

**INFLUENCE OF EMPLOYEE COMMITMENT ON THE
RELATIONSHIP BETWEEN CORPORATE VALUES AND
ORGANIZATIONAL PERFORMANCE OF INSURANCE FIRMS
IN MOMBASA COUNTY**

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DECLARATION

I declare that this project is my original work and has not been presented in any other University or College.

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This project has been submitted for examination with my approval as University Supervisor.

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DEDICATION

The work is dedicated to my beloved family and friends who gave me the necessary moral support and prayers while working on the paper. To the almighty God I say abig thank you for the blessings showered upon me and the courage to accomplish the study.

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ABBREVIATIONS AND ACRONYMS

AKI	Association of Kenya Insurers
CIC	Co-operative Insurance Company
GDP	Gross Domestic Product
IRA	Insurance Regulatory Authority
KISM	Kenya Institute of Surveying and Mapping
RBV	Resource Based View
SPSS	Statistical Package for Social Scientists
VRIN	Valuable, Rare, Imperfectly, Non-Substitutable

ABSTRACT

In order to succeed in an organization as would be the wish of every employee in an organization there is need for high commitment to be present to the organization. Commitment implies the employee to an organization hopes to remain loyal to the organization whilst retaining their membership in a bid to achieve the organizational goals. The study objective was to establish the influence of employee commitment on the relationship between corporate values and organizational performance of Insurance Companies in Mombasa County Kenya. The study was anchored on the Resource Based Theory and Institutional Theory. The research design was descriptive survey and the population was 15 major insurance firms in Mombasa County. A census was used. SPSS was used to conduct correlation and regression analysis. 45 questionnaires were returned which is a response rate of 60% was achieved. The correlation between the study variables was found to be positive and significant. The regression to residual ratio was positive, which meant that the dependent and independent variables used in the study had a significant relationship. The study concluded that the influence of employee commitment on the relationship between corporate values and organizational performance of Insurance Companies in Mombasa County Kenya is positive and significant. The total variation of the dependent variables was explained by 78.7% of the independent variables. The study recommends policy makers in the insurance industry to take note of the moderating effect of employee commitment. Its contribution to the effect of corporate values on organizational performance is significant and should be factored in, in policy making. The study recommends that industry players to make sure that they embed corporate values in the strategies they undertake in their operations. These strategies are geared towards upholding the corporate values in order to enhance performance and growth in the industry. This is because the corporate values have been found to influence the operational performance in the Insurance Industry.

CHAPTER ONE: INTRODUCTION

This chapter covers the context of the study in which the study variables are defined. In view of the study variables, it also covers the state of the insurance sector. The research problem, research objectives and the value of the study are also covered.

1.1 Background of the Study

Organization commitment is the way employees in an organization are loyal to their employer and the way they are engaged in its activities. Affective commitment, normative and continuance commitment are three general dimensions of commitment (Meyer & Allen, 1991). Affective commitment happens when the point of reference is affective towards the organization, when the effects gotten when one leaves the organization are put into consideration then it is referred to as continuance commitment and lastly staying with the company ethically then it is known as normative commitment. Forehand and von Gilmer (1964) describes corporate values as the collection of attributes that vary from one organization to another and hence differentiate firms. Corporate values, Kotter and Heskett (1992), imply fairly established beliefs and behaviors generally contained in a company. Lebars and Euske (2006) define organizational performance as how non-financial and financial objectives of a company are achieved. Consequently, Epstein (2004) asserts that various things must be put into account to be able to achieve financial results that are strong; customers and employees should be satisfied, the individual initiative should be high, innovation should be laced with productivity, systems of rewarding staff and how their performance is measured should be aligned, and there should be strong leadership that is reflective.

The theory of institutions and the theory of resources are the two theories on which this study was based. The resource based theory states that the configuration of capabilities and resources and their subsequent deployment in a firm to perform diverse functions determines their efficacy Helfat and Peteraf (2003). This theory is relevant to the study since for a company to perform well there is need to allocate human resources appropriately. The institution theory shows how the processes through which the structures, which are routines, rules, schemes and norms become set up as reliable guidelines for social behavior (Scott, 2004). The process by which employees understand the corporate values and thereby build commitment is better explained and therefore anchored on this theory.

