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Strategy Implementation and Performance of Insurance Companies in Rwanda: A Case of Britam Insurance Rwanda

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Strategy Implementation and Performance of Insurance Companies in Rwanda: A Case of Britam Insurance Rwanda

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Abstract

The study determined strategic implementation practices on performance of Britam Insurance Rwanda by establishing effect of training, leadership, and communication. A descriptive and exploratory research designs were applied. The target population was 130 employees at Britam Insurance Rwanda operating in Kigali City, Rwanda. A census method was applied to take 130 workers as sample size. The researcher collected data using questionnaire and interview guide. Moreover, to analyze data collected, qualitative data was subjected to content analysis while quantitative data was processed using statistical product and service solution to produce Results shows knowledge of workers (mean of 3.666) was used as a mentoring worker. Correlation results significant association between creativity and innovation and customer satisfaction ($r=0.206$ and $sign=0.000$). Results demonstrated that vision articulation (mean of 3.33), motivating works with a mean of 4.400, managing workers with a mean of 4.00. The study ascertained that vision articulation was statistically significant with effectiveness ($r=0.122^*$, $p\text{-value}=0.035$), results on managing workers demonstrated that there a significant relationship between efficiency ($r=0.123$, $sign=0.034$). Results found that relationship between workers (Mean=3.833) was the assessment that the relationship between workers, making decision (mean of 3.333), managing activities (mean of 2.833), managing activities (3.333) have been adopted and used by at Britam Insurance companies (st.dev of 1.632). Results revealed a low level of significance between relationship between workers and efficacy ($r=0.052$, $p\text{-value}=0.373$); relationship between workers and effectiveness ($r=0.27$, $p\text{-value}=0.646$), there is significantly relationship between making decision and customer satisfaction ($r=0.105$, $p\text{-value}=0.071$). Based on the study's findings, it is recommended that insurance organizations in Rwanda ensure an adequate number of workers for effective strategy execution. Communication managers should enhance communication methods to improve data flow among workers.

Keywords: *Strategy Implementation, Performance of Insurance Companies, Britam Insurance, Rwanda.*

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1. Introduction

Globally, the competitiveness among companies were functioning in a volatile staff at the international level where they were encountered with high demands of clients that were ever not creditable, adjustment or advancement in technological use and the sift in rules and regulations, as they attempt to achievement high level of success, Mbaka and Mugambi (2014) specified the existence of a mixed concept on the way in which the success has been assessed within insurance firms in countries like German, China and Italy had been evidenced as the way they are assessed in insurance sector in comparison with Kenyan firms. Rajasekar (2014) contend that Uruguay, Denmark and Australia were in advanced countries qualified to economic advancement and success as evidenced by 27 percent in their insurance sectors.

Previous studies indicated the general insurance companies increased by 15.09% in 2021 and the low performance of 35% during the 2022 (AKI, 2022). It indicates that various insurance companies are performing below the average rate while others are performing well. Obviously, several factors are stimulating low rate of success and these are for instance lack of capacity to withstand to competitive era, poor production of new services and products. Most of Rwandan insurance firms in Rwanda are deemed to perform well due to strategic planning but they continue fail owing to inadequate effective strategy implementation. Various firms, thus may not create strategic plans and their policies and guidelines are relied on adhoc foundation. If not strategic plans were executed productively, the expected outcome can be attained.

Previous studies were done on strategic planning and suggested existence of the correlation between strategic planning, strategic plans and effective organizational success (Karanja, 2009). The above studies concentrated on manifesting and banking sectors without taking into account insurance industry which is crucial sector contributing to socio-economic development of the society development, Mburu (2011), Oyeila (2011) and Onyoro (2011) conducted surveys on the assessment of performance of insurance without establishing the association between strategic plan implementation and organizational success. They discovered the existence of association between marketing and firm success. In light with the above consideration, the present study will explore effect of strategy implementation practices on the performance of Rwanda with reference to Britam Insurance Rwanda.

1.1 Objectives of the study

1.1.1 General objective

The general objective of this research was to examine effect of strategic implementation practices on performance of insurance companies in Rwanda on performance of insurance companies in Rwanda with reference to Britam insurance Rwanda.

