 2022). Besides, the high rise of the bancassurance has further complicated the landscape, as banks have now entered the fray of offering insurance services directly to customers, increasing the competition from both banks and independent agents (Mwanzia, 2021).

1.1.5 Performance in Insurance Brokerage Firms

The performance of the brokerage firms in the country is affected by several factors which can be evaluated through the lens of financial, operational, and customer-centric metrics. Profitability is a key major indicator in the sector, revealing the firm's ability to generate revenue for sustainable operations. Profitability metric is particularly important consideration in Nairobi County because firms operate in a highly competitive market (Njagi, 2021). Profitability helps firms use modern technologies and train their staff, leading to a more sustained long-term growth. Another vital metric is customer satisfaction, which evaluates the service quality and the customers' responsiveness (Shala et al., 2021). Prioritizing of customer-centric strategies, such as timely claims processing and personalized services, helps firms to record higher client retention rates (Sayginer & Ercan, 2020).

According to a past study market share is also an important performance indicator that reveals a firm's competitive positioning within the industry. A big market share leads to better economies of scale and stronger brand recognition. Besides, the study also reveal that strategic alignment between organizational goals and operational practices enhances performance (Engert & Baumgartner, 2022). In this regard, firms can leverage their marketing strategies with client needs to post higher revenue growth and customer loyalty (Sayginer & Ercan, 2020).

The Nairobi insurance landscape is characterized by a rapidly evolving, brokerage industry requiring firms to align their strategies to these needs. Aligned strategies in the industry helps to communicate superior value and demonstration of superior performance compared to their peers. Strategic alignment is thus a critical driver on the Kenyan insurance brokerage sector (Mugendi, 2022). The study also highlights the need for aligning organizational strategies with the Regulatory Authority (IRA). Strategic alignment of the insurance firms enables them to adapt to the evolving regulations and economic changes. It ensures that the firms are able to navigate through the challenges, ensure compliance, and strengthen the firm's competitive advantage. The firms that are able to align their strategies with the market changes are more likely to experience sustained growth and improved financial performance than those that remain static to change (Mutua et al., 2023) .

1.2 Statement of the Problem

Despite the growth of the insurance brokerage sector in Nairobi County, Kenya, many firms continue to struggle with achieving optimal performance. Performance in this sector is largely measured by factors such as customer satisfaction, market share, revenue growth, and operational efficiency (Inganga & Kibe, 2023). However, numerous firms experience

inefficiencies that hinder their ability to maximize these performance indicators. A key issue contributing to this challenge is the misalignment between strategic objectives and operational execution. Many brokerage firms operate in silos, where marketing, sales, and customer service functions pursue disconnected goals, leading to inefficient resource allocation, inconsistent service delivery, and weakened competitiveness in the marketplace (Mugendi, 2022).

The rapid evolution of technology and changing consumer preferences necessitate a dynamic and adaptable strategic approach. Firms that fail to align their strategies with these external trends risk losing market relevance and profitability (Sayginer & Ercan, 2020). For instance, as clients increasingly demand personalized services and digital insurance solutions, brokerage firms must innovate and restructure their strategic frameworks to remain competitive. Additionally, the complex regulatory landscape in Kenya requires firms to ensure compliance with the regulations and also meet the expected industrial standards. Despite the identification of these challenges, there is still an empirical research gap on the direct influence of strategic alignment on performance in insurance brokerage firms.

Several studies have been done in Kenya in areas such as strategic agility, albeit in different sectors. For instance, Giannoukou (2024) studied the role of innovative practices in enhancing operational agility within the hospitality industry. The study sought to demonstrate how agility can be achieved the use of technologies and customer-focused approaches. Besides, a study examined the effects of strategic agility on operational efficiency in the telecommunications sector. It was noted that agile practices significantly improve service delivery and customer satisfaction (Giacosa et al., 2022). Another study explored the impact of strategic agility in the banking sector, showing that agility enables swift decision-making and responsiveness to

regulatory changes. It was noted that strategic ability is crucial for maintaining competitiveness in a highly regulated environment (Kinungi, 2023). Another examined how leadership styles affect organizational agility in the construction industry. This study highlighted the role of transformational leadership in fostering an agile organizational culture (Hotha, 2023). Although the studies were done on strategic alignment in large firms, none focused specifically on insurance brokerage firms in Nairobi County, Kenya. Further, there is still a gap on strategic agility, specifically within the insurance brokerage sector in Kenya.

1.3 Research Objectives

1.3.1 General objective

This study's general objective is to determine the influence of strategic alignment on performance in insurance brokerage firms in Nairobi County, Kenya.

1.3.2 Specific Objectives

The specific objectives are:

- i. To investigate the influence of organizational structure on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.
- ii. To evaluate the influence of strategic communication on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.
- iii. To assess the influence of resource allocation on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.
- iv. To examine the influence of performance metrics on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.

1.4 Research Hypothesis

The study seeks to test the following hypothesis;

H01: Organizational structure has no significant influence on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.

H02: Strategic communication structure has no significant influence on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.

H03: Resource allocation structure has no significant influence on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.

H04: Performance metrics structure has no significant influence on Performance in Insurance Brokerage Firms in Nairobi County, Kenya.

1.5 Significance of the Study

1.5.1 Insurance Brokerage Firms' Management

This research offers insights to managers on how to leverage on strategic alignment to improve operations and firm's efficiency. The study will guide the managers in decision making to ensure they allocate resources effectively and communicate their strategies effectively. The study helps managers to improve their service delivery and competitiveness in the market. The understanding of strategic alignment will help managers to increase organizational growth and efficiency, leading to optimized operations whilst meeting client demands effectively.

1.5.2 Insurance Brokers

This study will benefit the insurance brokers by helping them to understand how strategic alignment improves their services. It will enable them to ensure their objectives align with the organization's goals, leading to more customer satisfaction. The insights from this study will

also help insurance brokers to improve their sales, service quality, and customer retention by ensuring the sales efforts align with the broader organizational goals and resource distribution.

1.5.3 Policy Makers

The study will be beneficial to the policy makers as it will inform them on how develop regulations that encourage strategic alignment in brokerage firms. Such regulations will help in improving the overall performance of the industry. The study will offer data to policy makers to create policies that ensure firms maintain competitiveness, transparency, and client protection, benefiting the market as a whole.

1.5.4 Employees in Insurance Brokerage Firms

This study will be very important to employees as it will shed light on how strategic alignment affects their roles and deliverability in the job market. It will help the employees to equip themselves effectively for their roles, leading to improved efficiency in the workplace. The study will help the employees to adjust their practices to contribute more effectively to organizational goals, ensure inclusivity in decision-making processes for career development opportunities.

1.5.5 Academic Researchers

This study will be critical to other researchers as it adds more insights on strategic alignment and performance in the insurance brokerage sector. The study will help to point out the gaps, validating theories, and develop new models that link strategic alignment with firm performance. The study will thus enrich academic discourse in strategic management.

1.6 Scope of the Study

This study focuses on strategic alignment and how it influences the performance of insurance brokerage firms. It will focus on organizational structure, strategic communication, resource

allocation, performance metrics, and overall strategic alignment. The results revealed a relationship exists between these elements and that they affect the operational efficiency and profitability. The study was conducted in Nairobi County, Kenya, whereby the region was chosen due to the high concentration of insurance brokerage firms. The study targeted brokerage firms of varying sizes to ensure comprehensive results. The research took place for a period of 8 months, from September 2024 to May 2025. This time period was used because it is sufficient for data collection, analysis, and interpretation of the findings. The study also offers a current snapshot of the insurance brokerage sector's strategic alignment practices and how they influence the performance in the industry.

1.7 Limitations and delimitations of the Study

The limitations are the issues beyond the researcher that may impact the research process and outcomes. The main limitation of this study was the potential reluctance of insurance brokerage firms to share detailed internal information due to privacy concerns. However, the researcher ensured that all the collected data was kept confidential and anonymous, thus participation. Thus, approach to data collection helped address the concerns over exposure. The time frame for the study is a huge limitation as it may affect the depth of data collection, preventing a more extensive exploration of all possible variables. Also, financial resources constraints also restricted the ability to gather data from firms outside Nairobi County, which may have limited the diversity of the sample. Despite these challenges, the study focused on strategic alignment in firms based in Nairobi, which is a central hub for insurance brokerage activities in Kenya.

Delimitations are the strategies used by the researcher to overcome the limitations discussed above. The study was delimited to insurance brokerage firms within Nairobi County, because

of its significance in the insurance brokerage market in the country. Besides, the study was delimited to firms that were registered with the Association of Insurance Brokers of Kenya (AIBK), ensuring adherence to the relevant industry regulations and standards. Besides, the study focused on managers, as they were the most knowledgeable about the strategic alignment practices in organizations. They were able to offer the relevant insights on the study topic. An appropriate sample size was calculated to ensure the data was statistically adequate for collection and analysis.

1.8 Definition of Key Terms

Organizational Structure: The organization's way of ensuring roles and responsibilities are assigned, and offering the guidance on how decisions are made and executed across the organization (Chugh, 2019).

Strategic Communication: the communication process and the strategies used to ensure employees and stakeholders goals are aligned with the organization's goals and objectives, ensuring clarity in messaging and consistency in strategic direction (Shala et al., 2021).

Resource Allocation: This term refers to the distribution of a firm's resources; financial, human, and material—towards various activities and departments to achieve the set organizational goals efficiently and effectively (Hotha, 2023).

Performance Metrics: It refers to the specific measures used to assess the efficiency, effectiveness, and overall success of an organization's operations. Metrics can include financial ratios, customer satisfaction scores, and productivity levels (Joyce, 2020).

Strategic Alignment: This term refers to the process of aligning an organization's structure, resources, and strategies with its overall goals to ensure that all elements work cohesively towards achieving maximum performance and competitiveness (Lubis, 2022).

Performance: It refers to the level of achievement of organizational objectives, often measured in terms of profitability, market share, operational efficiency, and customer satisfaction (Muendo, 2021).

Insurance Brokerage Firms: These are the entities that act as intermediaries between insurance companies and clients and facilitate the purchase of insurance policies, offer advice, and help clients in processing claims (Mirioba & Muthimi, 2024).

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

This section will examine the impact of strategic alignment on insurance brokerage firms' performance. The study will use the strategic alignment theories and consider empirical findings from other studies. The study will address the challenges specific to the performance of insurance brokerage firms in Nairobi County, Kenya.

2.2 Theoretical Review

The main theories used in the study are: McKinsey 7S Model, the Higgins 8S Model, the Resource-Based View (RBV), and the Balanced Scorecard. The theories offer insightful perspective the issues influencing performance in insurance brokerage firms.

2.2.1 McKinsey 7S Model

This theory was proposed on the 1980s and explains that an organization's success depend on seven factors (Soomro et al., 2021). The theory argues that alignment is critical in enabling an organization to utilize these seven elements to ensure a firm operates efficiently and effectively. This theory states that the change in one of the seven elements will cause changes in the others, emphasizing the need for a holistic approach to organizational management (Mungai et al., 2022).

This theory explains the need for a firm to ensure all its elements in a firm's performance are interrelated. Aligning these elements in the Nairobi insurance brokerage firms will enable the firms to ensure coherence between business objectives and internal operations, leading to improved performance (Magasi, 2021). This theory is useful in the context of insurance brokerage firms in Nairobi County as it offers a framework for understanding how strategic

alignment can impact performance. This theory states that firm's strategy should be aligned with the firm's structure and systems to ensure effective execution of the strategy (Mungai et al., 2022). Firms with a robust strategy but without the required skills will likely fail. This theory ensures that all the critical elements in an organization are aligned to create a cohesive organizational structure (Razmi et al., 2020).

The main strength of this theory is that it is comprehensive and uses both soft and hard elements. The theory states that these elements must be aligned if an organization is to perform well. This theory is very useful in the insurance brokerage sector as it ensures that firms have better customer service, operational efficiency, and improved financial performance (McAdam et al., 2021). The use of a balanced approach model in management is particularly useful in the insurance industry, where the performance of individual elements, such as the skills of the staff or the effectiveness of the systems, can significantly influence overall success (Mungai et al., 2022).

The main weakness of this theory is that it assumes that the internal elements of an organization are relatively stable. The model does not fully account for the volatility and rapid changes in the insurance industry, which has a very dynamic environment. The theory does not consider the impacts of external factors such as market conditions and regulations are constantly evolving. The model's interconnectedness argument, while useful, makes it hard for firms to determine which of the seven elements needs the most attention when problems arise (Wang, 2024).

This theory states the need for firms to consider the organizational structure's impact on performance in insurance brokerage firms in Nairobi County, Kenya. It emphasizes the need to ensure alignment of structure with strategy, systems, and staff. Such an alignment in the

insurance brokerage firms in Nairobi County, will improve operational efficiency, enhances customer satisfaction, and supports strategic execution. The theory demonstrates the critical role of organizational structure in driving improved performance and achieving business objectives.

2.2.2 Higgins 8s Model

This theory was proposed by Higgins in the late 1980s, and expands on the McKinsey 7S Model. This theory adds an eighth element, "Strategic Performance," to the seven elements proposed by the McKinsey. This theory states that adding Strategic offers a more holistic approach for organizations to achieve sustained success (Gerlinger et al., 2021). This model is specifically important in analyzing how strategic alignment influences performance of insurance brokerage firms in Nairobi County. The model will ensure that all the key organizational elements support the strategy but also drive measurable performance (Twum et al., 2024).

This theory highlights the need to ensure that an organization's key elements directly contribute to measurable outcomes. The additional of "Strategic Performance" to the original 7S framework ensures that firms ensure everything they do is directly attached to performance. This theory is particularly important to current study because it ensures that all internal elements drive concrete results, such as increased profitability and customer retention. The theory will also ensure that firms align their operations more closely with strategic goals and business growth (Gerlinger et al., 2021).

This theory states that firms need to perform effectively by ensuring that they align and manage eight interconnected elements. These elements are Strategy, Structure, Systems, Style, Staff, Skills, Shared Values, and Strategic Performance. Unlike the McKinsey 7S

framework, this theory explains the need for firms to focus on outcome-oriented approach where strategic performance is the ultimate goal. The theory is particularly relevant to insurance brokerage firms, as it ensures that all internal elements drive measurable results, such as customer retention, efficiency in claims processing, and profitability (Higgins et al., 2023).

At the core of this theory is that all the elements should contribute to strategic performance. In this regard, insurance brokerage firms can improve their performance by aligning staff skills with customer service objectives, structuring operations to support efficient claims processing, and ensuring shared values that emphasize customer trust. This theory's inclusion of Strategic Performance is critical in measuring whether an organization's strategies yield tangible business outcomes (Gerlinger et al., 2021).

The main strength of this theory is that it is a practical tool for measuring performance, ensuring that a firm has results-oriented strategies. The theory's ability to gauge strategic performance is useful in assessing the impacts of internal practices and processes and how they influence the performance of insurance brokerage firms. This theory addresses the limitation of the McKinsey 7S Model, which lacks a direct measure of success. This theory allows firms to evaluate how the tangible and the intangible elements in an organization impacts performance (Mungai et al., 2022).

The main limitation of this theory is that it overemphasizes measurable outcomes and ignores the elements that are harder to quantify. Elements such as company culture or employee morale are hard to quantify making them hard to measure. Also, achieving balance across eight elements is very hard because firms struggle to prioritize which elements need immediate attention (Corcaci & Kemmerzell, 2023). Insurance brokerage firms may find hard

to measure and adjust Strategic Performance effectively in the highly changing market environment.