The study was motivated by the ever increasing globalization and liberalization that have opened up the economy to fierce competition. New laws and regulations have been promulgated, existing ones amended while information technology has transformed the mode and speed of business processes and communications. The corporate values have been revisited and thus the employees' view of their organization has changed (Tumbo, 2012). Insurance firms have been experiencing environmental turbulence such as rapid political, economic, technological and socio-cultural changes.

1.1.1 Employee Commitment

Commitment is taken into account to be psychological immersion of a personal along with his institute through sense of happiness, possession of company goals and being able to settle for challenges. In a bid to achieve strategic goals, an organization should endeavor to have good employees. Who are committed without which this achievement won't be possible (Fugate, et al., 2009).

Excitement and zeal of an employee in performing his work amounts to organizational commitment. The commitment level that employees have to the organization directly affects its performance. A committed workforce will exceed the managerial expectations and will perform their jobs better. In obtaining competitive advantages that are sustainable there is need for an increased output caused by commitment that is on a high level (Ivancevich, 2010).

Turnover, lateness, absenteeism are the withdrawal behaviors that are reduced once employees are committed to the organization. These values have serious consequences for overall organizational performance. It is important to study employee commitment because according to Lo (2009) committed employees are more willing to be able to accept change and less likely will engage in withdrawal behavior. Therefore, these values will greatly affect individuals who are committed and will act as the source of life for the organization; also those employees in the company not commitment fully, their commitment will be directed elsewhere. Employees who over time have developed greater level of commitment are fulfilled and contented with their jobs and organizational changes as a process is continuous and requires all employee support in the hierarchy of the organization.

The basic asset that is readily available to a company is highly motivated employees who utilize maximally their energy and time in organizational goal pursuit and thus are committed. The intellectual capital that they provide is the most important asset for many organizations (Mechanic & Irefin, 2014). More so, committed employees and their collective wellbeing facilitates organizational learning through the so generated social capital. It's so vital for companies to understand the facets that play a vital role or have huge impact in increasing the staff commitment (Hafiz, 2017).

1.1.2 Corporate Values

Formbrum (1990) said corporate values are a major facet of culture in an organization and also differentiate one organization from another because of the powerful influence that it has. Corporate values as a central dimension of corporate culture define the set rules and yardsticks that are used to guide internal integration and the external adaption in organizations. Corporate values in an organization are seen as a principle that guides an organizational internal conduct and relationships with external world. Values give the idea for judgments concerning what's necessary for the organization to achieve its core business. It is therefore assumed that the organizational culture at its core consists of the shared values that members have and which eventually shape the organizational behavior (Metcalte, 2007).

In institutions whether formal or informal these corporate values provide a firm foundation within which the company institutions and value systems are anchored on (Williamson, 2000). Corporate can impart an indirect influence on the outcome of economics in a company since they represent the shared norms and concepts of what is expected and good for the society. These values influence the way people carry out their daily work and thereby impact their decisions and behaviors, in this way the impact is considered direct (Guiso et al. 2006).

1.1.3 Organizational Performance

Organizational performance is result that is obtained after an effort has been put in a firm. Lebars and Euske (2006) define organizational performance as how non-financial and financial objectives of a company are achieved. Also, Epstein (2004) considered that various things must be put into account.

In a bid to be able to achieve financial results that are strong; customers and employees should be satisfied, the individual initiative should be high, innovation should be laced with productivity, systems of rewarding staff and how their performance is measured should be aligned, and there should be strong leadership that is reflective (Epstein, 2004).

Many companies apply the diverse advances to evaluation of performance in their companies since they comprehend how vital regular and continuous evaluation is (Fernandes et al., 2006). Also Behn (1991) asserts that measures in performance help the managers in progress evaluation, activity control, and employee promotion and motivation, budgeting, achieved milestone celebration, improvement and learning in the company amongst many others. Nonetheless, no single measure of performance that is appropriate for all the rest of the facets/measures.