1.1.2 Specific objectives

- (i) To investigate effect of worker trainings on the performance of Britam insurance Rwanda.
- (ii) To identify effect of leadership on performance of Britam insurance Rwanda
- (iii) To assess effect of communication on performance of Britam insurance in Rwanda.

1.1.3 Research Hypotheses

Ho1: Worker's trainings have a significant effect on performance of Britam insurance Rwanda

Ho2: Leadership has no significant effect on performance of Britam insurance in Rwanda

Ho3: Communication has no significant effect on performance of Britam insurance Rwanda.

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2.1 Empirical Review

2.1.1 Workers Trainings and Performance of Insurance Companies

Globally, Lewa et al (2009) did a survey on relationship between strategic planning and organizational success in education section by employing exploratory design with 195 respondents. The research instrument were open ended and closed ended questions and interview guide to gather evidences from participants. This survey felt that human personnel obtained training and these have ameliorated employee' success and job satisfaction. Therefore, empowerment of human personnel of an institutions has been to ameliorate firm's level of performance.

According to Andaya (2008) who examined the impact of strategy execution on organization performance among Kenyan public institution and the research was conducted descriptively on 146 respondents. While Mbaka and Mugambi (2014) did a research with the aim of assessing contributing factors to effective strategy execution and the study demonstrated a strong correlation between capacity development and organization success. Furthermore, Omboi and Mucai (2011) undertook a survey on determinants affecting strategic execution on learning outcomes in Kenya where the selection of 4312 respondents and questionnaire helped researches to demonstrated that managerial habits and reward are affecting positively strategy plan, However, Obondo and Arasa (2012) assessed the correlation between strategy planning and formulation and the organizational success in Kenya. The work applied a descriptive research design and simple random sampling technique helped researchers to collected information.

2.1.2 Leadership and Organization Performance

A survey done by Jehad et al (2012) who assessed the influence of strategy implementation on institutional success. The study was explorative in nature and using simple random sampling technique to obtain 321 respondents. Data gathered was done using observation methods while information was analyzed using correlation and regression. Aldehayyat (2021) demonstrated that due to managerial capacity are vision career development and can disseminate information on executing guidance's and recognizing the implementation process. The study found that organizational leaders are preserving the power to implement the strategies planned. Mushyoka (2021) argued that an adjustment was an important element to execute organizational strategies. However, the study penetrating that managerial level is connected to their performance and adopted cross-sectional study.

Obango and Arasa (2012) demonstrated the adequate management of institutions had a positively and significant impact on employee's performance due to adequate amelioration of workers participation in all process of strategy implementation. The study focused on strategy formulation and factors that influence appropriate strategic planning implementation to assess how types of management impact effective execution of planned strategies. Konza (2012) examined the correlation between strategy design and organizational success in Tanzania and scholar employed a descriptive methods with a sample size of 456 respondents using questionnaire and interview guide to gather information. Moreover, the study revealed that leadership and culture and guidelines, skills were challenges demonstrated that postponed suitable implementation of strategic planning process.

2.1.3 Communication and Organization Performance

According to Onyango (2012), the most commonly determinants affecting strategy execution were relying on employee encouragement and rewarding system based on the way on how evidences and other crucial factors are disseminated among employees and other stakeholders. This emanate from communication channel and strategies adopted by the company. They are deemed to enhance workers skills, knowledge and competencies. In this regard, another study done by Efendiouglu and Karabulut (2010) felt that communication management processes are more stimulating and improve the effectiveness of companies to implement strategies.

2.2 Research Gap

Past studies such as Njau (2000); Konzi (2012), Onyango (2012) and Mbaka and Mugambi (2013) did not relied on communication, leadership and they were qualitative in nature and researches carried out in various areas of educational, finance such as Turkey, USA, Nigerian, Somalia and Ugandan that may not be made in comparison and emphasized on the methods and sampling techniques.

However, few research were done on effect of the execution of strategic plan on the success of Britmam Insurance in Rwanda. Insurance industries were provided few emphases on the assessment of practices that affect the execution of strategic plan will be designed. The study identified a knowledgeable gap of methods of adopting worker capacity building, leadership or management and the dissemination of information at the Britam Insurance in Rwanda.