This theory is very useful in investigating how strategic communication affects performance. The theory will achieve this by focusing the alignment of eight interconnected elements strategy, Structure, Systems, Style, Staff, Skills, Shared Values, and Strategic Performance. The strategic communication is critical in Nairobi brokerage firms as it ensures that these elements are aligned to drive measurable outcomes such as enhanced customer retention, operational efficiency, and profitability, directly influencing overall performance.

2.2.3 Resource-Based View (RBV)

The RBV was first proposed by Barney in the early 1990s, and offered insights on how firms can achieve competitive advantage. It establishes the importance of capabilities in achieving and maintaining a superior market position (Assensoh-Kodua, 2020). The theory explains that not all resources are of equal value and that only resources that are valuable, rare, inimitable, and non-substitutable can drive enhanced performance and long-term success.

Key to this theory is the understanding that organizations leveraging their unique resources effectively can outperform competitors. The theory insists on the need for resource allocation and management in value creation. As such firms ought to evaluate their internal strengths with an aim of understanding their internal resources that provide a competitive edge. Some of the internal resources include skilled personnel, proprietary technology, and a strong brand reputation (Muendo, 2021) .

This theory is very critical in explaining how resource allocation helps brokerage firms in Nairobi County. The theory explains how firms can on their human, financial, and

technological resources to enhance service delivery, increase customer satisfaction, and strengthen market positioning. For instance, a firm that invests in advanced technology is able to streamline operations, and achieve quicker response times and improved client engagement. Such a strategy helps to reinforce the organization's competitive stance (Assensoh-Kodua, 2020).

One of the key strengths of RBV is that it focuses on internal factors that drive organizational performance. Its perspective enables firms to identify and cultivate their unique capabilities, and develop strategies that utilize inherent strengths. The RBV model enables firms to leverage their resources and achieve sustained growth, rather than merely reacting to external pressures (Lubis, 2022).

The RBV has faced several criticism for its overly inward focus which critics argue neglects the external market dynamics that are critical to firm's performance (Miller, 2019). External environment factors such as threats, industry trends, and evolving customer preferences remains vital for organizational success. Additionally, it is hard to measure the value and rarity of resources, thus complicating the application of RBV in real-world scenarios.

This theory is used to support objective: the influence of resource allocation on insurance firms' performance. Since the theory emphasizes the strategic management of valuable, rare, inimitable, and non-substitutable resources, it will explain how brokerage firms can use strategic allocation to create value. The insurance brokerage firms in Nairobi County can leverage on effective allocation of human, financial, and technological resources to enhance service delivery and boosts customer satisfaction. The resource allocation in firms will help them to strengthen their competitive positioning, demonstrating how leveraging unique internal assets drives superior organizational performance.

2.2.4 Innovation Diffusion Theory

The theory was pioneered by Rogers and shows how a firm incorporates new technologies within its culture. According to this theory, innovations' adoption is affected by several elements such as perceived benefits of the innovation, the social system in which it exists, communication channels, and the characteristics of the innovation itself (Ratnaningrum & Setiawan, 2020). This theory explains that not all individuals or organizations adopt innovations at the same pace. As such, the people in the organizations have varying levels of willingness to embrace change and underscores the importance of strategic communication strategies. Firms ought to use innovations with clear advantages, compatibility with existing values, and ease of use tend to achieve faster diffusion rates (Ohemeng, 2009).

This theory is critical in the case of insurance brokerage firms in Nairobi County as it offers a valuable framework for examining how new technologies and practices are adopted within the industry (Necoechea-Porras et al., 2021).the theory will explain how the introduction of customer relations management or automated claims processing impacts operational efficiency and customer satisfaction (Ratnaningrum & Setiawan, 2020). The theory will help explain how such innovations spread among brokers and their clients. Such an understanding will help firms identify best practices for implementation and address potential barriers to adoption (Cheruiyot & Litunya, 2024). The main strength of this theory is its focus on the social dynamics that influence the spread of innovations. The theory explains the importance of interpersonal networks and communication channels in facilitating or hindering the adoption process. This focus encourages organizations to consider their internal culture and external relationships when introducing new ideas or technologies (Kitsios et al., 2021).

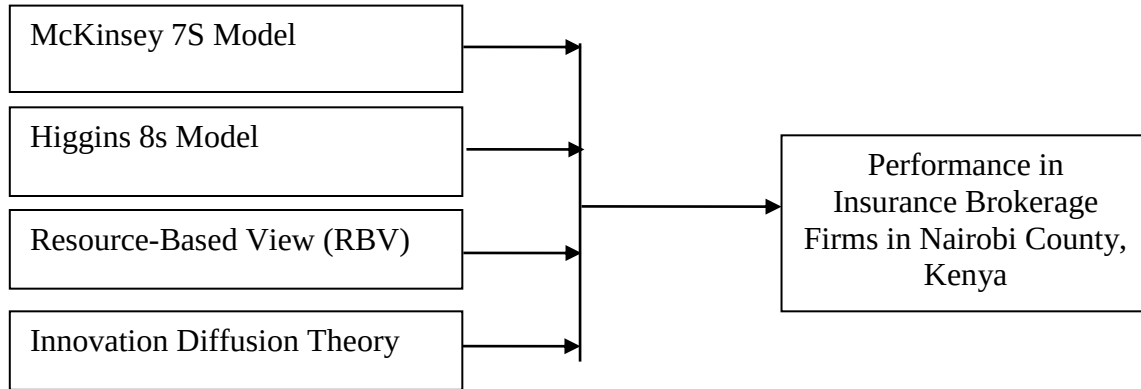
This theory is often criticized for oversimplifying the complexities involved in the adoption process. It has been pointed out that the model lacks the capacity account for the unique challenges faced by different organizations or industries, particularly in dynamic environments. Also, the theory is unable to measure the impact of various social and organizational factors on the diffusion process poses methodological challenges (Chatterjee et al., 2023).

This study uses the Balanced Scorecard (BSC) framework to study how strategic alignment affects performance across four perspectives. Specifically, the balance score card in this study will focus on organizational structure, strategic communication, and resource allocation and their impacts on both financial and internal process performance (Rawashdeh et al., 2021). The study uses the performance metrics to measure the outcomes in each of these areas, and ensures that the firm's strategic objectives align with its operational actions (Gad et al., 2023).

The balance score card model is used to support the objective: the influence of performance metrics on performance in insurance brokerage firms in Nairobi County. The model emphasizes the use of financial and non-financial metrics to align business activities with strategic goals, which is critical in the insurance brokerage firms. The implementation of the Balanced Scorecard will improve operational efficiency, customer satisfaction, and strategic focus. The model integrates performance and enhances the firm's bottom-line, driving improved overall performance.

Figure 2.1

Theoretical Framework



Source: Researcher (2025)

2.3 Empirical Review

2.3.1 Organizational Structure and Performance in Insurance Brokerage Firms

Organizational structure is critical in the firm's overall performance, especially in highly complex industry such as the insurance brokerage in Kenya. This industry is characterized by complex regulatory environments, diverse customer needs and high competition. Effective organizational improves communication and enhances decision-making processes. It also influences employee motivation and ultimately impacts financial outcomes (Shamsuddin et al., 2020). This study focuses on organizational structure through the lens of organizational hierarchy, specialization, communication, and adaptability.

Organizational structure determines the hierarchy and affects the decision-making process and execution of strategies. A well-defined hierarchical structure is critical in the insurance brokerage sector in Kenya as it enhance efficiency (Gharizadeh et al., 2020). Effective organizational structure also ensures a clear chain of command that the organization's decisions are made promptly and that accountability is established. Firms with rigid hierarchy

can streamline decision-making for regulatory compliance and risk assessment, as responsibilities are explicitly allocated.

Excessive rigidity in firms can lead to obstacles which in turn affects the firm's performance. This usually the case in highly changing markets, such as insurance, where customer needs and regulatory landscapes evolve quickly. In this landscape, flexibility is crucial in enabling firms to deal with the changes in the environment. The adoption of a more decentralized or flat organizational structure enhances performance by empowering employees in decision-making, enabling them to respond swiftly to client needs (Batool & Sahi, 2022). In such environments, it is important to create environments where employees communicate directly with leadership and make decisions easily. Such firms are able to leverage on responsiveness and adaptability, critical factors for success in the competitive insurance landscape.

Another major role of organizational structure is to increase the level of specialization in a firm. Specialized organizational structure allows firms to focus on expertise in specific areas of insurance, such as life, health, or property insurance. Such specialization helps firms to achieve better service quality, such as better skills to meet the nuanced needs of clients (Jariah & Lukiana, 2023). A brokerage firm that focuses on commercial insurance may benefit from having teams specialized in different industries, which is critical in helping firms to offer customer-centric solutions.

The problem of overspecialization is that it can create challenges, especially where employees are just focused on their specific roles. Such a situation may lead to employees lacking a broader understanding of the firm's operations and the insurance market as a whole. Such a situation leads to poor inter-departmental communication and collaboration (Mirioba & Muthimi, 2024). As such, insurance brokerage firms ought to ensure between specialization

and cross-functional collaboration are aligned to ensure that their teams work together effectively. Such a strategy will enable an organization to leverage on its specialized expertise to enhance performance without become too narrow-minded.

Organizational structure influences communication, which is critical in the organizational performance. Organizational structures that promotes open communication lead to better collaboration and knowledge sharing among employees (Mirioba & Muthimi, 2024). Open communication is particularly important in an industry where firms need to constantly update themselves on regulatory changes, market trends, and product developments.

The hierarchical structure in firms may be a challenge in firm's ability to foster effective communication, due to distortion of information as it travels up and down the hierarchy. Firms with a flatter structure may encourage more direct communication, fostering a culture of transparency and collaboration. Such open communications helps firms in problem-solving and enhance faster responses to clients and market changes effectively (Morara & Sibindi, 2021). Therefore, the communication strategy adopted within the organizational structure can significantly influence the performance of insurance brokerage firms.

In the dynamic insurance industry, adaptability is crucial for long-term success. Organizational structure influences how quickly and effectively a firm can respond to market changes, customer demands, and competitive pressures. Firms with a rigid structure may struggle to pivot when faced with new challenges, while those with a more flexible structure can adapt their strategies more readily (Sayginer & Ercan, 2020). For example, brokerage firms that empower employees to take initiative and make decisions at lower levels of the hierarchy can adapt more quickly to client needs and market trends.

Additionally, an adaptable organizational structure can enhance innovation within the firm. Employees are more likely to propose and implement innovative solutions if they feel their ideas will be valued and considered by leadership (Mwita, 2023). This culture of innovation is particularly important in the insurance industry, where firms must continuously innovate. By fostering a flexible and adaptable organizational structure, insurance brokerage firms can improve their performance and maintain their competitive edge in a rapidly changing market.

2.3.2 Strategic Communication and Performance in Insurance Brokerage Firms

In the fast-paced and competitive environment of insurance brokerage firms, strategic communication plays a pivotal role in determining the overall performance of the organization. Strategic communication refers to the deliberate and coordinated efforts to communicate information, both internally and externally, to achieve business objectives (Jooste & Fourie, 2020). In the context of insurance brokerage firms, the integration of clear, consistent, and effective communication strategies is crucial in building client trust, facilitating teamwork, improving employee engagement, enhancing client relationships, and responding to market demands. Strategic communication influences performance in insurance brokerage firms by focusing on areas such as internal communication, external communication, technology-enabled communication, and the overall impact on firm performance.

Effective internal communication is one of the most critical elements in ensuring that employees are aligned with the firm's strategic goals. In insurance brokerage firms, where teams often handle complex and sensitive client information, strategic communication fosters collaboration and efficiency (Papadonikolaki et al., 2021). By clearly outlining roles,

responsibilities, and objectives, managers can ensure that employees are well-informed and empowered to perform their tasks effectively.

When communication is clear and transparent, employees are more likely to feel engaged and motivated. This is particularly important in insurance brokerage firms, where job satisfaction and employee engagement directly influence service quality and client retention. Employees who receive clear, consistent communication from management are more committed to their work, which results in higher levels of productivity and service quality. Furthermore, communication between different departments, such as marketing, sales, and claims, ensures that operations run smoothly, reducing the risk of errors and miscommunication that could affect client satisfaction (Weder, 2022).

Additionally, feedback mechanisms within the firm, where employees can voice concerns or share ideas with leadership, contribute to improved performance. Strategic communication facilitates the exchange of feedback, helping to identify areas for improvement and promoting a culture of continuous learning. For example, insurance brokerage firms that adopt an open-door policy, encouraging employees to engage with managers and share their insights, are more likely to innovate and improve their processes (Shala et al., 2021). This collaborative environment can lead to greater efficiency, enhanced employee morale, and better service delivery.

The performance of insurance brokerage firms is closely tied to their ability to maintain strong client relationships. Strategic external communication, which includes client-facing interactions and public relations efforts, is essential for building and maintaining trust with clients. Effective communication with clients ensures that they understand the products and services offered, including complex policies, coverage options, and claim procedures.

Insurance products are often complicated, and strategic communication helps simplify these concepts for clients, ensuring they make informed decisions (Hankede & Mwelwa, 2024).

Insurance brokerage firms that invest in clear, timely, and personalized communication with clients are more likely to retain those clients and generate repeat business. Regular updates, personalized correspondence, and proactive communication about policy changes or market trends can strengthen the client relationship and enhance the firm's reputation. Trust is one of the most important factors influencing client loyalty in the insurance industry, and trust is built primarily through transparent and consistent communication (Chugh, 2019).

The insurance industry is highly competitive and requires differentiation to stay relevant in the industry. The use of strategic communication helps firms to position themselves as trustworthy and client-focused, thus achieving a competitive advantage. Firms that communicate their value proposition effectively are able to attract and retain high-value clients (Mubarak & Yusoff, 2020).

New technologies have helped transform communication in organizations, enabling them to communicate more efficiently. The use of new technologies leads to effective interactions both internally and externally. The use of CRM systems, email automation, and instant messaging tools have enhanced the ability of firms to manage client interactions, improve internal coordination, and deliver personalized services (Mubarak & Yusoff, 2020). The use of technology-enabled communication tools has a direct influence on the firm's performance by streamlining operations and improving customer service.

The use of CRM in the insurance industry has allowed them to identify customer's actions and analyze the data for informed marketing activities. As such, firms are able to communicate

with clients more effectively, ensuring that they receive timely information tailored to their needs. Insurance firms that have adopted digital communication strategies have achieved improved client satisfaction rates and increased operational efficiency. Improved communications have allowed firms to use of automated reminders, follow-up emails, and policy renewal notifications which enhances the customer experience (Hankede & Mwelwa, 2024).

New technologies have improved internal communication by enabling remote work, virtual meetings, and collaboration across geographically dispersed teams. The adoption of these tools in the insurance firms have led to flexibility and faster decision-making, contributing to improved overall performance (Alabi et al., 2023). New technologies in communications helps teams to collaborate on policy design or claims processing in real-time, regardless of their physical location. Such strategies lead to faster service delivery and increased client satisfaction. Consequently, technology-enabled communication, is critical in modernizing the operations of insurance brokerage firms and enhancing their performance (Batool & Sahi, 2022).