Market conditions, process performance and human performance are measures that go along with organizational performance. These measures are in direct relation to the company's strategy and are important in strategy successful execution. Hence, these are also known as key or critical performance indicators. Lastly, measures can mean tangible things; oftenly recorded in chart accounts like employee headcount, balances of accounts receivables, inventory levels or may mean the intangibles such as knowledge level of skill, innovation and creativity Kaplan and Norton (2001).

1.1.4 Insurance Industry in Kenya

Insurance grants protection from risks that are identified occurring or unearthed in a given period. Insurance as a product is unique because the cost ultimately is unknown till after the coverage period. While its premiums paid are received beforehand.

The contracts from insurance companies give protection against loss or damage to property that arise from vagaries like theft or damage to property, losses that come from interruption in business or losses arising from illnesses or accidents. The main goal of insurance business is risk spreading (AKI, 2011).

Many Kenyans lack the knowledge about insurance products, their value and benefits. This is due to their complexity, how to acquire them, how they are paid in case of a claim and what happens when one fails to pay premiums this has made the penetration to be low (Kiama, 2015). The insurance penetration is at 3% (IRA, 2017).

The industry has continued to grow over the years and has become a major contributor to the GDP of the country. The uptake has been accelerated by the penetration and accessibility of insurance services to the middle income class who invest their disposable income in to insurance policies. Rapid urbanization, giant infrastructural projects, new energy schemes and growing industry has further increased the demand for insurance services (IRA, 2016). In 2017 the number of registered insurance companies stood at 55 and offering various services among them medical, property, accident, education and life. There are 15 major insurance companies operating in Mombasa County.

While environmental turbulence cuts across almost all fields in business, the insurance industry has received much of this impact. International terrorism affecting millions of people and destroying property worth millions, the 2007-2008 post-election violence in Kenya, bank related computer and armed crime (theft) of millions of shilling in Kenya all require insurance compensation. Accordingly the business environment under which insurance companies operates has long term implications on the company's strategic repositioning.

The insurance companies have to constantly reengineer themselves so as to favorably undertake business in line with the changing environmental business parameters for them to effectively remain relevant and sustain their business as per their goals and mission. If this is not done the insurance companies would face a bleak future in terms of future wealth maximization, if the industry's low profitability in the recent past especially in the period as late as 2016 is anything to go by (IRA, 2016). This study will delve into the insurance companies that operate in Mombasa County Kenya as listed in Appendix III.

1.2 Research Problem

Commitment implies the employee to an organization hopes to remain loyal to the organization whilst retaining their membership in a bid to achieve the organizational goals. If this phenomenon is exhibited in the behavior and attitudes of the employees, it can be concluded that the employee is organizationally committed. The willingness to maintain organizational membership and doing business for the sake of achievement of the goals of the organization is what constitutes organizational commitment (Darmawan, 2013). Even though the elements and roles of employees' commitment are not well understood by many managers in the organizations, but the need for any organization to accomplish its strategies and objectives creating employee commitment is very important. To achieve strategic goals becomes difficult if the commitment of employees is not created (Fugate et al, 2009). According to Ivancevich (2010), the level of employee engagement directly influences organizational performance Fiorita et al (2007) said that commitment of employees leads to many benefits namely; decreased absenteeism and turnover for individuals and organizations, increased performance, effectiveness and productivity.

The insurance industry in Kenya has many players. The growth of insurance industry in Kenya is lower than the country's average economic growth. This means that other sectors of the economy are growing faster than insurance. Insurance players in Kenya claim that there is a disconnect between the industry players and the general public (IRA, 2011). The insurance firms operating in Mombasa County also are not left out. Influence of employee commitment on organizational performance for these firms is worth studying. To increase market share and awareness many insurance companies have invested enormously in marketing efforts. In spite of these efforts, the industry faces low performance. This necessitates this study to be done on whether commitment to the organization affects its performance in view of corporate values in the insurance industry in Mombasa County.