3. Materials and Methods

The study used a combination of descriptive and correlation research design, employing both quantitative and qualitative approaches to assess the effect of strategic implementation on the success of Britam Insurance in Kigali, Rwanda. A descriptive and exploratory research design was chosen to explore and describe the associations between variables.

The target population for the study consisted of workers from Britam Insurance branches in Kigali, Rwanda. The researcher selected a sample size of 151 respondents, which included 17 top managers, 50 middle managers, and 85 low managers. Due to the small size of the population, a census sampling method was used to include all available respondents.

Data collection methods involved the use of questionnaires, interview guides, and desk review. Questionnaires were distributed to workers in five Britam Insurance centers in Kigali. Open-ended questions were included in the questionnaire to encourage discussion and obtain in-depth responses. Secondary data from annual reports and financial statements of Britam Insurance were also collected.

The administration of research instruments involved providing the questionnaires to the research participants. The researcher obtained permission from the postgraduate School of Mount Kenya University Rwanda and an acceptance letter from Britam Insurance Company. Respondents were instructed to provide complete responses and not to leave any unanswered questions. The data collection process lasted for four weeks.

To ensure research validity, supervisors and experts in strategic management reviewed the study objectives. Research reliability was assessed through a pre-test on three employees from Sanlam, and a pilot study was conducted on 15 participants. The reliability of the research tools was measured using Cronbach's Alpha.

Data analysis was performed using statistical software. The data were edited, coded, and categorized, and descriptive statistics such as mean and dispersion were used. Correlation and regression analysis were employed to examine the relationships between variables. A regression equation was used to analyze the performance of Britam Insurance Company based on the training given to workers, leadership style used, and communication channels and strategies.

Ethical considerations were considered, with authorization obtained from Mount Kenya University and an ethical committee acceptance letter from Britam Insurance. Participants were informed about the purpose of the study, data privacy measures, and how to preserve confidentiality.

4. Presentation of findings

4.1 Investigating effect of worker trainings on the performance of Britam insurance

Rwanda.

The assessment of effect of worker trainings on the performance of Britam insurance Rwanda. In this point. The range was strongly agreed (5) and strongly disagree (1).

Table 1: Worker Trainings in Britam insurance Rwanda.

worker trainings in Britam insurance Rwanda	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Standard Mean	Standard Deviation
	%	%	%	%	%		
Knowledge of workers	3.0	1.3	11.4	36.9	47.5	2.83	0.98
Mentoring workers	7.2	12.7	4.7	14.0	41.7	3.66	0.81
Creativity and innovation	2.1	3.2	20.3	36.9	37.3	3.16	1.16

Source: Primary Data (2023)

Information on application of Worker Trainings in Britam insurance Rwanda shows d Knowledge of workers (mean of 3.666) was used as a Mentoring worker. In this regard, a Creativity and innovation was found.

Table 2: Correlation Analysis between worker trainings on the performance of Britam insurance Rwanda.

		Knowledge workers	of Mentoring workers	Creativity and innovation
Efficiency	Pearson Correlation		.003	.022
	Sig.(tailed)		.953	.701
	N		149	149
Effectiveness	Pearson Correlation		.035	.206**
	Sig.(2-tailed)		.542	.000
	N		149	149
Customer satisfaction	Pearson Correlation		.013	.047
	Sig.(2-tailed)		.825	.417
	N		149	149

Source: Primary Data (2023)

The correlation analysing indicated insignificant relationship between the application of knowledge of workers and efficiency ($r=0.003$, $sign=0.953$), knowledge of workers used and effectiveness was insignificant (Pearson correlation= 0.003 , $sign=0.542$) and knowledge of workers insignificantly correlated with customer satisfaction ($r=0.013$ and $sign=0.825$). The relationship between mentoring workers and innovation and efficiency show that mentoring workers was statistically insignificant toward effectiveness of Britam insurance company ($r=0.22$, $p\text{-value}=0.701$), knowledge of workers and customer satisfaction ($r=0.047$ and $sign=0.417$).