The insurance industry requires firms to handle large volumes of sensitive data and handle clients' financial risks. In such a scenario, effective crisis communication is crucial for survival. Strategic communication during times of crisis, significantly influence the firm's performance (Aloisi, 2019). The brokerage firm's ability to communicate effectively during crisis can determine the extent of damage to its reputation and financial standing.

During the COVID-19 pandemic, insurance brokerage firms had to rapidly adjust their communication strategies to address concerns. Effective communication about changes in policy coverage, new claims procedures, and safety measures helped firms to maintain client

trust and ensure business continuity. Studies have revealed that effective communication during the pandemic saw lower levels of client churn and higher levels of employee engagement compared to firms that lacked clear communication strategies (Joyce, 2020).

Communication during crisis is also critical in helping firms in risk management. Anticipation of potential risks requires firms to develop an effective communication plan to address concerns. Clear communication between the firms and the clients during disasters or loss can help expedite the claims process and reduce confusion. In this way, strategic communication not only enhances the firm's resilience but also reinforces client trust and loyalty, which are critical for long-term performance (Otieno, 2021).

Strategic communication is critical in the performance of insurance brokerage firms. Internal communication fosters a culture of collaboration, transparency, and employee engagement, all of which contribute to higher levels of productivity and service quality. External communication in firms strengthens client relationships, builds trust, and enhances the firm's reputation, leading to improved client retention and business growth (Mwanzia, 2021).

Integration of new technologies in communication streamlines firm's processes, improving responsiveness, and enhancing the customer experience. Effective communication is paramount in an industry where trust and customer satisfaction are key elements of success. Firms that invest in strategic communication strategies are better positioned to navigate the complexities of the insurance industry, manage risks, and achieve sustainable growth (Mugendi, 2022).

2.3.3 Resource Allocation and Performance in Insurance Brokerage Firms

Effective resource allocation is a critical determinant of organizational performance, especially in the insurance brokerage sector. Resource allocation deals with the distribution of an organization's resources toward activities that are expected to yield the highest returns. Strategic resource allocation is critical in the highly changing insurance brokerage industry since firms have to enhance operational efficiency, optimize client service, and drive overall performance (Njagi, 2021). This section focuses on influence of resource allocation on insurance brokerage firms' performance. It will focus on areas such as financial resources, human resources, technology investments, and risk management.

The insurance brokerage firms are highly dependent on financial resources in enabling them to perform effectively. Consequently, the effective allocation of these resources directly impacts marketing, technology, employee training, and client services. Good resource allocation will ensure that firms are able to take advantage of new opportunities in the market and respond to competitive pressures(Kotey et al., 2021).

Financial resource allocation is becoming increasingly important in technology investment. Firms ought to avail the right resources in marketing to differentiate themselves in the highly crowded marketplace. Resource allocation in marketing leads to higher growth rates and improved client acquisition. Such strategies are critical in the insurance industry, where client trust and relationships are paramount. Effective marketing strategies help firms to communicate their value propositions, attract new clients, and retain existing ones (Kiptoo et al., 2021).

Financial allocation also plays a crucial role in technology investments. The use of technology is increasingly becoming an essential component of operational efficiency and client service

in insurance brokerage firms. Thus, investing in communication platforms helps firms to streamline operations, enhance client interactions, and improve overall performance (Mugendi, 2022). Research have shown that investment in digital tools increases client satisfaction and reduced operational costs. Therefore, the strategic allocation of financial resources towards technology is critical for enhancing the performance of insurance brokerage firms (Mwanzia, 2021).

The human capital is a very valuable asset in an organization, whereby its allocation is crucial for the performance of insurance brokerage firms. These firms' success depends on the skills, knowledge, and expertise of their employees. Consequently, the allocation of human resources through hiring, training, and development—directly influences organizational performance (Agustian et al., 2023) .

Human capital development is one of the investments in human capital that seeks to enhance the performance of insurance brokerage firms. Studies have shown that firms that prioritizing employee training improves service quality and client satisfaction. Well-trained employees are better equipped to provide accurate information, address client concerns, and foster trust. Such skills help employees to contributes to client loyalty and retention, which are vital for long-term performance (Vasilev et al., 2025).

Strategic human resource allocation also helps in effective deployment of talent across various functions within the firm. Experienced brokers are adequately trained in claims processing can lead to more efficient operations. Organizations have mastered how to align employee skills with organizational needs tend to outperform their competitors. Therefore, strategic human resource allocation is essential for optimizing performance in insurance brokerage firms (Assensoh-Kodua, 2020).

Effective allocation of technological resources is crucial for enhancing operational efficiency and improving client services. Such allocations will enable firms to streamline their processes, reduce costs, and provide innovative solutions to clients. Organizations are able to harness technological advancements directly impacts performance outcomes. Technology has helped insurance brokerage firms in data management and analytics (Hankede & Mwelwa, 2024). Insurance brokerage firms generate vast amounts of data, including client information, policy details, and market trends. Allocating resources to advanced data analytics tools allows firms to gain insights into client behavior, assess risks accurately, and tailor their offerings accordingly (Cheruiyot, 2022).

The use of technology will also increase interactions with clients by the use of communication channels. Customers are increasingly demanding for seamless and responsive communication. Organizations that allocate resources to develop user-friendly digital platforms can enhance the client experience (Kiptoo et al., 2021). Studies have shown that investing in digital customer engagement tools leads to higher levels of client satisfaction and loyalty. Insurance brokerage firms leverage on technology investments to foster stronger relationships and improve overall performance (Engert & Baumgartner, 2022).

Effective risk management is an important component for the success of insurance brokerage firms. As such, resources allocation helps firms to identify their operations and financial performance. The industry operates under several risks such as regulatory compliance risks, market volatility, and operational risks (Kotey et al., 2021). Strategic resource allocation allows firms to enhance their resilience and protect their interests. Firms that invest in compliance training and monitoring systems are better equipped to navigate regulatory changes and avoid costly penalties (Mwanzia, 2021). Insurance firms that prioritize risk

management through resource allocation experience lower rates of claims disputes and improved client trust.

Resource allocation in risk management helps the firms to develop contingency plans and crisis communication strategies. The insurance industry is full of unforeseen events and require a well-prepared risk management strategy to maintain performance (Kinungi, 2023).Resource allocation enables firms to to develop and test crisis management plans are better positioned to respond swiftly to adverse situations, minimizing disruptions to their services and preserving client relationships.

Insurance brokerage firms must implement performance measurement that gauge whether the resource allocations are working or not. In this regard, firms can leverage on performance metrics, such as return on investment (ROI), client satisfaction scores, and employee engagement levels (Kiptoo et al., 2021).

Insurance brokerage firms can identify areas where resource allocation may need to be adjusted. The firms can check on satisfaction scores and decide to reevaluate their investments in training and technology to ensure increased client interactions. Studies have shown that aligning performance measurement with resource allocation lead to better achievement of strategic objectives (Njagi, 2021). Performance metrics also offer valuable feedback for future resource allocation decisions (Engert & Baumgartner, 2022). Firms can understand the areas of investments that have yielded the highest returns and adjust their strategies accordingly. This iterative process ensures that resources are allocated to initiatives that drive the greatest impact on performance.

2.3.5 Performance Metrics and Performance of Insurance Brokerage Firms

Insurance firm's efficiency can be measured by their level of performance over the years. These firms offer expert guidance, product recommendations, and negotiating the best terms for customers. The use of key performance metrics such as revenue generation, customer satisfaction, operational efficiency, and regulatory compliance (Marsen, 2020).

Commissions are an important driver of success in firms in the brokerage industry. Insurance brokers earn commissions based on the insurance premiums paid by clients, implying that more sales and more diversity in products has a direct impact on revenue. Insurance brokerage firms have diversified their product offerings to include life, health, property, and specialty insurance, allowing them to serve a broader client base. By Firms can offer clients a wider selection of policies, increasing market competitiveness and profitability through partnerships (Jawaad et al., 2024).

Customer satisfaction is a significant driver on the performance of brokerage performance. Firms that have invested in excellent service delivery are able to maintain customers through referrals (Arhinful & Radmehr, 2023). CRM systems and digital platforms helps streamline the customer experience, making processes like policy renewals and claims management more efficient (Assensoh-Kodua, 2020). Client satisfaction helps firms in their long-term relationships.

Another key driver in the success of insurance brokerage firms is operational efficiency. The use of new technology in the insurance sector such as automation, data analytics have helped revolutionize insurance firms' operations. The use of technology has helped firms to automate routine tasks, such as policy management and claims processing, leading to reduction in administrative cost. The technologies have also helped minimize human errors, leading to

better scalability and faster service delivery (Lubis, 2022). This level of efficiency can give firms a competitive edge in the market.

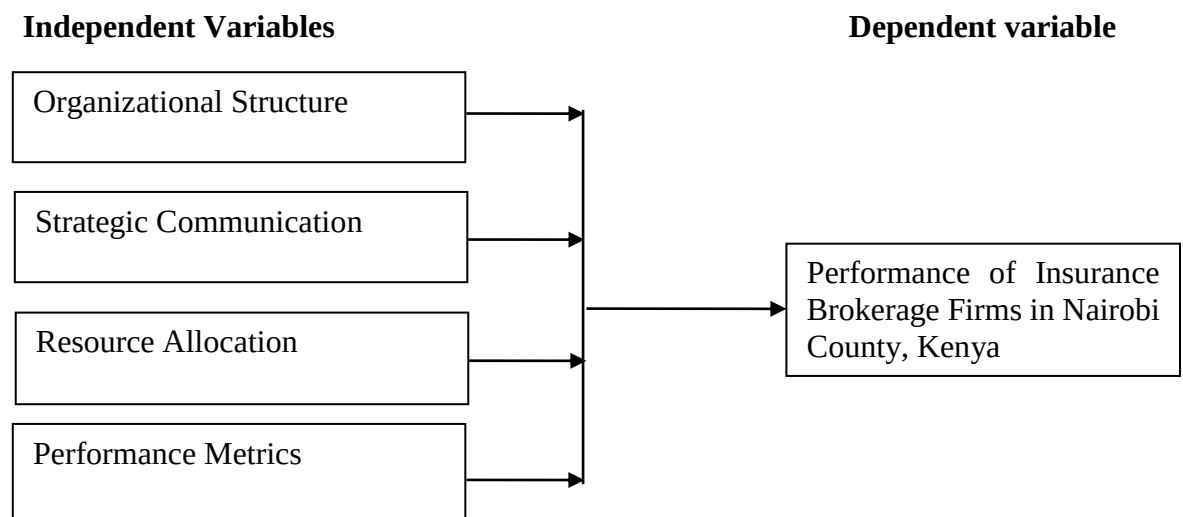
The importance of regulatory compliance cannot be overlooked. Brokerage firms must adhere to strict regulatory frameworks, including licensing requirements and reporting standards. Non-compliance can result in fines or operational restrictions, damaging a firm's reputation and hindering performance. Conversely, firms that maintain compliance with evolving regulations and ethical sales practices can build stronger trust with both clients and insurance providers (Oudat, 2025).

2.4 Conceptual Framework

A conceptual framework is an illustrative model that shows how the variables interact. The dependent variable is the quality of customer service within the performance of insurance brokerage firms in Nairobi County, Kenya, while independent variable is organizational structure, strategic communication, resource allocation, and performance metrics, as depicted in Figure 2.2.

Figure 2.2

Conceptual Framework



Source: Researcher (2025)

Organizational Structure

Organizational structure establishes the hierarchy, roles, and communication frameworks within an organization, impacting efficiency and decision-making. Hierarchy and decision-making define levels of authority, determining how responsibilities flow across various departments (Sahoo, 2021). Formalization and standardization ensure operational consistency through documented policies and procedures, reducing uncertainty and enhancing efficiency. Departmentalization divides work based on functions, products, or geographical locations, fostering specialization and accountability (Razmi et al., 2020). Span of control influences managerial effectiveness by determining the number of employees directly supervised, impacting leadership efficiency (Jeuland et al., 2023). A well-structured organization enhances coordination, optimizes workflow, and ensures clear accountability, leading to improved performance. By balancing centralization and decentralization, organizations can

maintain agility while ensuring effective governance. An adaptable structure enables organizations to respond to changing market conditions and align resources with strategic goals.

Strategic Communication

Strategic communication plays a crucial role in ensuring efficient information flow within and outside an organization. Internal communication channels, such as emails, meetings, and collaboration platforms, improve teamwork and operational efficiency (Jooste & Fourie, 2020). External communication strategies, including branding, media relations, and stakeholder engagement, strengthen public perception and business relationships. Crisis communication is essential for maintaining trust and stability during organizational challenges, requiring clear, transparent messaging (Kilika, 2020). Feedback mechanisms, such as employee surveys and customer reviews, provide insights for continuous improvement. Effective communication fosters organizational transparency, enhances collaboration, and ensures that strategic goals are well understood across all levels. Companies that implement robust communication frameworks experience improved employee engagement, stronger brand loyalty, and a more resilient corporate image. Integrating digital communication tools further enhances accessibility, responsiveness, and overall organizational agility in today's dynamic business environment (Weder, 2022).

Resource Allocation

Financial resource distribution requires effective budgeting, investment planning, and cost control to ensure sustainability and profitability (Sahoo, 2021). Human capital allocation focuses on workforce planning, talent development, and role assignment to maximize

employee potential and organizational performance. Technological resource allocation entails investing in digital infrastructure, automation, and cybersecurity to enhance efficiency and innovation (Pitelis et al., 2023). Time and workload management ensures proper task prioritization, workflow efficiency, and employee well-being, minimizing burnout and inefficiencies (Jawaad et al., 2024). Proper resource allocation supports organizational resilience, competitiveness, and long-term growth by ensuring that all assets are utilized effectively. Organizations that align their resources with strategic priorities achieve greater efficiency, reduced operational risks, and sustained competitive advantage in a rapidly evolving business environment (Vasilev et al., 2025).