Wambugu (2010) looked at the relation between employee commitment & job performance and found out that most staff value their supervisor, their job, career and organization and thence are highly committed. Agusioma and Wanjiku (2014) the study concluded that the organizational culture has a fine influence on performance since it mandates how things are done, the philosophy of the organization, the working environment, the objectives of performance and the stability of organizations. Omukaga (2016) found out that organizational culture directly affects employee behavior and performance. According to the knowledge of the researcher, no study has directly examined the influence of employee engagement on the relationship between company values and organizational performance more so, for insurance companies in Mombasa County. This research would then attempt to bridge this gap by answering a question: what's the influence of employee commitment on the relationship between corporate value and organizational performance for Mombasa County insurance companies?

1.3 Research Objective

The objective of the study was to determine the influence of employee engagement on the relationship between business values and the organizational performance of insurance companies in Mombasa County Kenya.

1.4 Value of the Study

To theory, the study helped benefit the scholars and academic researchers interested in corporate values and ethics. The outcome of the study will help researchers to use established literature as another basis for future field research. The findings will be a basis for future research work.

This study helped the senior managers in the Insurance industry when developing and implementing strategies. When management understands the relationship between corporate values and performance of an organization then they can formulate strategies. These strategies are geared towards upholding the corporate values in order to enhance performance and growth in the industry.

For makers of policy, the findings of this study may be used as a yardstick in policy formulation on corporate values, employee commitment and Kenya's insurance industry organizational performance. For the employees of insurance companies, the study could underscore the areas of management that needs improvement to make sure employee welfare and higher performance is maintained. The study can give employees a chance to propose ways to improve their performance.

CHAPTER TWO: LITERATURE REVIEW

2.1 Introduction

It contains summaries of previous research and their findings in the field of employee commitment, corporate values and organizational performance. It reviews the literature on employee commitment, corporate values and organizational performance. It also reviews the major theories this study is anchored on.

2.2 Theoretical Foundation

The theoretical foundation reviews theories that this study was anchored on. In particular the theories reviewed are Resource Based Theory and Institutional Theory. The review carefully takes into account the scholarly work on the same theories over time.

2.2.1 Resource Based Theory

Here the resources determine the advantage and the overall performance an organization can achieve (Peteraf & Bergen, 2003). Most literature in strategic management usually centers on the quest of competitive advantage (Liao & Hu, 2007). Looking on the presumptions that vital assets would heterogeneously be disseminated crosswise over organizations, and that these contrasts need to be unwavering ultimately, Barney (1991) analyzed the interaction between firm assets and managed aggressive focal point. Four experimental indicators of the possibility for firm assets will produce maintained focused point might be non-substitutability, value, inimitability and rareness.

While analyzing the sources of competitive advantage, the resource based theory adopts two assumptions (Peteraf & Barney, 2003). First, in respect to control of resources, RBV assumes heterogeneity of industry firms or within a group that is strategic. Secondly, there is the assumption that this heterogeneity persists over time since they are used in strategy implementation due to the perfect immobility of resource across firms. Resource uniqueness is a precursor condition which is necessary and contributes to the firm's advantage competitively. The squabble ensues "If all firms in a market have the same stock of resources, no strategy is available to one firm that would not also be available to all other firms in the market" (Cool et al, 2002). This theory is useful for the study in explaining how resources were used in the company to attain competitive advantage.

Priem and Butler (2001) postulated four-prong criticisms which are as follows. They are; (a) RBV represents the same thing, in other words it is tautological (b) different combinations of resources may produce the same value for organizations and hence may not build a advantage competitively (c) this theory is limited in its prescriptive implications and (d) in the argument there is under development in the role of product markets. Nonetheless, Barney (2001) postulated some arguments to counter these. The criticisms are; it is difficult to come across resources which meets the VRIN (Valuable, Rare, Imperfectly, Non-Substitutable) expectations. There is another assumption that firms can make profits in a very competitive market so long as they make good use of resources that are advantageous, but this not usually the case. It does not take into account the Porters industry structure analysis which is equally important. Through proper allocation of resources, employees can practice the corporate values very well and be committed to the organization and hence influence the organizational performance. Wherefore this theory is very relevant to the study.