Insignificant association was established between creativity and innovation and efficiency since the level of significance was more than 0.05 meaning that a variation in creativity and innovation did not lead automatically to creativity and innovation and effectiveness. Contrary to the significant correlation between creativity and innovation and customer satisfaction ($r=0.206$ and $sign=0.000$). This means that the creativity and innovation has led to effective use or customer satisfaction. The company manager specifies, "Britam Insurance Ltd in Rwanda has applied knowledge of workers, mentoring workers and creativity and innovation."

Table 3: Regression coefficients between Trainings of Workers and Efficiency

Model	Unstandardized Coefficients		Standardised Coefficients		t	Sig.
	B	Std. Error	Beta			
(Constant)	3.588	.449			7.994	.000
Knowledge of workers	.002	.072	.002		.026	.979
Mentoring workers	.015	.063	.014		.240	.810
Creativity and innovation	.025	.063	.024		.405	.686

a.Dependent Variable: Efficiency

Source: Primary Data (2023)

Information given show coefficients of knowledge of workers variables r-size effect of performance of insurance companies. The study findings felt that knowledge of workers insignificant affecting efficiency (n=0.002, p-value=0.979). Moreover, mentoring workers were insignificantly affecting efficiency (r=0.014, p-value=0.810). Furthermore, creativity and innovation are insignificant linked with efficiency (b=0.024, p-value=0.686).

Table 4: Regression Coefficients between Trainings of Workers and Effectiveness

Model		Unstandardized Coefficients		Standardized Coefficients		
		B	Std. Error	Beta	t	Sig.
1	Constant	4.682	.360		13.001	.000
	Knowledge of workers	.047	.058	.046	.802	.423
	Mentoring workers	.172	.050	.199	3.419	.001
	Creativity and innovation	.030	.050	.034	.596	.551

a. Dependent Variable: Effectiveness

Information provided shows regression coefficients of workers trainings variables in explaining effectiveness. The study findings felt that knowledge of workers are insignificant affecting effectiveness (b=0.46, p-value=0.423). In addition, mentoring workers were insignificant linked with effectiveness (b=0.034; p-value=0.551), creativity and innovation were insignificant associated with effectiveness (b=0.037; p-value=0.523).

Table 5: Regression Coefficients Training of workers and Customer Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients		
		b	Std. Error	Beta	t	Sig.
1	(Constant)	3.90	.376		10.591	.000
	Knowledge of workers	.011	.061	.011	.183	.855
	Mentoring workers	.042	.052	.048	.804	.422
	Creativity and innovation	.013	.053	.015	.257	.798

a. Dependent Variable: Customer satisfaction

Source: Primary (2023)

Findings demonstrated that regression coefficients of training of workers variables in explaining customer satisfaction. It demonstrated that that knowledge of workers were insignificant affecting customer satisfaction (b=0.011, p-value=0.855) that mentoring workers were insignificantly associated with customer satisfaction (b=0.048, sig=0.422). Creativity and innovation were insignificant in impacting customer satisfaction (b=.015, p-value=0.798).

4.1.2 Identifying effect of leadership on performance of Britam insurance Rwanda

The study assessed ascertained impact of leadership on the success of Britam insurance Rwanda, the research assessed how leadership in Britam insurance Rwanda was applied. The following information provides the answers to this question;

Table 6: Extent to which leadership in Britam insurance Rwanda

Leadership on Britam Insurance Rwanda	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Mean	Std
	%	%	%	%	%		
Vision articulation	0.0	3.0	19.1	28.8	49.2	3.33	.51
Motivating works,	1.3	10.6	27.5	19.9	40.7	4.40	.54
Managing workers	1.7	7.6	6.4	37.3	47.0	4.00	1.26

Source: Primary Data (2023)

Table 6, results demonstrated that vision articulation (mean of 3.33), motivating works with a mean of 4.400, managing workers with a mean of 4.00.

Table 7: Correlation Analysis between leadership on performance of Britam insurance Rwanda.