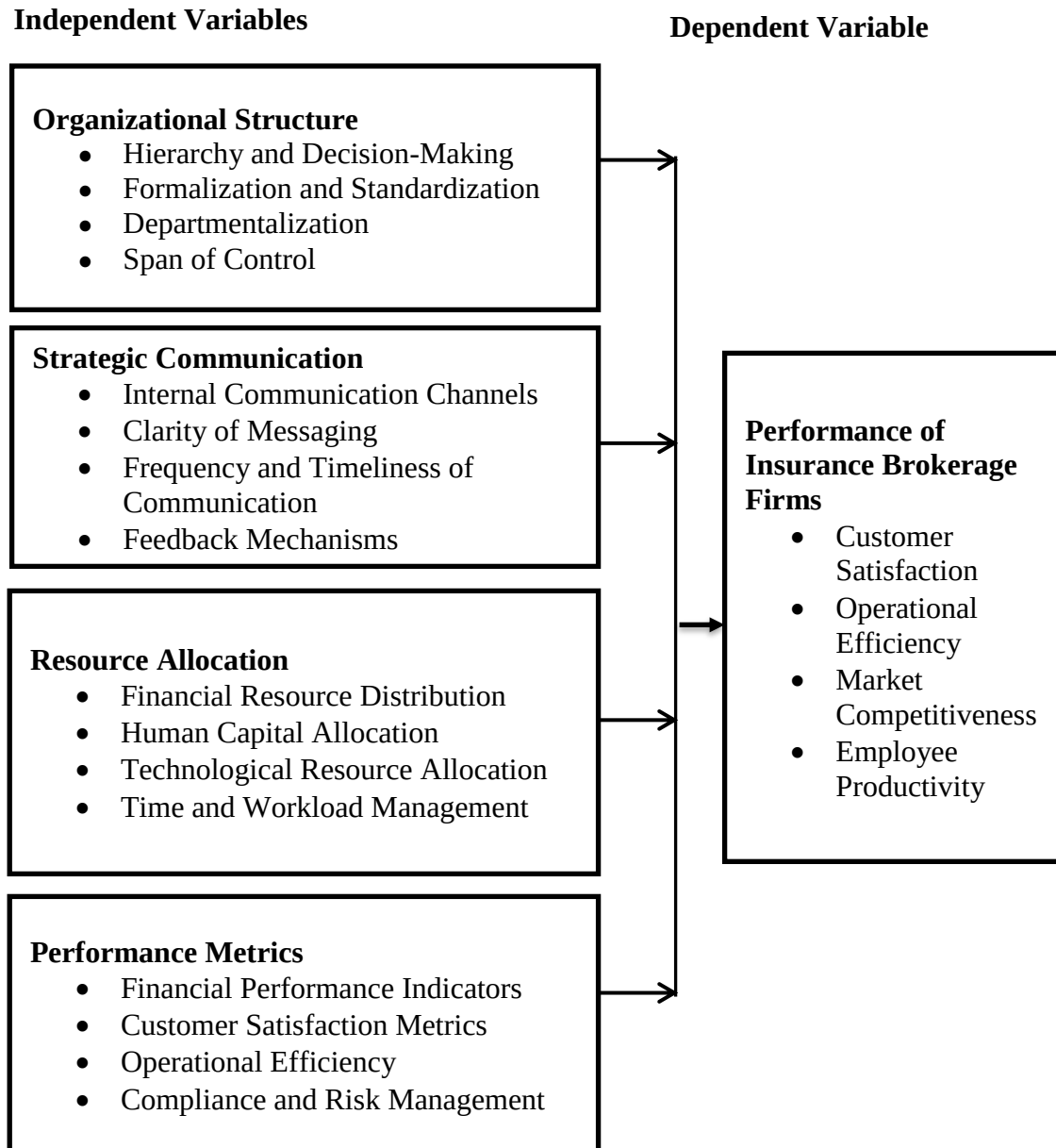
Performance Metrics

Performance metrics assess an organization's effectiveness and progress toward strategic goals. Customer satisfaction metrics, including retention rates, Net Promoter Scores, and service ratings, measure client loyalty and service quality (Kiptoo et al., 2021). Operational efficiency evaluates productivity, turnaround times, and service quality to identify areas for process improvement (Morara & Sibindi, 2021). Compliance and risk management focus on regulatory adherence, ethical standards, and risk mitigation strategies to ensure organizational sustainability. Monitoring these metrics enables data-driven decision-making, enhances accountability, and facilitates continuous improvement (Kilika, 2020).

2.5 Operational Framework

Figure 2. 2

Operational Framework



CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

This section outlines the methodology that was used and offers a structured framework for conducting the research. The methodology was designed to ensure the findings were statistically viable and contributed meaningful insights to the existing literature.

3.2 Research Design

This study adopted a correlational research design with a cross-sectional approach. The correlational design was chosen because it allows for the examination of relationships between multiple variables, specifically the relationship between strategic alignment (organizational structure, strategic communication, resource allocation, and performance metrics) and the performance of insurance brokerage firms in Nairobi County. This design is appropriate for identifying and analyzing patterns and relationships without manipulating the variables (Takona, 2024).

Additionally, a cross-sectional approach was employed to collect data at a single point in time from a sample of insurance brokerage firms. This design enables the researcher to gather a snapshot of the current state of strategic alignment practices and their impact on performance, making it suitable for understanding how these variables are related in the present context (Panos & Boeckler, 2023). By using this approach, the study aims to identify trends and correlations across the variables without the need for longitudinal data collection, which would have been more resource-intensive and time-consuming.

3.3 Target Population

Target population is group based on specific characteristics relevant to the research objectives. The target population comprised all 170 registered insurance brokerage firms in Nairobi County, based on data from the Association of Insurance Brokers of Kenya. The owners or managers were considered as they were best positioned to provide insights into strategic alignment and performance within their organizations.

3.4 Sampling Technique and Sampling Size

The study utilized stratified random sampling, which ensured representation of firms across different operational scales. Stratified sampling was ideal for capturing diversity within a population and minimizing sampling bias (Kothari et al., 2024). The sample frame is 170 insurance brokerage firms registered with the AIBK. The sample size was calculated using the formula:

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

•

n = sample size

N = population size

e = margin of error (5% or 0.05)

The formula is as demonstrated above, in which: N = population size, n = number of people in the sample, e = 0.05% margin of error.

$$\bullet \quad n = \frac{170}{1 + 170(0.05)^2}$$

$$\bullet \quad n = 119$$

In this study, stratified sampling was used to ensure representation from different categories of insurance brokerage firms. The strata were defined based on the years of operation (less than 5 years, 5–10 years, over 10 years). From each of these strata, a random sample was drawn. Thus, a sample of 119 firms was selected to ensure statistical adequacy.

The strata was as follows:

Table 3.1

Sample Distribution

Stratum	Years of Operation	Number of Firms (Sample Size)
Stratum 1	Less than 5 years	15 firms
Stratum 2	5–10 years	14 firms
Stratum 3	Over 10 years	90 firms
Total Sample Size		119 firms

3.5 Research Instrument

A structured questionnaire was chosen because questionnaires are efficient for collecting large amounts of standardized data, particularly for studies examining relationships between variables (Dubey & Kothari, 2022). Likert-scale questions were included to capture perceptions of strategic alignment and performance on a scale, enhancing the quantification of responses. Open-ended questions were incorporated to allow for qualitative insights and thematic exploration. Pilot test results helped refine the instrument for clarity and relevance. Data from the pilot was not included in the final analysis. Twelve insurance brokerage firms from Nairobi County participated in the pilot, selected to represent a diverse mix of firm sizes and operational experience. The pilot study helped identify any ambiguities in the questionnaire and allowed for adjustments to ensure clarity and precision.

3.6 Validity and Reliability of the Instrument

To ensure validity, content validity was achieved through review of literature (Lechien et al., 2024). Construct validity was verified through exploratory factor analysis, ensuring questions reflected the theoretical constructs. Reliability was tested using Cronbach's alpha, with a threshold of 0.7 or higher considered acceptable for internal consistency (Imaduddin et al., 2022).

3.7 Data Collection Procedure

Questionnaires were distributed using both online and face-to-face methods to increase accessibility and response rates. A minimum response rate of 70% was targeted, consistent with recommendations for robust social science research (Takona, 2024).

3.8 Data Processing and Analysis

Data analysis involved several steps, including data cleaning, coding, and entry into the statistical software SPSS. This process ensured accuracy in the dataset by identifying and correcting any incomplete or erroneous responses.

3.8.1 Statistical Model

To assess the influence of strategic alignment on performance, a multivariate regression analysis was conducted. The estimated model to be used was as follows:

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

Where:

Y = Performance in Insurance Brokerage Firms

X₁ = Organizational structure

X₂ = Strategic communication structure

X_3 = Resource allocation structure

X_4 = Performance metrics structure

β_0 = Constant term

β_1 = Regression coefficients for respective independent variables

ε = Error term

This model facilitated the estimation of the relative influence of each strategic alignment dimension on firm performance, enabling targeted recommendations.

3.8.2 Test of Significance

The significance of the relationships was evaluated using p-values derived from the regression analysis. A significance level (α) of 0.05 was adopted, indicating that results were considered statistically significant if $p \leq \alpha$. Additionally, a t-test was employed to assess the significance of individual predictors within the regression model, thereby determining their influence on performance metrics.

3.9 Diagnostic Tests

Diagnostic tests are crucial to ensure the appropriateness of the regression model. The following tests were employed:

3.9.1 Normality Test

The Shapiro-Wilk test was used to assess the normality of the data distribution. A significance level of 0.05 was utilized to determine if the data significantly deviates from a normal distribution.

3.9.2 Multi-collinearity Test

The Variance Inflation Factor (VIF) was calculated to assess multi-collinearity among independent variables. VIF values exceeding 10 indicate a high degree of multi-collinearity, which may necessitate the removal or combination of certain variables.

3.9.3 Homoscedasticity Test

The residuals were examined using scatter plots to assess the consistency of variance across predicted scores. A uniform distribution of residuals indicated that the assumption of homoscedasticity was not met.

3.9.4 Linearity Test

Linearity was evaluated using scatter plots to visualize the relationship between independent and dependent variables, ensuring that the assumptions for linear regression were satisfied.

CHAPTER FOUR: RESULTS AND DISCUSSIONS

4.1 Introduction

This section presents findings and the discussion to identify areas where new knowledge was delivered. The chapter presents the demographic statistics, descriptive statistics, and inferential statistics on the four variables: the influence of organizational structure, strategic communication, resource allocation, and performance metrics on performance.

4.2 Response Rate

A response of 50% is adequate, whereas a response above 70% is ideal for further data analysis (Takona, 2024). Table 4.1 shows the findings.

Table 4.1

Response Rate

Response	Frequency	Percentage (%)
Responded	102	85.7
No-response	17	14.3
Total	119	100

119 respondents were targeted however, data was obtained from 102 respondents, which represented a response rate of 85.7%. Only 14.3% of the respondents did not manage to return their questionnaires.

L4.2.1 Reliability Statistics

The study also sought to conduct a reliability analysis to establish the internal consistency of the questionnaire through Cronbach's alpha tests.

Table 4.2*Reliability Statistics*

	Cronbach's Alpha	N of Items	Decision
Organizational structure	0.891	8	Reliable
Strategic communication	0.911	8	Reliable
Resource allocation	0.942	8	Reliable
Performance metrics	0.888	8	Reliable
Performance in Insurance Brokerage Firms	0.948	8	Reliable

Table 4.2 revealed a Cronbach alpha of 0.891, which was associated with eight items for Organizational structure; the table also revealed a Cronbach alpha of 0.911, associated with eight items on Strategic communication. Further, the table revealed a Cronbach's alpha score of 0.942, which was associated with eight items on Resource allocation. Besides, the table revealed a Cronbach's alpha score of 0.888, which was linked to eight items on Performance metrics. Finally, the study revealed a Cronbach's alpha score of 0.948, which was linked with eight items on the Performance in Insurance Brokerage Firms. All the Cronbach alpha scores were greater than 0.7, which implied that the variables were reliable for further analysis.

4.2.2 Validity Statistics

The study conducted Validity statistics to determine the sampling adequacy and correlation between the different sets of indicators of the study variables. Extensive literature was used to ensure content validity. They ensured that all relevant constructs such as organizational structure, resource allocation, and performance metrics were adequately covered.

Table 4.3*KMO and Bartlett's Test*

KMO and Bartlett's Test	Organizational structure	Strategic communication	Resource allocation	Performance metrics	Performance in Insurance Brokerage Firms
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	0.844	0.832	0.762	0.742	0.817
Bartlett's Test of Sphericity	Approx. Chi-Square				
	542.848	673.145	791.092	631.111	844.878
	df 28	28	28	28	28
	Sig. 0.000	0.000	0.000	0.000	0.000

Table 4.3 reveals a KMO of 0.704 that was associated with Organizational structure, a further KMO of 0.765 that was associated with Strategic communication, and a KMO of 0.765 that was associated with resource allocation. The table also revealed a KMO of 0.781, denoting Performance metrics, and finally a KMO score of 0.762, which was associated with performance. All the KMO scores of the variables were greater than 0.7, therefore, the sample was adequate for further analysis. All the p-values associated with Organizational structure (p-value=0.001< 0.05), Strategic communication (p-value= 0.001<0.05), Resources allocation (p-value=0.001<0.05), Performance metrics (p-value=0.001<0.05) and Performance in Insurance Brokerage Firms (p-value=0.01< 0.05), which implied that the constructs for all the respective variables were valid.

4.3 Demographic Statistics

Demographic statistics were conducted to provide a comprehensive understanding of the respondents' profiles and ensure the relevance of their perspectives to the study. Table 4.4 presents the demographics. The distribution covers gender, age, education level, position in the firm, and years of experience in the insurance sector.

Table 4.4

Demographic Statistics

Demographic Characteristic		F	%
Gender	Female	25	24.5
	Male	77	75.5
Age	18-25 years	3	2.9
	26-35 years	21	20.6
	36-45 years	69	67.6
	46 years and above	9	8.8
Highest Level of Education	Bachelor's Degree	78	76.5
	Diploma	19	18.6
	Master's Degree	5	4.9
	Executive		
Position in the Firm	Management	9	8.8
	Lower Management	16	15.7
	Middle Management	67	65.7
	Support Staff	10	9.8
Years of Experience in the Insurance Sector			
	Less than 1 year	1	1
	1-3 years	4	3.9
	4-6 years	32	31.4
	7 years and above	65	63.7

The findings reveal that the majority of respondents were male, accounting for 75.5%, while females represented 24.5%. This indicates a male-dominated workforce in the insurance brokerage sector. In terms of age, the largest group was aged between 36-45 years, making up 67.6% of the respondents, followed by those aged 26–35 years at 20.6%, suggesting a dynamic

workforce. On education, majority held a bachelor's degree (76.5%), while 18.6% possessed diplomas, and only 4.9% had master's degrees, indicating that most employees are well-educated at the undergraduate level.

In their positions, 65.7% occupied middle management roles, highlighting the essentiality of this cadre in operationalizing firm strategies. Additionally, the majority of respondents (63.7%) had over seven years of experience in the insurance sector, reflecting a well-experienced respondent base. Overall, the demographic profile suggests that the insights gathered are from a well-informed and experienced workforce, enhancing the reliability of the study findings.

4.4 Descriptive Statistics

The study conducted descriptive statistics to determine measures of central tendency as well as measures of dispersion for the study variables, organizational structure, strategic communication, resource allocation, and performance metrics. The data collected from the Likert scale questions were numerically coded as follows: Strongly Disagree = 1, Disagree = 2, Neutral = 3, Agree = 4, and Strongly Agree = 5. The mean score for each item was then calculated by summing the transformed responses and dividing by the total number of respondents.

4.4.1 Descriptive Statistics on Organizational Structure

Regarding insurance brokerage firms in Nairobi County, Table 4.5 illustrates the descriptive statistics on respondents' perceptions of organizational structure. The table captures several dimensions of organizational structure, including communication effectiveness, decision-

making flexibility, clarity of hierarchy, adaptability to changes, departmental collaboration, alignment with strategic objectives, and role clarity among employees.

Table 4.5

Descriptive Statistics on Organizational Structure

Statement	Mean	Std Dev
The organizational structure in my firm promotes effective communication among teams.	3.71	.94
My firm's organizational structure allows for quick decision-making.	3.87	.97
The hierarchy within my firm is clear and enhances performance.	3.77	1.00
My firm's organizational structure is flexible enough to adapt to changes in the market.	3.84	.98
Departments in my firm collaborate effectively due to the organizational structure.	3.90	.87
The current organizational structure in my firm aligns with our strategic objectives.	3.78	1.00
My firm regularly reviews its organizational structure to ensure it meets performance goals.	3.88	.95
Employees understand their roles and responsibilities clearly within the organizational structure.	3.80	.99

The results show that respondents largely agreed that their firm's organizational structure supports effective communication among teams (Mean = 3.71). This finding aligns with past study where scholars emphasized the critical role of organizational communication in improving service delivery in insurance firms (Mirioba & Muthimi, 2024). Moreover, the structure allows for quick decision-making, with a relatively higher mean score of 3.87, which is consistent with a study which noted that flatter structures enable prompt decision-making and operational efficiency (Batool & Sahi, 2022).