2.2.2 Institutional Theory

This theory makes people to understand the management and organization practices from a social standpoint rather than from an economic view. Its popularity arose because it could explain organizational behavior that does not follow the rationale of the economy. The institutional theory has explained the reason why managerial innovations were adopted by companies or enhanced diffusion organization wide despite that they are not able to better the effectiveness and efficiency of organizations. The explanation, from this theory, is anchored on the idea that retention and adoption of practices in the organization depend on social pressures to be legitimate and to conform than pressures that are technical that seeks economic performance (Scott, 1995).

Institutional theory better explains how institutions, with behind the scenes logics for action, shape diversity, change and stability in organizations and individuals alike. This theory has various assumptions: institutions have both cultural and material uniqueness, Appended agency: values, interests, assumptions of organizations and individuals are embedded in the logics of the institution (Peteraf & Barney, 2003). This theory helped explain the performance of an organization from the social angle, thus corporate values and organizational commitment.

Greenwood et al. (2002) due to its being accepted widely, the institutional theory has been linked with unending debates on key issues and constructs. The definition of an institution is laced from a realist philosophy to be ambiguous and having shortcomings of being a reliable epithet for research. This ambiguity has made many researchers to lack both methodological and theoretical tenets towards the institutionalization process.

While different researchers doubt if the ethno methodology and school of thought of the institutional theory will provide a micro-sociological foundation that is helpful for the idea of having strong organizations. Drawing on the works of Bourdieu several researchers decide to notice a stronger micro-foundation, others assert that there is no need for micro-level elaboration since the theory has a macro-perspective. Scholars also tend to think that the theory has gone past its proper domain, and it has surpassed its intellectual boundaries (Greenwood & Suddaby, 2006). All the insurance companies are institutions and the interplay of the dynamics therein allows the performance of the organization. Therefore this theory is relevant to the study.

2.3 Corporate Values and Organizational Performance

Fombrun (1990) reputation and the corporate culture create a competitive advantage over other organizations, since not only them being assets in the organization that are not tangible but also they enhance organizational performance. Culture relates positively with reputation. Various research studies have used methodologies and designs it has accounted for 11 to 15% of the total variance thereby leaving the variables (economic) not being able to explain the 89% variation (Roberts & Dowling, 2002).

The link of strength in the culture of the organization and the reliability of its performance depends on how strong the firm's culture is. Also their response to environmental changes and experience is key. When set of routines and frameworks for responding to different environmental signals have been henceforth agreed on, there should be easier incremental adjustments to the routines of the firm (Carroll, 1993).

In the continuum between weak and strong, strong cultures tend to have less variable performance than the organizations with weaker cultures, this holds in stable environments. However, in volatile environments, there may be no sufficient incremental adjustments. This postulates that with reduction of this gamut of variances the cultures that are strong may ease as the volatility of the environment increases and thereby explaining why there are difficulties in response to the environment for firms with strong cultures (Tushman & O'Reilly, 1997)

2.4 Employee Commitment, Corporate Values and Organizational Performance

According to (Sutrisno, 2007) as shown in Europe, America and Japan the organizational culture may be used as a tool for management to attain work ethic, effectiveness, productivity and efficiency. Also Lok and Crawford(2004) as quoted by Abdikadir (2005) asserts that how humans set goals professional or personal, conducting tasks and usage of resources is influenced by organizational culture.

This shows that the organizational value system affects employee behavior and how they conduct their daily work. So to achieve organizational goals it is important to use the organizational culture to make employees deliver and at the same time encourage them as avowed by Darmawan (2013) that the success of an organization is related to organizational culture. In achieving organizational goals there is need for improvement in organizational performance which is necessitated by improvement in motivation and behavior of the human resources which relies on the backbone of organizational culture (Uha, 2010).