		Vision articulation	Motivating works	Managing workers
Efficiency	Pearson Correlation	.041	.122*	.123*
	Sig.(2-tailed)	.481	.035	.034
	N	149	149	149
Effectiveness	Pearson Correlation	.009	.077	.025
	Sig.(2-tailed)	.0883	.187	.666
	N	149	149	149
Customer satisfaction	Pearson Correlation	.000	.000	.035
	Sig.(2-tailed)	.988	.988	.552
	N	149	149	149

Source: Primary Data (2023)

Data demonstrated that vision articulation was statistically insignificant with an increase of efficiency ($r=0.041$, $sign=0.0481$). A vision articulation was significant customer satisfaction ($r=0.009$, $p\text{-value}=0.883$), vision articulation statistically significant with effectiveness ($r=0.000$, $sign=0.988$). Therefore, the relationship was associated as is was more than 0.05 suggesting that a change of vision articulation did not increase efficiency customer satisfaction and the vice versa. For vision articulation, the study ascertained that vision articulation is linked with the effectiveness of Britam insurance company ($r=0.122^*$, $sign=0.035$). The study indicated motivating works was statistically insignificant correlated with efficiency ($r=0.007$, $sign=0.988$). It means that that any adjustment at the level of motivating works, did not increase efficiency and the vice versa.

Furthermore, results on managing workers demonstrated that there a significant relationship between efficiency ($r=0.123$, $sign=0.034$). Managing workers is insignificantly correlated

effectiveness ($r=-.025^*$; p value=0.666), managing workers were statistically insignificant associated with customer satisfaction ($r=.035$, $sign=0.552$). The relationship was statistically insignificant established since the significance level is more than 0.05 suggesting that a change in managing workers did not automatically increase efficiency, effectiveness, and customer satisfaction and the vice versa.

Table 8: Leadership and Efficiency of Britam insurance Rwanda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	3.449	.400		8.626	.000
	Vision articulation	.037	.057	.038	.657	.512
	Motivating works,	.143	.059	.140	2.412	.016
	Managing workers	.166	.070	.138	2.364	.019

a. Dependent Variable: Efficiency of Britam insurance Rwanda

Information demonstrated that Vision articulation was insignificantly affecting efficiency of Britam insurance Rwanda ($b=0.038$, p -value = 0.512). It evidenced that variation in vision articulation did not significantly affect Efficiency of Britam insurance Rwanda and vice versa. Results show that motivating works were significantly affecting efficiency of Britam insurance Rwanda ($b=0.140$, $sign =0.016$). Level of significance has been less than 0.05, meaning that adjustment in motivating works affect significantly Efficiency of Britam insurance Rwanda.

Furthermore, results on managing workers felt that it is significantly affecting Efficiency of Britam insurance Rwanda ($b=0.131$, $sign=0.019$). Therefore, the research denoted that managing workers significant affect efficiency of Britam insurance Rwanda and vice versa.

Table 9: Leadership and Effectiveness of Britam insurance Rwanda

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		b		beta		
1	(Constant)	3.449	.400		8.626	.000
	Vision articulation	.037	.057	.038	.657	.512
	Motivating works,	.143	.059	.140	2.412	.016
	Managing workers	.166	.070	.138	2.364	.019

a. Dependent Variable: **Effectiveness of Britam insurance Rwanda**

Source: Primary Data (2023)

Data evidenced that Vision articulation was significantly affecting effectiveness of Britam insurance Rwanda ($b=0.038$, $sign=0.038$). This denotes that a variation in Vision articulation impact significantly effectiveness of Britam insurance Rwanda and vice versa. Results show that motivating works, affect significantly effectiveness of Britam insurance Rwanda ($b=0.140$, $sign =0.016$) therefore, significance level was more than 0.05 implying that a variation in motivating works affect significantly effectiveness of Britam insurance Rwanda. Moreover, results on managing workers felt that it is significantly affecting effectiveness of Britam

insurance Rwanda (b=0.138, sign=0.019). Therefore, it denoted that managing workers significant affect effectiveness of Britam insurance Rwanda and vice versa.