The clarity of hierarchy scored a mean of 3.77, reflecting that roles and lines of authority are well-defined. Similarly a study found that clear hierarchies enhance accountability and

performance in regulated sectors like insurance (Gharizadeh et al., 2020). Interestingly, the organizational structure's flexibility to adapt to changes recorded a mean of 3.84, indicating moderate agreement. This corresponds with a previous study that argued that adaptable structures enable firms to navigate dynamic market conditions effectively.

Departmental collaboration emerged with a strong mean of 3.90, suggesting that cross-functional teamwork is well-facilitated within firms. Scholars have highlighted that collaboration across departments improves client responsiveness and operational performance (Cheruiyot, 2022).

Further, alignment of the current organizational structure with strategic objectives scored a mean of 3.78. This affirms the relevance of the McKinsey 7S Model, which underscores that strategy-structure alignment is vital for business success (Magasi, 2021). Lastly, the understanding of roles and responsibilities by employees scored a mean of 3.80, reinforcing past scholars findings that role clarity enhances employee performance and accountability (Mutua et al., 2023).

4.4.2 Descriptive Statistics on Strategic Communication

Table 4.6 presents the descriptive analysis of respondents' views on strategic communication. The table explores various dimensions of communication effectiveness, including clarity of performance goals, transparency, employee engagement, goal alignment, feedback mechanisms, and overall contribution to firm performance. Mean scores were utilized to interpret the findings.

Table 4.6*Descriptive Statistics on Strategic Communication*

Statement	Mean	Std Dev
My firm utilizes effective communication strategies to relay performance goals to employees.	3.55	1.06
The communication channels in my firm foster a culture of openness and transparency.	3.52	1.17
Regular updates from management improve employee engagement in performance tasks.	3.51	1.07
Strategic communication in my firm helps clarify organizational goals and objectives.	3.75	1.04
Feedback mechanisms in my firm are effective in enhancing employee performance.	3.68	1.01
My firm encourages employee input and suggestions through strategic communication channels.	3.41	1.07
The effectiveness of strategic communication in my firm contributes to improved team performance.	3.63	1.12
Communication training is provided to enhance performance across all levels of the firm.	3.81	1.00

The respondents generally agreed that their firms utilize effective communication strategies to relay performance goals, as indicated by a mean score of 3.55. This suggests a moderate effectiveness in ensuring that employees understand organizational expectations. Communication channels fostering openness and transparency scored a mean of 3.52, indicating that firms have moderately robust systems for transparent communication. Regular updates from management, crucial for engaging employees in performance tasks, recorded a mean of 3.51, reflecting consistency in managerial communication.

Strategic communication's role in clarifying goals and objectives received a mean score of 3.75, highlighting its importance in aligning employee actions with organizational ambitions.

Feedback mechanisms scored 3.68, showing a reasonably effective feedback culture that supports performance enhancement. Notably, encouragement of employee input through strategic communication channels scored lower at 3.41, suggesting that while communication exists, participative decision-making could be strengthened.

The effectiveness of strategic communication in enhancing firm performance achieved a mean of 3.63, and the highest-rated statement was on the provision of communication to enhance performance across all firm levels, with a mean of 3.81. This emphasizes the critical role of cascading communication throughout all organizational levels to drive performance improvements.

Corroborating these findings with the literature, past scholars emphasized that strategic communication aligns employees with organizational goals, enhancing engagement and productivity (Shala et al., 2021). Another study further noted that clear internal communication increases employee commitment, leading to superior service delivery in insurance firms. The McKinsey 7S Model underlines communication as a critical element that synchronizes structure and strategy for operational success (Magasi, 2021). Furthermore, other scholars highlighted that regular and transparent communication during crises or operational changes strengthens organizational resilience and client trust (Joyce, 2020). These insights confirm that the moderately high ratings in this study reflect the significant role of strategic communication in improving the performance of insurance brokerage firms in Nairobi County.

4.4.3 Descriptive Statistics on Resource Allocation

Table 4.7 provides the descriptive analysis of respondents' perceptions regarding resource allocation practices. The table evaluates key aspects of resource allocation, including

financial, human, and technological resources, transparency in allocation processes, alignment with strategic objectives, and mechanisms for monitoring effectiveness. Mean scores were employed to interpret the findings.

Table 4.7

Descriptive Statistics on Resource Allocation

Statement	Mean	Std Dev
Financial resources are allocated effectively to meet the strategic goals of my firm.	4.10	.93
My firm allocates sufficient human resources to critical projects.	4.08	.92
The resource allocation process in my firm is transparent and well-communicated.	3.94	.96
My firm regularly assesses resource allocation to ensure alignment with performance targets.	4.12	.97
Training and development resources are prioritized to enhance employee performance.	3.89	.93
Technological resources are adequately provided to support operations and performance.	4.13	.91
The allocation of resources in my firm aligns with the strategic priorities set by management.	3.96	.97
My firm has a system in place for monitoring and evaluating resource allocation effectiveness.	3.95	.95

The results reveal that respondents strongly agreed that financial resources are effectively allocated to meet strategic goals, as shown by the high mean score of 4.10. Similarly, the allocation of sufficient human resources to critical projects scored a mean of 4.08, indicating that staffing decisions are well-prioritized to enhance project execution. Transparency and communication of the resource allocation process achieved a moderate mean of 3.94, suggesting room for improvement in enhancing openness in resource distribution.

Regular assessment of resource allocation to ensure alignment with performance targets recorded a mean score of 4.12, reflecting proactive management practices. Training and

development resources scored a mean of 3.89, implying a moderate but significant prioritization towards building employee competencies. Technological resources were notably well-rated at 4.13, the highest in the table, indicating strong investment in technology to support operations and performance.

The alignment of resource allocation with strategic priorities attained a favorable mean of 3.96, affirming efforts by management to link resource distribution with organizational goals. Lastly, the presence of monitoring systems for evaluating resource allocation effectiveness scored a mean of 3.95, reflecting a moderate level of institutionalized evaluation mechanisms.

Corroborating these findings with the literature, Porter's resource-based view emphasizes that effective resource allocation, particularly financial, human, and technological, builds competitive advantage and enhances performance. Further, other scholars highlighted that transparent and strategically aligned resource allocation improves organizational agility in dynamic markets such as the insurance sector (Vasilev et al., 2025). Similarly noted that continuous monitoring and evaluation of resource use ensures sustained operational efficiency (Inganga & Kibe, 2023). These scholarly insights reinforce the study's findings, illustrating that robust resource allocation practices significantly contribute to the performance of insurance brokerage firms in Nairobi County, Kenya.

4.4.4 Descriptive Statistics on Performance Metrics

The descriptive analysis of the perception of participants on performance measurement practices in insurance brokerage firms has been carried out in Table 4.8. The table assesses the different aspects of performance measurement, such as key performance indicators (KPIs) use, review and update of the measures, connection to organizational objectives, feedback

channels, employee engagement and standardization of evaluation procedures. The mean scores are used as a basis of interpretation.

Table 4.8

Descriptive Statistics on Performance Metrics

Statement	Mean	Std. Dev
My firm utilizes key performance indicators (KPIs) to measure employee performance effectively.	3.96	1.07
Performance metrics are regularly reviewed and updated to remain relevant.	4.2	1.04
My firm uses performance metrics to identify areas for improvement and training.	4.04	0.94
Employees receive regular feedback based on performance metrics.	3.94	0.91
My firm involves employees in the development of performance metrics to ensure buy-in.	3.92	1.08
Performance metrics in my firm help in achieving strategic objectives efficiently.	3.87	1.07
The performance evaluation process is standardized and objective in my firm.	3.72	1.07

The findings reveal that the use of KPIs to measure employee performance scored a high mean of 3.96, indicating strong adoption of measurable performance standards across the firms. Regular review and updating of performance metrics, followed closely with a mean of 4.20, reflecting the commitment to maintaining relevance in performance evaluation systems. The use of performance metrics to identify areas for improvement and training scored a mean of 3.41, suggesting that firms recognize the developmental role of performance measurement moderately.

Linking employee performance to organizational goals through metrics recorded a mean of 4.04, indicating a reasonably strong alignment between individual contributions and corporate

objectives. Feedback based on performance metrics achieved a mean of 3.94, reflecting that feedback loops are well-integrated into performance management systems. Notably, employee involvement in the development of performance metrics scored a mean of 3.92, indicating that participatory approaches are embraced to some extent, fostering ownership and accountability.

Furthermore, the role of performance metrics in achieving strategic objectives scored a mean of 3.87, underscoring their importance in guiding organizational efforts toward efficiency. Lastly, the standardization and objectivity of the performance evaluation process garnered a mean of 3.72, suggesting moderate agreement on the fairness and uniformity of evaluation practices.

A proper application of KPIs increases transparency and performance. The Balanced Scorecard model helps unify the performance indicators and strategic goals to reach the operational excellence (Razmi et al., 2020). Additionally, another scholar discovered that frequent feedback using quantifiable parameters enhances employee participation and dynamics of constant improvements in services such as insurance (Mutua et al., 2023). These revelations are consistent with the research results, which affirm that effective performance measurement systems play a major role in improving the performance of insurance brokerage firms in Nairobi County.

4.4.5 Descriptive Statistics on Performance

In table 4.9, the descriptive analysis of the respondents in their perceptions of the overall performance of insurance brokerage firms in Nairobi County in Kenya is presented. The table lays emphasis on performance indicators that include financial goals, customer satisfaction, client acquisition, employee productivity, profitability, customer complaints, and market

reputation as well as employee retention. The data was interpreted using mean scores and they gave an indication of the performance levels of the firms.

Table 4.9

Descriptive Statistics on Performance

Statement	Mean	Std Dev
My firm has consistently achieved its financial performance targets in the past year.	3.80	.89
The overall customer satisfaction level in my firm has significantly improved over the past year.	3.78	1.05
The number of new clients has increased due to my firm's improved service delivery.	3.70	1.05
Employee productivity in my firm has significantly contributed to our performance goals.	3.82	.91
My firm has demonstrated strong financial growth through improved profitability.	3.84	.92
There has been a reduction in customer complaints due to improved service quality.	3.78	1.03
My firm has a strong reputation in the market, which has contributed to its overall performance.	3.79	.97
Employee retention rates have improved, contributing to the stability and performance of the firm.	3.82	.95

The results indicate moderate agreement that firms consistently achieved their financial performance targets in the past year, with a mean score of 3.80. Customer satisfaction improvement over the past year recorded a similar mean of 3.78, suggesting that efforts toward enhancing service delivery are being recognized by clients. The number of new clients is increasing due to improved service delivery, also reflected in a comparable mean score of 3.70, highlighting moderate customer acquisition success.

Employee productivity contributing to performance goals had a mean of 3.82, indicating a stronger positive perception of workforce contribution to firm success. Demonstrated financial growth through improved profitability scored a mean of 3.84, showing a slightly

higher level of agreement. Reduction in customer complaints, attributed to better service quality, garnered a mean score of 3.78, implying ongoing but gradual improvement in customer service practices.

The firm's strong reputation in the market, contributing to overall performance, was noted with a mean of 3.79, indicating that branding and market perception are reasonably favorable. Lastly, employee retention improvement, contributing to firm stability, achieved a mean of 3.82, underscoring the positive influence of staff stability on organizational performance.

To support these findings other scholars claimed that better employee productivity and customer satisfaction are the key factors in ensuring better financial performance in the long run of competitive service industries (Kinungi, 2023). The Competitive Advantage theory supports the importance of customer focus to strategies and efficiency in operation as a market position enhancement strategy and profitability enhancing strategy. Moreover, past study also underlined the fact that high employee retention promotes continuity of knowledge and increases firm stability (Mirioba & Muthimi, 2024). These academic insights justify the research findings, and it is true to say that a combination of employee productivity, customer satisfaction and good financial practices are factors that work together to enhance the performance of insurance brokerage firms in Nairobi County.

4.5 Diagnostic Tests

Before the linear regression analysis, the study conducted some diagnostic tests in order to understand whether the assumptions of multiple linear regression were violated. The tests performed were the autocorrelation tests, the tests of normality, the test of homoscedasticity, the test of multi-collinearity and the test of linearity.

4.5.1 Test for Auto-Correlation

The Durbin-Watson test was used to assess autocorrelation in the residuals of the regression model.

Table 4.10

Auto-Correlation

Model	Durbin-Watson
1	2.198

As indicated in the Table 4.10, the Durbin-Watson statistic is 2.198. According to standard interpretation, a value between 1.5 and 2.5 suggests that autocorrelation is not a concern. Since the statistic falls within this acceptable range, it indicates that the residuals are independent, thus confirming the assumption of no autocorrelation in the model. This implies that the model's errors are randomly distributed and do not exhibit serial correlation, enhancing the credibility of the regression results.

4.5.2 Tests of Normality

The normality of the data was assessed using both the Kolmogorov-Smirnov and Shapiro-Wilk tests.

Table 4.11

Tests of Normality

	Kolmogorov-Smirnov ^a			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Organizational Structure	.062	102	.200*	.976	102	.059
Strategic Communication	.078	102	.180	.968	102	.053
Resource Allocation	.109	102	.104	.919	102	.051
Performance Metrics	.116	102	.202	.929	102	.062
Performance	.054	102	.197	.950	102	.101

The significance values (p-values) for all variables in the Shapiro-Wilk test exceed 0.05, with values ranging from 0.051 to 0.101, as per Table 4.11. This suggests that the data for organizational structure, strategic communication, resource allocation, performance metrics, and overall performance are normally distributed. Normal distribution of residuals is essential for valid hypothesis testing and confidence interval estimation. Hence, the results confirm that the normality assumption for regression analysis is satisfied.

4.5.3 Tests for Multi-Collinearity Statistics

Multi-collinearity was assessed through the Variance Inflation Factor (VIF) and tolerance values. Typically, VIF values below 5 and tolerance values above 0.1 indicate no significant multi-collinearity issues.

Table 4.12

Multi-Collinearity Statistics

Variable	Collinearity Statistics	
	Tolerance	VIF
Organizational Structure	0.449	2.225
Strategic Communication	0.645	1.55
Resource Allocation	0.405	2.471
Performance Metrics	0.85	1.176

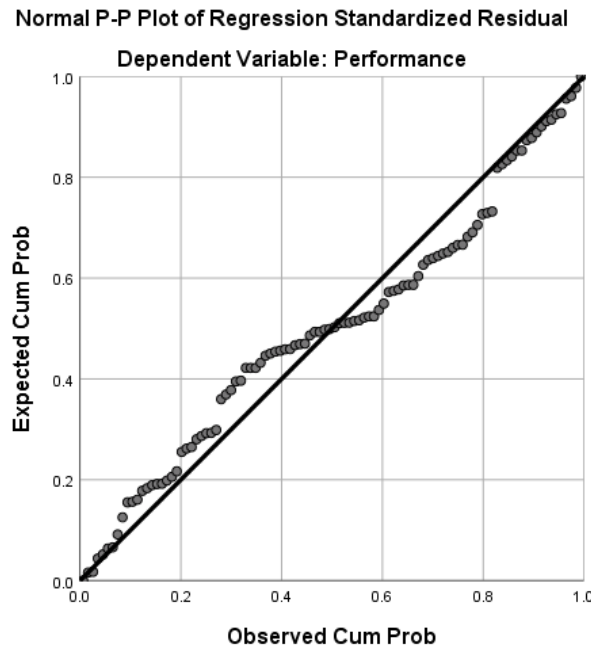
In this analysis in Table 4.12, the VIF values range from 1.176 to 2.471, and tolerance values range from 0.405 to 0.85. These results fall well within acceptable thresholds, indicating that multi-collinearity is not a problem. Therefore, the independent variables (organizational structure, strategic communication, resource allocation, and performance metrics) do not exhibit high multi-collinearity challenges, which could have adverse effects on regression estimates.