Referring to the description above, it can be asserted that increase in performance of employees can be attributed to organizational culture. This was exhibited by early researchers who showed performance is significantly and positively affected by performance (Tobing, 2006, Abdulkadir, 2005). Organizational performance and performance of employees can be improved by the strategic positioning of employee commitment in the organization which is a factor of determining its success and also contributed by organizational cultural factors. The level of commitment of employees to the organization determines how willing they will be to give their energies to achieving their organizational objectives as acknowledged by Hackett, Bycio, and Hausdorf (1994). Employee performance is significantly and positively affected by organizational commitment (Thamrin, 2012).

Previous researches have established that the financial structure, employment policy and management structure as corporate policies are significantly affected by corporate culture (Hirota, Kubo, Miyajima, Hong & Won Park, 2010). It has also been confirmed that the culture and its embedding, contribute to better corporate performance. More studies on related factors are reviewed.

Luigi (2013) studied the value of corporate culture and how they are related to performance of firms. In this study he found that when top managers behave in an ethical manner the firm's performance is strengthened than when they behave unethically. Luigi's study concludes that more than 80% of companies have values that are supposed to inform the behavior of its employees. In conclusion corporate values and the organization performance had no relationship as employees sometimes just claim the advertised values but do not necessarily apply them.

In his study Sorensen (2001) analyzed the benefits of a strong consistent corporate culture from internal core values and norms as being viable in organizational performance. He connects the strong culture to organizational learning when it comes to any changes in the company. He concludes that organizations with strong values are more reliable and consistent in performance although only in stable environments than volatile environments.

Khan (2010) studied how employee performance on the job is affected by the three perspectives of employee commitment (continuance, affective, normative) from employees in the gas and oil sector of Pakistan. These employees were a sample of the public and also the private sectors and were 153 in number. The results showed that the association between job and employee performance was positive. Thus the study opined that managers need to consider the circumstances of employee commitment and its auxiliary factors in a bid to enhance increased employee performance and thereby increased productivity in the organization.

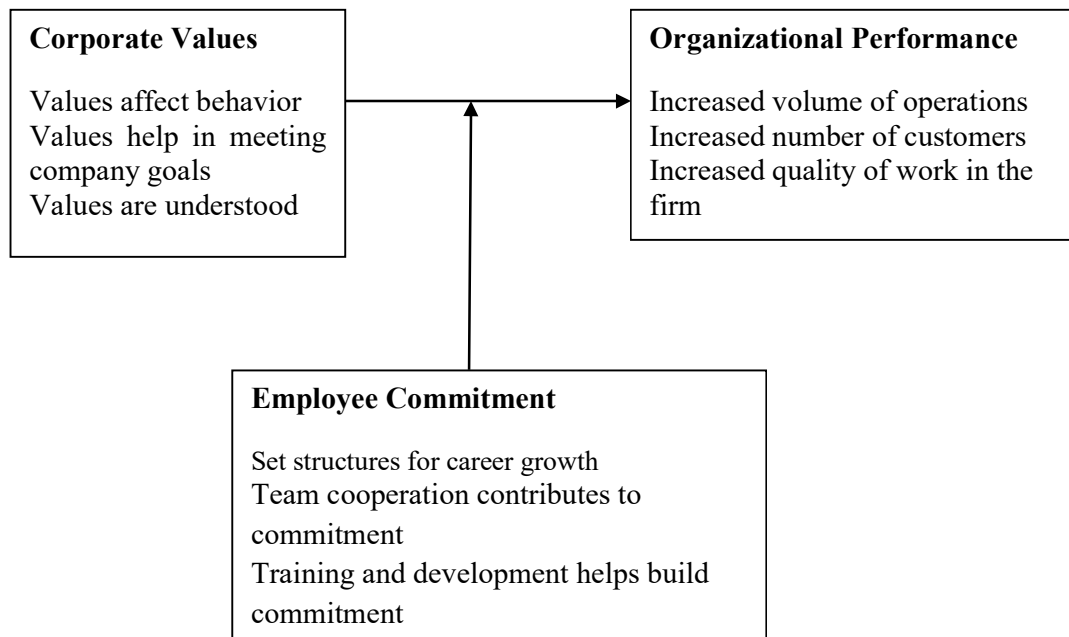
In Islamabad, Pakistan, Habib (2010) researched on the relation of job performance and job satisfaction, and also how employee job attitude and commitment affects performance. The study used a survey on fifteen agencies of advertisement comprising a total of 310 employees in Pakistan. The study established that when organizations have high levels of commitment saddled with good attitudes to work have high job satisfaction in comparison with less inclination to work.