Table 10: Leadership and Customer satisfaction of Britam insurance Rwanda

Model		Unstandardized Coefficients		Standardized Coefficients		t	Sig.
		b	std. Error	beta			
1	(Constant)	4.126	.333			12.383	.000
	Vision articulation	.010	.048	.013		.214	.830
	Motivating works,	.068	.049	.081		1.372	.171
	Managing workers	.034	.058	.035		.587	.558

a. Dependent Variable: **Customer satisfaction of Britam insurance Rwanda**

Source: Primary Data (2023)

Findings demonstrated that vision articulation were insignificantly affecting the customer satisfaction of Britam insurance Rwanda (b=0.081, sign=0.171). This implies that any variation in vision articulation influence significantly customer satisfaction of Britam insurance Rwanda and the vice versa. Results show that motivating works, did not affect significantly customer satisfaction of Britam insurance Rwanda. The managing workers (b=0.035, sign=0.058) was very important in managing workers did not affect significantly customer satisfaction of Britam insurance Rwanda. Therefore, it denoted that managing workers insignificant did not affect customer satisfaction of Britam insurance Rwanda and the vice versa.

4.1.3 Assessing Effect of Communication on Performance of Britam Insurance Rwanda.

The third research objective examined influence of communication on the performance of Britam insurance Rwanda.

Table 11: Application of Communication Practices in Britam Insurance Rwanda.

Communication practices	Strongly Disagree	Disagree	Not Sure	Agree	Strongly Agree	Mean	Sdv
	%	%	%	%	%		
Relationship between workers	37.3	10.2	10.6	27.1	14.8	3.33	1.032
Making decision	30.1	14.4	19.9	11.0	24.6	3.33	1.632
Managing activities	14.4	1.7	5.5	8.1	70.3	2.83	1.169

Source: Primary Data (2023)

Results found that relationship between workers (Mean=3.833) was the assessment that the relationship between workers. Making decision (mean of 3.333), managing activities (mean of 2.833), managing activities (3.333) have been adopted and used by at Britam Insurance companies (stdev of 1.632).

Table 12: Correlation Analysis between communication and performance of Britam insurance Rwanda.

	Relationship between workers	between Making decision	Managing activities	
Efficiency	Pearson Correlation	.052	.045	.080
	Sig.(2-tailed)	.373	.443	.169
	N	149	149	149
Effectiveness	Pearson Correlation	.027	.085	.105
	Sig.(2-tailed)	.646	.145	.071
	N	149	149	149
Customer satisfaction	Pearson Correlation	.031	.041	.013
	Sig.(2-tailed)	.597	.482	.822
	N	149	149	149

Source: Primary Data (2023)

Information indicated a low level of significance between relationship between workers and efficacy ($r=0.052$, $sig=0.373$); relationship between workers, effectiveness($r=.027$, $sig=0.646$), relationship between workers and customer satisfaction ($r=0.031$, $sign=0.597$). Therefore a change in relationship between workers did not increase efficacy, effectiveness, customer satisfaction and vice versa.

The negative and insignificant association has been found making decision and increase of efficacy ($r=0.045$, p value= 0.443). Making decision was insignificantly associated with effectiveness ($r= 0.085$, $sign = 0.145$). Therefore, making decision was negatively insignificant customer satisfaction ($r=0.041$, $sign=0.482$), it means that a change in making decision did not increase efficacy, effectiveness, customer satisfaction and vice versa.

Furthermore, a managing activities was insignificant with efficacy ($b=0.080$, p -value = 0.169), making decision is insignificantly associated toward effectiveness ($r= 0.013$, $sign =0.822$) and there is significantly relationship between making decision and customer satisfaction ($r=0.105$, p -value= 0.071). Therefore, any variation in making decision was insignificant with efficacy, effectiveness, customer satisfaction and vice versa.

Table 13: Communication and Efficiency

Model		Unstandardized Coefficients		Standardized Coefficients		
		b	std. Error	Beta	t	Sig.
1	(Constant)	2.737	.481		5.695	.000
	Relationship between workers	.069	.070	.059	.997	.320
	Making decision	-.041	.058	.043	.719	.473
	Managing activities	.097	.067	.085	1.445	.149

a. Dependent Variable: Efficacy of Britam Insurance

Source: Primary Data (2023)

Data related to relationship between workers and efficacy that relationship between workers significantly affecting efficacy (b=0.059, sign=0.320). Making decision was insignificantly affecting efficacy (b=0.43, sig=0.473). Insignificantly impact was found among managing activities (b=.085; p-value=0.149).