4.5.4 Linearity Tests

Linearity was assessed using the Normal P-P Plot of regression standardized residuals. The plotted points closely align along the diagonal line, indicating that the relationship between the independent variables and the dependent variable (performance) is linear. Linearity is a critical assumption in regression analysis, as it ensures that changes in the predictor variables consistently relate to changes in the outcome variable. The observed alignment in the P-P plot confirms the linear relationship, validating the suitability of linear regression for the analysis.

Figure 4.1

Normal P-P Plot



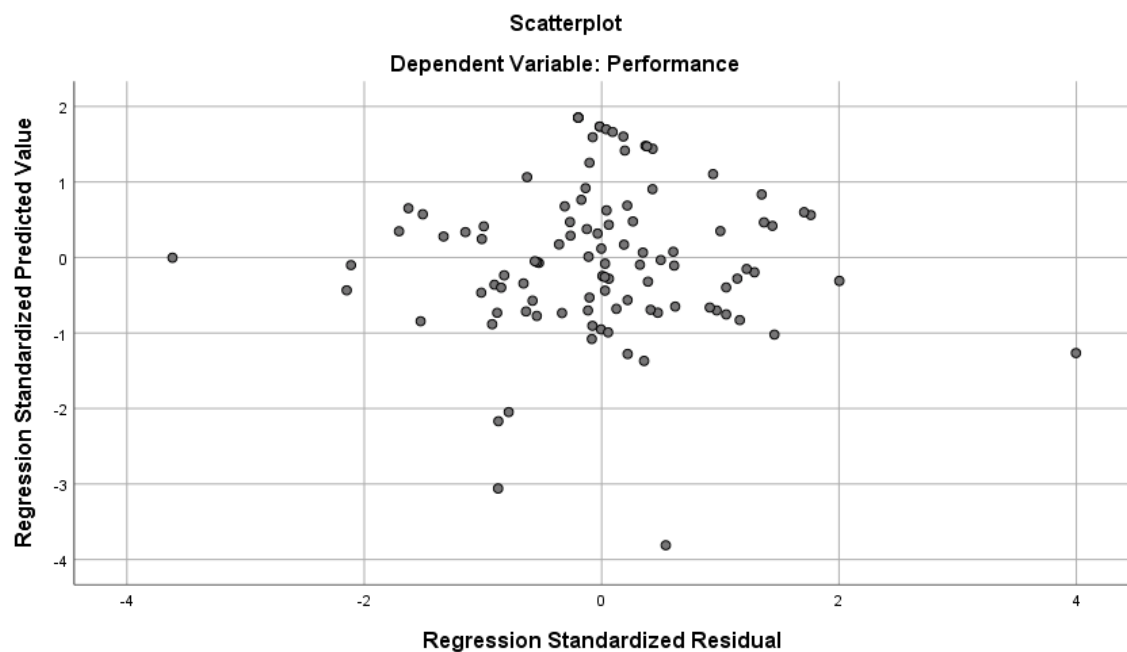
4.5.5 Homoscedasticity Tests

The scatterplot of the regression standardized predicted values against the standardized residuals was used to assess homoscedasticity. The distribution of data points appears random and evenly dispersed around the horizontal axis, without any discernible pattern. This

randomness suggests that the variance of the residuals is constant across all levels of the predicted values, thus confirming the presence of homoscedasticity. Homoscedasticity is essential for ensuring the efficiency and unbiasedness of regression estimates.

Figure 4.2

Scatter Plot



4.6 Inferential Analysis

The study conducted both simple and multiple linear regression analysis between the study variables to check whether the association was statistically significant (through p-values/significance levels), identify the direction of the relationship, and finally, the magnitude/size of association through t-values and beta statistics.

4.6.1 Simple Linear Regression Analysis

The study conducted four simple regression analyses between each independent variable and dependent variable at a time.

4.6.1.1 Influence of Organizational Structure on Performance in Insurance Brokerage Firms

The results in Table 4.13 present the simple linear regression analysis examining the influence of organizational structure on the performance of insurance brokerage firms in Nairobi County, Kenya.

Table 4.13

Simple Linear Regression on Organizational Structure and Performance

Model Summary						
Model	R	R Square	Adjusted R Square		Std. Error of the Estimate	
1	.715 ^a	.512	.507		.584998	
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	35.892	1	35.892	104.879	.000 ^b
	Residual	34.222	100	.342		
	Total	70.114	101			
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	.657	.312		2.106	.038
	Organizational Structure	.821	.080	.715	10.241	.000

a. Dependent Variable: Performance

b. Predictors: (Constant), Organizational Structure

The model summary reveals an R value of 0.715, indicating a strong positive correlation between organizational structure and firm performance. The R Square value of 0.512 suggests

that approximately 51.2% of the variation in firm performance can be explained by organizational structure alone. This demonstrates the significant role that organizational structure plays in enhancing performance outcomes. The ANOVA outcomes also support the significance of the model, where F-statistic is 104.879 and p-value equals 0.000, which is less than the standard 0.05 value. This means that the model is statistically significant and that organization structure is a significant determinant of firm performance.

The coefficients table indicates that the unstandardized beta coefficient of organizational structure is 0.821, t-value 10.241 and significance level is 0.000. These results coincide with those of a study that stated that the presence of clear organizational structures facilitates efficiency and performance of an organization (Gharizadeh et al., 2020). In the same manner, another scholar pointed out that accountability and the achievement of high-quality organizational results are driven by the clarity of hierarchy and simplicity of processes (Kiptoo et al., 2021).

4.6.1.2 Influence of Strategic Communication on Performance in Insurance Brokerage Firms

Table 4.14 presents the simple linear regression analysis assessing the influence of strategic communication on the performance of insurance brokerage firms in Nairobi County, Kenya.

Table 4.14*Simple Linear Regression on Strategic Communication and Performance*

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.658 ^a	.433	.428	.630254		
ANOVA						
Model		Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	30.392	1	30.392	76.511	.000 ^b
	Residual	39.722	100	.397		
	Total	70.114	101			
Coefficients						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	1.435	.277		5.185	.000
	Strategic Communication	.654	.075	.658	8.747	.000
a. Dependent Variable: Performance						
b. Predictors: (Constant), Strategic Communication						

The model summary shows that the R value is 0.658, thereby showing that there is a strong positive relationship between strategic communication and firm performance. The value of 0.433 of the R Square indicates that 43.3 percent of the difference in performance in these firms is accounted by the effectiveness of these firms' strategic communication practices.

The ANOVA output proves the statistical significance of the model, whereby the F-statistic is 76.511 and p-value is 0.000. The p-value is much less than the conventional level of 0.05, which means that strategic communication can be taken to be a serious predictor of firm performance. These results are further granted by the coefficients table where the unstandardized beta coefficient is 0.654 in strategic communication. The t-statistic (8.747) and the p-value (0.000) make this relationship even stronger and reliable.

These results align with a previous study which also found that effective internal communication is regular and clear, which further boosts engagement of personnel and organizational performance. Moreover, the McKinsey 7S Model points out the importance of strategic communication as one of the key aspects of aligning the organizational processes with performance objectives and ensuring the harmonious development of the performance (Magasi, 2021).

4.6.1.3 Influence of Resource Allocation on Performance in Insurance Brokerage Firms

Table 4.15 presents the simple linear regression analysis evaluating the influence of resource allocation on the performance of insurance brokerage firms in Nairobi County, Kenya.

Table 4.15

Simple Linear Regression on Resource Allocation and Performance

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.749 ^a	.561	.557	.554708		
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	39.344	1	39.344	127.864	.000 ^b
	Residual	30.770	100	.308		
	Total	70.114	101			
Coefficients						
		Unstandardized Coefficients		Standardized Coefficients		
Model		B	Std. Error	Beta	t	Sig.
1	(Constant)	.640	.284		2.252	.027
	Resource Allocation	.784	.069	.749	11.308	.000
a. Dependent Variable: Performance						
b. Independent Variable: Resource Allocation						

The model summary reveals that R value is 0.749 and it implies that there is a strong positive correlation between resource allocation and firm performance. The R Square value 0.561

implies that 56.1 percent of the diversity in performance is due to good resource allocation in the firms. The results of ANOVA verify the statistical significance of the model with F-statistic of 127.864 and p-value of 0.000. The p-value is far much lower than the normal score of 0.05, thus depicting that resource allocation is a considerable predictor of performance in insurance brokerage firms.

The table of coefficients offers more information including the fact that resource allocation has an unstandardized coefficient of 0.784. The t-value of 11.308 and the significant value of 0.000 also support the power of this relationship. The findings can be explained by the Resource-Based View (RBV) theory, which assumes that an effective distribution of such key resources as finances, human capital, and technology gives a competitive advantage to firms (Maina, 2022). In addition, a scholar highlighted that transparency and a properly aligned resource allocation boost organizational agility and leads to better performance in the versatile insurance industry (Mwanzia, 2021).

4.6.1.4 Influence of Performance Metrics on Performance in Insurance Brokerage Firms

Table 4.16 presents the simple linear regression analysis evaluating the influence of performance metrics on the performance of insurance brokerage firms in Nairobi County, Kenya.

Table 4.16*Simple Linear Regression on Performance Metrics and Performance*

Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.458 ^a	.210	.202	.744317		
ANOVA						
Model	Sum of Squares		df	Mean Square	F	Sig.
1 Regression	14.713		1	14.713	26.558	.000 ^b
Residual	55.401		100	.554		
Total	70.114		101			
Coefficients						
Model	Unstandardized Coefficients		Standardized Coefficients			
	B	Std. Error	Beta	t	Sig.	
1 (Constant)	1.967	.362		5.432	.000	
Performance Metrics	.471	.091	.458	5.153	.000	
a. Dependent Variable: Performance						
b. Independent variable: Performance Metrics						

a. Dependent Variable: Performance

b. Independent variable: Performance Metrics

The model summary shows that R value is 0.458 which is a moderate positive relationship between the performance measures and firm performance. R Square of 0.210 implies that the performance measures are 21.0 percent of the variance in firm performance so it means that the association does appear in the model but it is not as strong as the other predictors like resource allocation or organization structure. The ANOVA results confirm that the model is statistically significant, with an F-statistic of 26.558 and a p-value of 0.000. Since the p-value is well below the threshold of 0.05, it indicates that performance metrics significantly predict firm performance in this context.

The coefficients table further supports this finding, showing an unstandardized beta coefficient of 0.471 for performance metrics. The t-value of 5.153 and a significance level of 0.000 emphasize the reliability of this relationship. These results are consistent with the Balanced Scorecard framework, which emphasizes that a combination of more comprehensive

performance measures can strengthen strategic focus and operational excellence (Shala et al., 2021). Furthermore, a scholar emphasized that incorporating performance indicators that are clear and provide action should lead to accountability and constant improvement, which are critical factors in ensuring competitiveness in the insurance industry (Cheruiyot, 2022).

4.6.2 Correlation analysis

Table 4.17 presents the Pearson correlation analysis examining the relationships between organizational structure, strategic communication, resource allocation, performance metrics, and the performance of insurance brokerage firms in Nairobi County, Kenya.

Table 4.17*Correlation Analysis*

		Organizational Structure	Strategic Communication	Resource Allocation	Performance Metrics	Performance
Organizational Structure	Pearson Correlation Sig. (2- tailed) N	1 102				
Strategic Communication	Pearson Correlation Sig. (2- tailed) N	.521** .000 102	1 102			
Resource Allocation	Pearson Correlation Sig. (2- tailed) N	.730** .000 102	.565** .000 102	1 102		
Performance Metrics	Pearson Correlation Sig. (2- tailed) N	.287** .003 102	.308** .002 102	.368** .000 102	1 102	
Performance	Pearson Correlation Sig. (2- tailed) N	.715** .000 102	.658** .000 102	.749** .000 102	.458** .000 102	1 102
**. Correlation is significant at the 0.01 level (2-tailed).						

The correlation coefficients reveal positive and statistically significant relationships between all the independent variables and firm performance, at the 0.01 level of significance. Resource allocation demonstrates the strongest positive correlation with firm performance, with a

Pearson correlation coefficient of $r = 0.749$ and a p-value of 0.000. This suggests that improvements in resource allocation practices are strongly associated with enhanced organizational performance. It underscores the critical role of efficient allocation of financial, human, and technological resources in driving success. Past scholar found that strategic resource allocation helps insurance firms optimize their service delivery, leading to increased market share and profitability (Mweu, 2021). A study further supports this, asserting that firms investing in both human and technological resources achieve better outcomes in customer retention and operational effectiveness (Mwita, 2023).

Close behind is organizational structure with correlation coefficient of $r = 0.715$ ($p = 0.000$). This positive correlation is quite high, meaning that clear organizational levels, role clarity and flexibility play an important role in enhancing performance. Agile and transparent firms are in a better place to react to market changes as well as to produce. This is consistent with the findings which argued that a flexible and clear organizational structure allows firms to respond rapidly to market fluctuations and adapt strategies efficiently (Sayginer & Ercan, 2020). It has been highlighted in past research that well-defined organizational structure improves interdepartmental communication, which directly contributes to better decision-making and performance outcomes in firms (Cheruiyot, 2022).

Strategic communication also has a strong positive correlation of $r = 0.658$ ($p = 0.000$) that indicates the significance of the communication strategies in team coordination towards the organizational goals. Transparent and timely communication fosters a shared understanding of goals and enhances overall organizational efficiency. This finding is consistent with scholars, who emphasized that transparent communication strengthens team collaboration and promotes a shared understanding of the company's strategic objectives (Borchers & Enke,

2021). Other scholars also found that clear and consistent communication across all levels of an organization significantly improves employee engagement, which in turn enhances organizational efficiency and performance (Ganapathy, 2024).

Performance metrics demonstrate a moderate but significant positive correlation with performance, $r = 0.458$ ($p = 0.000$). While this relationship is not as strong as the others, it still indicates that the use of clear and measurable performance indicators plays a valuable role in guiding improvements and tracking success. This aligns with a study which asserted that the use of performance metrics is fundamental in guiding organizational improvements, as they provide clear benchmarks for success (Joyce, 2020). Performance metrics offer actionable insights that allow managers to make informed decisions, thereby enhancing performance and achieving long-term organizational goals (Miller, 2019).

These findings are consistent with the literature reviewed, resource-based view highlights that strategic resource allocation builds competitive advantage. Similarly, a previous study emphasized that clear organizational structures improve operational performance (Gharizadeh et al., 2020). Furthermore, a scholar observed that strategic communication enhances employee engagement and firm effectiveness, also in the Balanced Scorecard framework underscored that performance metrics drive alignment between operations and strategy (Mutua et al., 2023).