Organizational culture (corporate values), how one is committed to the organization and performance of the firm are closely intertwined and helps the organization being successful by achieving its goals and objectives. This has been shown in the service provision industry both business and public firms in the insurance industry.

This study will explore these three concepts to check whether there is any relation between them in the insurance industry in Mombasa County. Hence, the study wishes to determine how organizational commitment, performance of employees and organizational culture are related.

2.5 Conceptual Framework

A mix of positive and strong values that constitutes an effectual organizational culture changes the employees to behave consistently with the values of the organization (Flamholtz& Randle,2011). When the employees have shared goals and strategies are laid down to be achieved in the organization. According to Hartenell (2011) effective organizational culture shapes employee attitudes to be committed to performance which then improves overall performance in the organization.



Independent Variable Moderating Variable Dependent Variable

Figure 2.1 Conceptual Framework

2.6 Summary of Empirical Studies and Research Gaps

According to Barney, (1991) the resources that enables a firm to compete favorably are firms capabilities, internal processes, knowledge expertise, and attributes. For firms to favorably compete in the business environment then they have to adopt unique strategies that out do the competitors. This is according to the resource based theorem. The institutional theory asserts an up and coming view of sociology and organization theory, looking for cultural and cognitive elucidation of organizational and social facts by taking into account the features of particular facets of analysis which may not be shrunk to direct results of motives and attributes of individuals Powell and DiMaggio (1991).

Previous researches have established that management structure, employment policy and financial structure as corporate policies are affected by corporate culture to a large extent (Hirota, Kubo & Miyajima, 2007). Also it has been authenticated that culture and what it entails adds to better performance corporately. Luigi (2013) studied the value of corporate culture and how they are related to performance of firms. In this study he found that when top managers behave in an ethical manner the firm's performance is strengthened than when they behave unethically. Tewodros (2013) explored the successful strategies used by corporate groups to establish effective organizational cultures that in the long run improve performance. This study will use a case study research design, correlation and regression analysis to ascertain which direction the dependent and the independent variables follows and their nature too.

CHAPTER THREE: RESEARCH METHODOLOGY

3.1 Introduction

The methodology of research is defined by Kothari (2004) as a tactical way to solve a research problem. The techniques used in this study are discussed extensively. These techniques are research design, data collection, presentation and data analysis tools.

3.2 Research Design

In Cooper and Schindler (2011) study design is defined as comprehensive component that strategizes the means used to collect and analyze data and that must be aligned with the study objectives. The research design of the study was a case study. A case study method allows gaining of holistic and contextual details.

This study utilized a descriptive survey. The descriptive survey helps bring about a deeper insight and better understanding of the challenge faced by employees. These challenges are in regards to the corporate values of the organization, employee commitment and how this affects their performance (Trochim, 2006).

3.3 Population of the Study

A study population consists of events, people and objects that comprise a larger known whole. The population is defined by Mugenda and Mugenda(2003) as the total sum of all members, objects or subjects in accordance with previous conditions. Therefore, the population is the collection of all entities that fulfill a particular condition of study. The study used an insurance company census in Mombasa County.

According to the IRA (2017) there are 15 major insurance firms as listed in Appendix III. This study used these fifteen companies which will constitute the population. The staff in these firms was the respondents.

3.4 Data Collection

Primary data have been used for the study. This was collected by handing out questionnaires to respondents and the method of drop and pick was also used later. Email options were also explored. This is due to the small sample size that requires the highest success rate.