Table 14: Communication and Effectiveness

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		b	std. Error	Beta		
1	(Constant)	4.888	.393		12.448	.000
	Relationship between workers	.039	.057	.040	.678	.498
	Making decision	.070	.047	.088	1.487	.138
	Managing activities	.108	.055	.115	1.973	.049

a. Dependent Variable: Effectiveness of Britam Insurance

Source: Primary Data (2023)

Information given on relationship between workers and effectiveness indicated that relationship between workers was insignificantly affecting effectiveness (b=0.040, sig (0.498). Making decision was not significant in affecting effectiveness (b=0.088, sig=0.138). This information evidenced a positive relationship with effectiveness (b=0.115; p-value=0.049).

Table 15: Communication and Client Satisfaction

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	std. Error	Beta		
1	(Constant)	3.843	.404		9.509	.000
	Relationship between workers	.036	.059	.036	.606	.545
	Making decision	.027	.049	.033	.550	.583
	Managing activities	.015	.056	.015	.260	.795

a. Dependent Variable : Customer Satisfaction

Source: Primary Data (2023)

Findings on the relationship between workers with customer satisfaction demonstrated the relationship between workers was insignificantly affecting customer satisfaction (b=0.036, sig=0.545). Making decision was insignificant with customer satisfaction (B=0.33, sig=0.583). Research did not show the significance between managing activities with customer satisfaction (b=0.015, p-value =0.795).

4.1.4 Relationship between Strategy Implementation and Performance of Insurance Companies in Rwanda

This study demonstrated the correlation for strategic implementation and the success of insurance companies in Rwanda.

Table 16: Relationship between Strategy Implementation and Performance of Insurance Companies in Rwanda.

		Trainings of workers	Leadership	Communication
Efficiency	Pearson Correlation	.854**	.231**	.159**
	Sig.(2-tailed)	.018	.006	.043
	N	149	149	149
Effectiveness	Pearson Correlation	.873**	.085	.105
	Sig.(2-tailed)	.035	.145	.071
	N	149	149	149
Customer satisfaction	Pearson Correlation	.750**	.041	.013
	Sig.(2-tailed)	.036	.482	.822
	N	149	149	149

Source: Primary Data (2023)

Information demonstrated that trainings of workers was statistically correlated with efficacy ($r = 0.231^{***}$, $sig = 0.006$), effectiveness ($r = 1.159^{**}$, $sig = 0.043$), customer satisfaction ($r = 0.174$). Findings felt strong association between with efficacy ($r = 0.274$, $sign = 0.039$), effectiveness ($r = 0.187$, $sign = 0.035$), the leadership with customer satisfaction ($r = 0.324$, $sig = 0.032$). This implies the significance between variables since significance level is less than 0.05 suggesting that adjustment of leadership produce a variation in and performance of Britam insurance. This research performed a multilinear regression for evaluating effects of strategy implementation in Rwanda (trainings of workers, leadership and communication) on the performance of insurance companies in (efficacy, effectiveness, customer satisfaction).

Table 4.1 : Model Summary

Model	R	R Square	Adjusted Square	Std. Error of the Estimate
1	.924 ^a	.853	.851	.38506

a. Predictors (Constant): Performance of Britam Insurance

Source: Primary Data (2023)

Data indicates the R^2 is 0.8530 that the success of Britam insurance was explained on 85.3% meaning the model is very pertinent and accurate for independent variables to affect the Britam success. The changed R^2 was adopted for meeting other measurements in study. The R^2 has been 85.1% for performance of Britam insurance company.

Table 4. 2: ANOVAa

Model		Sum of Squares	Df	Mean Square	of F	Sig.
1	Regression	65.565	3	65.565	442.19	.000 ^b
	Residual	11.269	163	.148		
	Total	76.833	149			

a. Dependent Variable: Performance of Insurance

b. Predictors: (Constant), Training of workers, leadership, communication

Source: Primary Data (2023)

The data on ANOVA Table 4.19, the level of significance was 0.000 that was under 0.005, set up. 190. This implies that null hypothesis argued that capacity building of pertinent and clear impact on performance of Britam insurance company has been not accepted and evidenced positive impact of independent variables.