4.6.3 Multi-Linear Regression Analysis

Table 4.18 presents the multiple linear regression analysis assessing the combined influence of organizational structure, strategic communication, resource allocation, and performance metrics on the performance of insurance brokerage firms in Nairobi County, Kenya.

Table 4.18*Model Summary*

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.840 ^a	.706	.694	.460905
a. Predictors: (Constant), Performance Metrics, Organizational Structure, Strategic Communication, Resource Allocation				

The model summary indicates an R value of 0.840, representing a strong positive correlation between the combined predictors and firm performance. The R Square value of 0.706 implies that approximately 70.6% of the variance in firm performance can be explained collectively by the four independent variables. The adjusted R Square of 0.694 further confirms the robustness of the model, accounting for the number of predictors used.

Table 4.19*ANOVA*

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	49.508	4	12.377	58.263	.000 ^b
	Residual	20.606	97	.212		
	Total	70.114	101			
a. Dependent Variable: Performance						
b. Predictors: (Constant), Performance Metrics, Organizational Structure, Strategic Communication, Resource Allocation						

The ANOVA results demonstrate that the regression model is statistically significant, with an F-statistic of 58.263 and a p-value of 0.000, well below the standard threshold of 0.05. This finding indicates that the combined effect of the predictors significantly explains the variation in firm performance. These findings are well supported by the literature reviewed. Resource-Based View emphasizes that firms leveraging valuable and well-allocated resources gain a

sustainable competitive advantage. Similarly previous studies highlight that an effective organizational structure enhances operational efficiency (Gharizadeh et al., 2020). In discussing the McKinsey 7S Model a study emphasize the importance of strategic communication in achieving organizational objectives (Magasi, 2021). Furthermore, balanced Scorecard approach confirms that robust performance metrics facilitate strategic alignment and continuous improvement (Otieno, 2021). Collectively, the results affirm that an integrated approach to strategic alignment significantly boosts the performance of insurance brokerage firms in Nairobi County. The coefficients table provides further insights.

Table 4.20

Regression Coefficients

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	-.493	.298		-1.653	.101
Organizational Structure	.333	.094	.290	3.533	.001
Strategic Communication	.272	.068	.274	3.994	.000
Resource Allocation	.334	.091	.319	3.688	.000
Performance Metrics	.178	.061	.173	2.900	.005

a. Dependent Variable: Performance

All four independent variables have positive and statistically significant contributions to firm performance. Resource allocation emerges as the strongest predictor with a standardized beta coefficient of 0.349 ($p = 0.000$), reinforcing its critical role in enhancing organizational outcomes. Resource allocation has been cited as a key factor for improving client satisfaction and reducing operational costs, leading to better profitability and performance (Mirioba & Muthimi, 2024).

Organizational structure follows with a beta of 0.290 ($p = 0.001$), highlighting its importance in fostering efficiency and clarity within firms. The positive impact of organizational structure on performance was further supported by scholars, who highlighted that firms with flexible and well-defined structures can adapt more quickly to market changes and customer needs, which enhances overall organizational performance (Cheruiyot, 2022).

Strategic communication also shows a meaningful influence, with a beta of 0.274 ($p = 0.000$), indicating that effective communication strategies enhance alignment and performance. Past scholars have also noted that effective communication strategies lead to improved organizational performance by fostering a culture of transparency, cooperation, and shared understanding (Ganapathy, 2024). Furthermore, scholar pointed out that strong internal and external communication can help organizations build customer trust, which directly affects client retention and business growth (Mirioba & Muthimi, 2024).

Lastly, performance metrics contribute with a beta of 0.173 ($p = 0.005$), underscoring the role of well-defined measurement systems in tracking and improving firm performance. The alignment of performance metrics with organizational goals helps to focus efforts on critical success factors, providing the data needed for informed decision-making and continuous improvement. The relationship between performance metrics and performance plays a vital role in ensuring that firms remain on track towards achieving their strategic objectives (Miller, 2019). Based on the regression results presented in Table 4.20 (Regression Coefficients), the most significant variable was resource allocation.

The overall model for the study became.

$$Y = 0.333X_1 + 0.272X_2 + 0.334X_3 + 0.178X_4.$$

CHAPTER FIVE: SUMMARY, CONCLUSIONS, AND RECOMMENDATIONS

5.1 Introduction

Chapter five has the summary of the key findings, conclusions and recommendations based on the analysis of the study.

5.2 Summary of Findings

5.2.1 Organizational Structure and Performance in Insurance Brokerage Firms

The study found that among the major organizational structure attributes of brokerage insurance firms are hierarchy and decision-making, formalization and standardization, departmentalization, and span of control. The structure promotes power relations, accountability, formalization, and standardization of outputs. The descriptive output showed participants agreed with statements on organizational structure, such as the role of organizational structure in promoting effective communication among teams, quick decision making through structures, flexible structures, departmental collaborations, structure alignment with objectives, and responsibility clarity (Mean ranged between 3.71 and 3.90 for Likert questions). Results of the inferential analysis revealed that organizational structure positively and significantly influenced the performance of brokerage insurance firms ($B=.333$, $p\text{-value}=0.001$). In the context of insurance brokerage firms, a well-defined structure ensures effective communication and coordination facilitate timely decision-making and organizational efficiency (Gharizadeh et al., 2020). Moreover, the positive effect of structure on performance aligns with the McKinsey 7S Model which emphasizes the importance of aligning organizational structure with strategy for optimal performance outcomes (Mungai et al., 2022).

5.2.2 Strategic Communication and Performance in Insurance Brokerage Firms

The study also found that strategic communication practices carried out by brokerage insurance firms in Nairobi county included: internal communication channels, clarity of messaging, frequency and timeliness of communication, and feedback mechanisms. Participants were moderate in their agreement with statements related to strategic communication, with a mean range of between 3.41 and 3.81. Communication was found to play a crucial role in relaying performance goals to employees, boosting a culture of openness and transparency, and clarifying organizational goals and objectives. Results of the regression analysis revealed a beta score of 0.272 and a p-value of 0.001 between strategic communication and the performance of insurance brokerage firms. Scholars also found that clear and timely communication enhances organizational transparency, fosters employee engagement, and improves overall efficiency (Ganapathy, 2024). The positive effect of strategic communication on performance aligns with the resource-based view (RBV), which suggests that effective communication acts as a valuable internal resource that supports superior organizational performance.

5.2.3 Resource Allocation and Performance in Insurance Brokerage Firms

Findings of this study showed that common resource allocation practices included: financial resource distribution, human capital allocation, technological resource allocation, and time and workload management. The study showed that participants agreed with the statement through a mean range of between 3.89 and 4.12. The findings highlighted the importance of resources allocation through allocation of resources to effectively to meet the strategic goals of my firm, transparency in resources allocation, resources allocation to align with performance targets, prioritization of resources in allocation to boost performance training of

human resources, monitoring of resources usage and optimal adoption and application of technology to boost performance. Results of the regression analysis revealed a beta score of 0.334 and a p-value of 0.001, indicating a significant relationship. These findings resonate with a past study that found that strategic resource allocation particularly in technology and human capital drives better customer service and operational efficiency. Firms that prioritize resource allocation towards key areas, such as staff training and technological advancements, experience enhanced productivity and competitive advantage (Mweu, 2021). The results also reflect the RBV theory, which asserts that organizations leveraging their valuable, rare, and inimitable resources, such as human capital and technology, are better positioned to outperform competitors (Mwita, 2023) .

5.2.4 Performance Metrics and Performance in Insurance Brokerage Firms

The study found the key Performance Metrics in strategic alignment in insurance brokerage firms to include: financial performance indicators, customer satisfaction metrics, operational efficiency, and compliance and risk management. The mean range was between 3.41 and 4.04 which showed participants agreed with majority of the statements on performance metrics such as use of KPIs to measure employee performance effectively, regularly review of performance metrics and updated to remain relevant, linking of organizational goals with performance metrics, identifying areas for improvement and training and a standardized performance evaluation process that is objective is used by my firm. Results of the regression analysis revealed a beta coefficient of 0.178 and a p-value of 0.005, which showed a significant relationship with the performance of insurance brokerage firms in Nairobi County. Clear and regularly reviewed performance metrics are essential for improving organizational performance, particularly in sectors with rapidly changing market conditions (Joyce, 2020).

The relationship between performance metrics and organizational success is consistent with the Balanced Scorecard framework, which integrates both financial and non-financial metrics to align organizational activities with strategic objectives and improve performance outcomes.

5.3 Conclusions of the Study

5.3.1 Organizational Structure and Performance in Insurance Brokerage Firms

The study concluded that organizational structure positively and significantly influenced the performance of insurance brokerage firms in Nairobi County, which leads to a rejection of the hypothesis claim that organizational structure has no significant influence on the Performance of insurance brokerage firms in Nairobi County. Scholars supported the study's conclusions, where they noted positive and significant relationships between organizational structures on performance. The study conclusions are also in support of the McKinsey 7S Model, which highlights the critical role of organizational structure as one of the seven interdependent elements alongside strategy, systems, skills, staff, style, and shared values that must be aligned for optimal organizational performance. The theory underscores that organizational structure must be in harmony with the firm's strategy and internal systems to facilitate effective execution of business objectives. Proper alignment of the structure will facilitate easy communication, effective decision making and proper distribution of roles and this will lead to better service delivery and financial performance. That model reaffirms the possibility of misalignment, e.g. an effective strategy with a poor or inappropriate structure, which prevents execution and performance.

5.3.2 Strategic Communication and Performance of Insurance Brokerage Firms

The researchers found out that strategic communication positively and significantly affected performance of insurance brokerage firms in Nairobi County, and this makes the null

hypothesis that there is no significant influence of strategic communication structure on the performance of insurance brokerage firms in Nairobi County to be rejected. Strategic communication is the most important factor in defining the performance of an insurance brokerage firm, as it is a very hectic and competitive world. The results are consistent with previous study that stated that effective internal communication happens to be one of the most essential aspects of making employees aligned with strategic objectives of the firm, and strategic communication promotes collaboration and efficiency (Papadonikolaki et al., 2021). The study findings are also in favor of the Higgins 8S model, which emphasizes the need to harmonize eight important organizational factors including strategy, structure, systems, style, staff, skills, shared values, and strategic performance to deliver measurable business results.

5.3.3 Resource Allocation and Performance of Insurance Brokerage Firms

This study concluded that resource allocation positively and significantly influenced the performance of insurance brokerage firms, therefore rejecting the null hypothesis claim that resource allocation structure has no significant influence on performance in insurance brokerage firms in Nairobi County. Researchers were also in support of the conclusions, including where they argued that insurance firms that invested in digital tools reported increased client satisfaction and reduced operational costs (Mweu, 2021). The conclusions of the study are also in support of the resource-based view, which argues that organizations need to align their resources and capabilities towards achieving competitive advantage. Besides, the theory emphasizes on importance of the resources and capabilities to be unique, inimitable, and rare to achieve competitive advantage within an industry.

5.3.4 Performance Metrics and Performance of Insurance Brokerage Firms

The study concluded that performance metrics had a positive and significant influence on the performance of insurance brokerage firms, which leads to a rejection of the null hypothesis claim that Performance metrics have no significant influence on performance in insurance brokerage firms in Nairobi County. A study supports the study's conclusions, arguing that the allocation of financial resources is fundamental to the operations and performance of insurance firms. The conclusions are aligned with the theory of innovation, which postulates that organizations need to use unique ways of doing tasks, such as enhancing operational efficiency and effectively managing risks, to boost the performance of organizations (Chatterjee et al., 2023).

5.4 Recommendations

Based on the study's findings, the current study offered suggestions for policy as well as ideas for more research. The study also suggested that future research be directed by the gaps that were found in the study, including conceptual, methodical, and practical gaps.

5.4.1 Policy Recommendations

5.4.1.1 Organizational Structure

The study recommends flexible business structures that should adapt fast to market shifts and need frequent strategic evaluation to maintain alignment. Also, the study recommends that the organizational hierarchy needs to be clarified by firms to define roles properly and enhance both performance and accountability. Additionally, the study recommends decentralized decision authority for middle management, which will help firms respond more efficiently to operational challenges based on the study findings. Moreover, the study recommends that the

establishment of cross-functional teamwork should take priority to enhance organizational coordination among departments.

5.4.1.2 Strategic Communication

The study recommends for enhancement of internal communication channels, both formal and informal channels. The study also recommends that the managers issue clear messages and guidelines. The communication also needs to be done in regular and standardized or pre-defined ways, and the managers have to give routine feedback on the progress of strategies and employees' performance.

5.4.1.3 Resource Allocation

The study recommends the application of resource scheduling tools to optimize their utilization. Financial resources need to be budgeted for and applied according to the internal controls in place; they as need to be allocated according to priority areas to enhance performance. Both human resources and technology/capital also need to be allocated in a well-designed way, say in a marginal technical substitutability, to enhance the performance. Leveraging the different resources, as well as coming up with time schedules and task management to ease work overload, can significantly lead to better performance. It is recommended that insurance brokerage firms invest more strategically in their resources, particularly in technology and human capital. Firms should prioritize resource allocation to improve operational efficiencies and customer service. Additionally, regular assessments of resource usage should be conducted to ensure alignment with organizational goals.

5.4.1.4 Performance Metrics

The study recommends the application of performance metrics to boost the performance of insurance broker firms in Nairobi County. The managers for the firms should properly align

performance metrics such as financial performance indicators, customer satisfaction metrics, operational efficiency, and compliance and risk management with strategic goals because the tracking metrics are crucial in boosting performance.

5.4.2 Suggestion for Further Research

The current study's regression model on the influence of strategic alignment on the performance of insurance brokerage firms in Nairobi County explains 85.3% of the variance in performance, leaving 14.7% unexplained. Future studies need to consider more variables to enhance the prediction accuracy of the model, such variables can include moderating variables, such as organizational culture or corporate governance. The scope of the study was narrowed down to Nairobi County, which limits the application or generalization of the study findings outside Nairobi due to environmental dynamism. A future study can be carried out in other major cities in East Africa, where the macro environment, as well as industry characteristics, are different.

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APPENDICES

Appendix I: Introduction Letter

Dear Respondent,

Re: Research Questionnaire

I am currently a postgraduate student at Kenya Methodist University (KEMU), pursuing a Master of Business Administration. As part of the program requirements, I am conducting research titled "*The influence of strategic alignment on performance in insurance brokerage firms in Nairobi County, Kenya.*" This research is an essential component of the requirements for my academic degree.

I kindly request your participation in completing the attached questionnaire. Please be assured that the information you provide will be used exclusively for academic purposes, and all responses will be treated with the utmost confidentiality.

Your cooperation is greatly appreciated, and I sincerely thank you in advance for your timely completion of the questionnaire.

Yours faithfully,

.....

Kihara Mwangi James

Appendix II: Questionnaire

PART A: GENERAL INFORMATION

1. Gender:

Male ☐ Female ☐

2. Age:

18-25 years ☐ 26-35 years ☐

36-45 years ☐ 46 years and above ☐

3. Highest Level of Education:

Certificate ☐ Diploma ☐

Bachelor's Degree ☐ Master's Degree ☐

Other: _____

4. Position in the Firm:

Executive Management ☐ Middle Management ☐

Lower Management ☐ Support Staff ☐

Other: _____

5. Years of Experience in the Insurance Sector:

Less than 1 year ☐ 1-3 years ☐

4-6 years ☐ 7 years and above ☐

PART B: STRATEGIC ALIGNMENT

Section B: Influence of Organizational Structure on Performance

6. Please indicate your level of agreement with the following statements (1 = Strongly

Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree):

		1	2	3	4	5
1	The organizational structure in my firm promotes effective communication among teams.					
2	My firm's organizational structure allows for quick decision-making.					
3	The hierarchy within my firm is clear and enhances performance.					