Table 4.3: Coefficients of Determination

Model	Unstandardized Coefficients		Standardized Coefficients		t	Sig.
	B	Std. Error	Beta			
1(Constant)	2.788	.422			6.607	.000
Trainings of workers	0.752	0.1032	0.152		4.223	.0192
Leadership	0.487	0.3425	0.054		3.723	.0269
Communication	0.545	0.2178	0.116		3.936	.0251

a. Dependent Variable: Performance of Britam Insurance Ltd in Rwanda

Source: Primary Data (2023)

The study shows that all strategic implementation such as trainings of workers, leadership, communication to be constant zero, the effect performance of Britam Insurance Ltd in Rwanda is .0152. Information examined felt that variation in trainings of workers is 0.054 effective strategic implementation,, any adjustment in trainings of workers produce adjustment in performance of Britam Insurance Ltd in Rwanda, while a unit increase in leadership would increase 0.0116 on Performance of Britam Insurance Ltd in Rwanda. This implies that communication is more to increase performance of Britam Insurance Ltd in Rwanda followed by trainings of workers.

4.2 Discussion of Findings

Globally, Lewa et al (2009) did a survey to establish a relationship between strategic planning and the success within education sector by employing exploratory design with 195 respondents. This survey felt that human personnel obtained training and these have ameliorated employee' success and job satisfaction. Therefore, empowerment of human personnel of an institutions has been to ameliorate firm's level of performance. While Mbaka and Mugambi (2014) did a research with the aim of assessing contributing factors to effective strategy execution and the study demonstrated a strong correlation between capacity development and organization success.

A study done by Jehad et al (2012) who assessed the influence of strategy implementation on institutional success. The study was explorative in nature and demonstrated that due to managerial capacity are vision career development and can disseminate information on executing guidance's and recognizing the implementation process. The study found that organizational leaders are preserving the power to implement the strategies planned. Mushyoka (2021) argued that an adjustment was an important element to execute organizational strategies. However, the study penetrating that managerial level is connected to their performance and adopted cross-sectional study.

Konza (2012) examined the correlation between strategy plan and the success of firms in Tanzania and it employed descriptive plan and used 456 respondents using questionnaire and interview guide to gather information. Moreover, the study revealed that leadership and

culture and guidelines, skills were challenges demonstrated that postponed suitable implementation of strategic planning process.

According to Onyango (2012), the most commonly determinants affecting strategy execution are relying on employee encouragement and rewarding system based on the way on how evidences and other crucial factors are disseminated among employees and other stakeholders. This emanate from communication channel and strategies adopted by the company. They are deemed to enhance workers skills, knowledge and competencies. In this regard, another study done by Efendiouglu and Karabulut (2010) felt that communication management processes are more stimulating and improve the effectiveness of companies to implement strategies.

5.1 Conclusion

In conclusion, the first objective employee's get performance-based training of insurance companies in Rwanda, the studied firms had embraced employee training, the firm provided timely feedback after performance appraisals besides encouraging the lower-level employees to further their educational goals. Employees from inside the organisation were sponsored to further their education, and an evaluation of training requirements was carried out in order to find out different kinds of training that each employee would need in order to perform effectively. Employee training significantly affected performance of the insurance firms. In objective three the study concluded that, insurance had decentralized leadership structure that enhanced strategy implementation, managers always consulted employees before making decisions, and there was team spirit among workers besides existence. In objective four this research remarks the communication had substantial influence to the insurance firm success were perceived positively, new employee were oriented effectively after recruitment and that employees had a positive mind set towards organization goals. Employees shared a common worldview about how to implement new policies, and they shared new ideas on a regular basis, employees achieved their goals with minimal supervision, and employees had a positive attitude towards objectives formulated besides the fact that the company had a culture of participatory way of making decisions.

5.2 Recommendations

Based on the results of the study, The research recommends that relying on regression analysis, training had a positive beta coefficient that was significant. Thus, according to the findings of this research, managers and stakeholder setting enough funds to finance to financial success for those strategies. Human personnel in insurance organization should ensure there were adequate workers to execute the planned strategies.

The study showed that organization communication had a positive better that was pertinent. Therefore, the research suggests that communication managers and officers operating in insurance organization in Rwanda should work to increase on previous communication ways to improve the flow of data among workers.

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