4	My firm's organizational structure is flexible enough to adapt to changes in the market.					
5	Departments in my firm collaborate effectively due to the organizational structure.					
6	The current organizational structure in my firm aligns with our strategic objectives.					
7	My firm regularly reviews its organizational structure to ensure it meets performance goals.					
8	Employees understand their roles and responsibilities clearly within the organizational structure.					

Section C: Influence of Strategic Communication on Performance

7. Please indicate your level of agreement with the following statements (1 = Strongly

Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree):

		1	2	3	4	5
1	My firm utilizes effective communication strategies to relay performance goals to employees.					
2	The communication channels in my firm foster a culture of openness and transparency.					
3	Regular updates from management improve employee engagement in performance tasks.					
4	Strategic communication in my firm helps clarify organizational goals and objectives.					
5	Feedback mechanisms in my firm are effective in enhancing employee performance.					
6	My firm encourages employee input and suggestions through strategic communication channels.					
7	The effectiveness of strategic communication in my firm contributes to improved team performance.					
8	Communication training is provided to enhance performance across all levels of the firm.					

Section D: Influence of Resource Allocation on Performance

8. Please indicate your level of agreement with the following statements (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree):

		1	2	3	4	5
1	Financial resources are allocated effectively to meet the strategic goals of my firm.					
2	My firm allocates sufficient human resources to critical projects.					
3	The resource allocation process in my firm is transparent and well-communicated.					
4	My firm regularly assesses resource allocation to ensure alignment with performance targets.					
5	Training and development resources are prioritized to enhance employee performance.					
6	Technological resources are adequately provided to support operations and performance.					
7	The allocation of resources in my firm aligns with the strategic priorities set by management.					
8	My firm has a system in place for monitoring and evaluating resource allocation effectiveness.					

Section E: Influence of Performance Metrics on Performance

9. Please indicate your level of agreement with the following statements (1 = Strongly Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree):

		1	2	3	4	5
1	My firm utilizes key performance indicators (KPIs) to measure employee performance effectively.					
2	Performance metrics are regularly reviewed and updated to remain relevant.					

3	Employee performance is linked to organizational goals through performance metrics.					
4	My firm uses performance metrics to identify areas for improvement and training.					
5	Employees receive regular feedback based on performance metrics.					
6	My firm involves employees in the development of performance metrics to ensure buy-in.					
7	Performance metrics in my firm help in achieving strategic objectives efficiently.					
8	The performance evaluation process is standardized and objective in my firm.					

Section F: Performance in Insurance Brokerage Firms

10. Please indicate your level of agreement with the following statements (1 = Strongly

Disagree, 2 = Disagree, 3 = Neutral, 4 = Agree, 5 = Strongly Agree):

		1	2	3	4	5
1	My firm has consistently achieved its financial performance targets in the past year.					
2	The overall customer satisfaction level in my firm has significantly improved over the past year.					
3	The number of new clients has increased due to my firm's improved service delivery.					
4	Employee productivity in my firm has significantly contributed to our performance goals.					
5	My firm has demonstrated strong financial growth through improved profitability.					
6	There has been a reduction in customer complaints due to improved service quality.					
7	My firm has a strong reputation in the market, which has contributed to its overall performance.					

8	Employee retention rates have improved, contributing to the stability and performance of the firm.					
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Thank you

Appendix III: Introduction Letter to NACOSTI


KENYA METHODIST UNIVERSITY
P. O. Box 267 Meru - 60200, Kenya Fax: 254-64-30162
Tel: 254-064-30301/31229/30367/31171 Email: deanrd@kemu.ac.ke
DIRECTORATE OF POSTGRADUATE STUDIES

Our Ref: KEMU/NACOSTI/BUS/20/2025 April 11, 2025

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

Dear Sir/Madam,

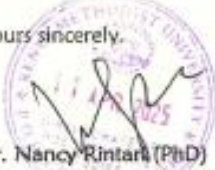
RE: KIHARA MWANGI JAMES-BUS-3-3636-3/2023

This is to confirm that the above named is a bona fide student of Kenya Methodist University, in the Department of Business Administration, undertaking a Master's degree in Business Administration. He is conducting research on: *"Influence of Strategic Alignment on Performance of Insurance Brokerage Firms in Nairobi County, Kenya"*. We confirm that his research proposal has been defended and approved by the University.

In this regard, we are requesting your office to issue a research license to enable him collect data.

Any assistance accorded to him will be highly appreciated.

Yours sincerely,


Dr. Nancy Rintari (PhD)
Director, Board of Postgraduate Studies
Cc: Dean, School of Business
CoD, Business Administration
Postgraduate Coordinator - BA
Supervisors

Appendix IV: Ethics and Review Board Letter



KENYA METHODIST UNIVERSITY

P. O. BOX 267 MERU - 60200, KENYA
TEL: 254-064-30301/31229/30367/31171

FAX: 254-64-30162
EMAIL: info@kenmu.ac.ke

Our Ref: KeMU/ISERC/BUS/20/2025

April 10, 2025

KIHARA MWANGI JAMES
BUS-3-3636-3/2023

Dear James,

**SUBJECT: INFLUENCE OF STRATEGIC LEVERS ON CHANGE INTERVENTION IN
NAIROBI CITY COUNTY GOVERNMENT**

This is to inform you that Kenya Methodist University Institutional Scientific Ethics and Review Committee has reviewed and approved your research proposal. Your application approval number is KeMU/ISERC/BUS/20/2025. The approval period is 10th April, 2025 – 10th April, 2026.

This approval is subject to compliance with the following requirements:-

- I. Only approved documents including (informed consents, study instruments, MTA) will be used.
- II. All changes including (amendments, deviations, and violations) are submitted for review and approval by Kenya Methodist University Institutional Scientific Ethics and Review Committee.
- III. Death and life-threatening problems and serious adverse events or unexpected adverse events whether related or unrelated to the study must be reported to KeMU ISERC within 72 hours of notification.
- IV. Any changes, anticipated or otherwise that may increase the risks or affected safety or welfare of study participants and others or affect the integrity of the research must be reported to KeMU ISERC within 72 hours.
- V. Clearance for export of biological specimens must be obtained from relevant institutions.

- VI. Submission of a request for renewal of approval at least 60 days prior to expiry of the approval period. Attach a comprehensive progress report to support the renewal.
- VII. Submission of an executive summary report within 90 days upon completion of the study to KeMU ISERC.

Prior to commencing your study, you will be expected to obtain a research license from National Commission for Science, Technology and Innovation (NACOSTI) <https://pris.nacosti.go.ke> and also obtain other clearances needed.



Appendix V: NACOSTI License

 REPUBLIC OF KENYA Ref No: 444161	 NATIONAL COMMISSION FOR SCIENCE, TECHNOLOGY & INNOVATION Date of Issue: 13/May/2025
RESEARCH LICENSE	
	
This is to Certify that Mr. JAMES MWANGI KIHARA of Kenya Methodist University, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic INFLUENCE OF STRATEGIC ALIGNMENT ON PERFORMANCE OF INSURANCE BROKERAGE FIRMS IN NAIROBI COUNTY, KENYA for the period ending : 13/May/2026.	
License No: NACOSTI/P/25/4173432	
444161	
Applicant Identification Number	
Deputy Director 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.	
See overleaf for conditions	

Appendix VI: List of Insurance Brokers

1. AA Insurance Brokers Limited*
2. Aboo Insurance Brokers Ltd
3. Acentria Insurance Brokers Company Limited*
4. Acropolis Insurance Brokers Limited*
5. Africa Gate Reinsurance Brokers Limited*
6. African Continent Insurance Brokers Limited*
7. Afriq Insurance Brokers Limited*
8. Al- Amin Insurance Brokers Limited*
9. Alexander Forbes Risk & Insurance Brokers Ltd*
10. Al-Fawzein Insurance Brokers Limited
11. Allied Assurance Brokers Limited*
12. Allion Insurance Brokers Limited*
13. Alpine Insurance Brokers Limited*
14. Amana Insurance Brokers*
15. Amro Insurance Brokers Limited*
16. AMS Insurance Brokers Limited*
17. Andalus Insurance Brokers Ltd
18. AON Kenya Insurance Brokers Limited*
19. Apis Insurance Brokers Limited
23. Aspen Insurance Brokers Limited*
24. Associated Insurance Brokers Limited*
25. Assured Insurance Brokers Ltd*
26. Avocet Insurance Brokers Limited*
27. Bafana Insurance Brokers Limited*
28. Bahari Insurance Brokers Ltd*
29. Bapa Insurance Brokers Limited*
30. Batlex Insurance Brokers Limited*
31. Baylor Insurance Brokers Ltd*

32. Berkshire And Hathaway Insurance Brokers Limited*
33. Bilmax Insurance Brokers Limited*
34. Blossom Insurance Brokers Limited*
35. Boma Insurance Brokers Limited*
36. Bottomry Insurance Brokers Limited*
37. Broadcover Insurance Brokers Ltd*
38. BTB Insurance Brokers Limited*
39. BTB Insurance Brokers Limited (Re-Insurance) *
40. Busam Insurance Brokers Limited
41. Canopy Insurance Brokers Limited*
42. Centaur Insurance Brokers Limited*
43. Chancery Wright Insurance Brokers Limited*
44. Channel Insurance Brokers Limited*
48. Complete Solutions Insurance Brokers Ltd*
49. Consolidated Insurance Brokers Limited*
50. Crawford Insurance Brokers Limited*
51. Crownscope Insurance Brokers Limited*
52. D & G Insurance Brokers Limited*
53. Disney Insurance Brokers Limited*
54. Dynamique Insurance Brokers Limited
55. ECB Insurance Brokers Limited*
56. Eden Rock Insurance Brokers Limited*
57. Fairsure Insurance Brokers Limited*
58. Fast Fit Insurance Brokers Limited
59. FCB Takaful (Insurance) Brokers Limited*
60. Finsure Insurance Brokers Limited
61. First American Insurance Brokers Ltd*
62. First Reinsurance Brokers Limited
63. Font Insurance Brokers Limited*
64. Formax Insurance Brokers Limited*

- 65. Fortress Insurance Brokers Limited*
- 66. Fortune Insurance Brokers Ltd*
- 67. Four M Insurance Brokers Limited*
- 68. Four Stars Insurance Brokers Limited*
- 69. Fredblack Insurance Brokers Limited*
- 73. Goldfield Insurance Brokers Limited*
- 74. Gras Savoye Kenya Insurance Brokers Limited*
- 75. Great Five Insurance Brokers Limited*
- 76. Grm Insurance Brokers Limited*
- 77. H. G. Thanawalla Insurance Brokers Limited*
- 78. H. S. Jutley Insurance Brokers Limited*
- 79. Habari Insurance Brokers Limited
- 80. Harbinger Insurance Brokers Limited*
- 81. Harmony Insurance Brokers Limited*
- 82. Hema Insurance Brokers Limited*
- 83. Hillstone Insurance Brokers Limited
- 84. Homeland Insurance Brokers Limited*
- 85. Hp Insurance Brokers Limited*
- 86. Ibkl Insurance Brokers Limited
- 87. ICK Insurance Brokers Limited*
- 88. Image Insurance Brokers Limited*
- 89. Imperial Insurance Brokers*
- 90. INSCO Insurance Brokers Limited*
- 91. Insol (E.A) Insurance Brokers Ltd*
- 92. Interbroke Insurance Brokers Limited*
- 93. Intime Insurance Brokers*
- 94. J W Seagon Insurance Brokers (K) Limited*
- 98. Karen Insurance Brokers Limited
- 99. Kava Insurance Brokers Limited
- 100. Kelon Insurance Brokers Limited

101. Kenbright Nbc Insurance Brokers Limited*
102. Kenfident Insurance Brokers Limited*
103. Lalit Sodha Insurance Brokers Limited*
104. Laser Insurance Brokers Ltd*
105. Lema Insurance Brokers Limited*
106. Levites International Reinsurance Brokers Limited*
107. Liaison Group (Insurance Brokers) Limited*
108. Liberty Insurance Brokers Co. Ltd*
109. Lifecare International Insurance Brokers Limited
110. Losagi Insurance Brokers Limited*
111. M. A. Khan Insurance Brokers Limited*
112. Macly Insurance Brokers Limited*
113. Magen Insurance Brokers*
114. Maj Insurance Brokers Limited*
115. Majani Insurance Brokers Limited*
116. Masilahi Insurance Brokers Limited
117. Methodist Insurance Brokers Limited*
118. MIC Global Risks Insurance Brokers Limited*
119. Microensure Insurance Brokers Limited*
123. Minlet Insurance Brokers Limited*
124. Miran Insurance Brokers Limited*
125. Mombasa Insurance Brokers Limited*
126. Nanyuki Insurance Brokers Limited*
127. Nelion Insurance Brokers Limited*
128. Nexus Insurance Brokers Limited*
129. Nile Capital Insurance Brokers Ltd*
130. Nomura Insurance Brokers Limited*
131. Northridge Insurance Brokers Limited
132. Nyadwe Insurance Brokers Ltd*
133. Octagon Insurance Brokers Limited

- 134. Online Insurance Brokers Limited*
- 135. Options Insurance Brokers Limited*
- 136. Pacific Insurance Brokers (Ea) Limited
- 137. Package Insurance Brokers Limited*
- 138. Paladin Insurance Brokers Limited*
- 139. Palsha Insurance Brokers Limited*
- 140. Pasan Insurance Brokers Limited*
- 141. Peace Of Mind Insurance Brokers Limited*
- 142. Pelican Insurance Brokers (K) Limited*
- 143. Pistis Insurance Brokers Limited*
- 144. Plan & Place Insurance Brokers Limited*
- 148. Prime Mover Insurance Brokers Limited*
- 149. Primeken Insurance Brokers Limited*
- 150. Real Alliance Insurance Brokers Ltd*
- 151. Reval Insurance Brokers Limited
- 152. Richlands Insurance Brokers Limited*
- 153. Risk Care Insurance Brokers Limited*
- 154. Risk Shield Insurance Brokers Limited*
- 155. Risk Solutions Insurance Brokers Limited*
- 156. Roberts Insurance Brokers Limited*
- 157. Royal Associates Insurance Brokers Ltd*
- 158. Royal Shield Of East Africa Insurance Brokers Ltd.
- 159. Safe N Sound Insurance Brokers Limited*
- 160. Safenet Insurance Brokers Limited*
- 161. Sakaka Insurance Brokers Limited*
- 162. Sapon Insurance Brokers Limited*
- 163. Scanner Insurance Brokers Limited*
- 164. Sedgwick Kenya Insurance Brokers Limited*
- 165. Shashi Insurance Brokers Limited*
- 166. Shiloh Insurance Brokers Limited*

- 167. Shiv Insurance Brokers Limited*
- 168. Shree Insurance Brokers Limited*
- 169. Skylark Africa Insurance Brokers Limited*
- 170. Soin Insurance Brokers Limited*