The questionnaires contained close ended questionnaires with a 5 point Likert scale. Variables had different sections of the questionnaire containing questions that measure it. Part A contains the respondents' general information, Part B contains employee commitment, Part C contains the organization corporate values and finally Part D contains organizational performance.

3.5 Data Analysis

For accuracy, consistency and redundancy, the data collected was verified. For data analysis, SPSS was used. Regression Analysis helped to link independent and dependent variables. The nature of the variables relationships was determined through correlation analysis. Analysis of moderation was carried out using regression with both the independent variable and the moderating variable with scale data (Faraway, 2002). Tables were used in data presentation because of their ability to bring up a relative form to the otherwise abstract nature of results. Means, frequencies, standard deviation and percentages were computed.

The Regression Model was

$$Y = \alpha + \beta_1 X_1 + \beta_2 X_2 + \beta_3 X_1 * X_2 + \varepsilon$$

Where

Y = Organizational Performance α = the constant term

x_1 = Corporate Values $\beta_1; \beta_2$ = coefficients

x_2 = Employee Commitment ε = Error term

$x_1 * x_2$ = The moderating effect of corporate values and employee commitment

CHAPTER FOUR: DATA ANALYSIS, RESULTS AND DISCUSSIONS

4.1 Introduction

This chapter provides data analysis; the results are thus obtained and also the discussions. Standard deviations, means, percentages and frequencies with the help of tables were used to present the data. The regression analysis and correlation of the data was analyzed and subsequently.

4.2 Response Rate

The study focused on a sample of 15 insurance companies. However, the answers were obtained from 9 companies which represent a response rate of 60 percent. Responses from 6 firms were not obtained which represents 40%. This is shown in Figure 4.1.

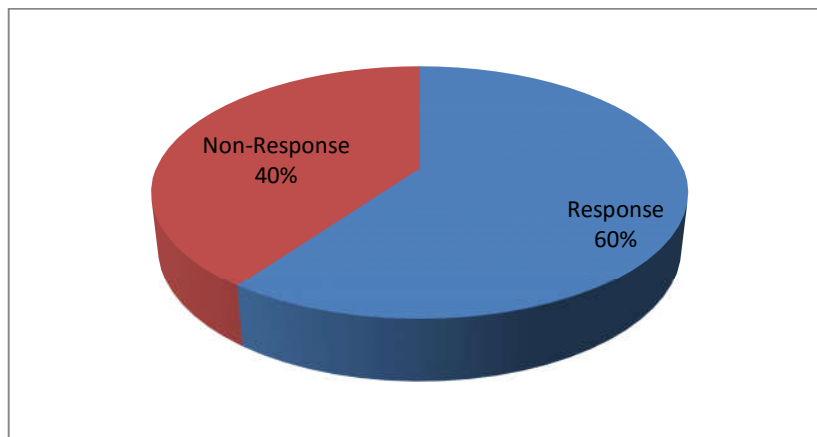


Figure 4.1 Response Rate

4.3 General Information

Interviewees were asked to state their job and work experience in the insurance companies in which they work. It was important to get this kind of information. It helped the researcher in analysis and also understanding responses.

4.3.1 Work Position

Responses on the work position were necessary for the study. The responses were as shown in Table 4.1. Under the work position of the respondents, out of the 45 questionnaires filled and returned, the junior staff were 7 which represents 15.6% also the supervisors were 7 which represents 15.6% too.

Table 4.1 Work Position

Work Position	Frequency	Percent
Junior Staff	7	15.6
Supervisor	7	15.6
Underwriters	16	35.6
Managers	15	33.3
Total	45	100.0

The underwriters were the majority, 16 in number which is 35.6% of the total which were closely followed by managers who were 15 in number representing 33.3% as shown in Table 4.1. This mix of respondents blends well with the study objective. The underwriters are well versed with the happenings in the insurance industry.

4.3.2 Work Experience

In addition, respondents were asked to show their work experience in the insurance. The answers were tabled in Table 4.2. Those with less than a year were 10, 22.2 percent of the total number of respondents, those with 1- 5 years of experience were 9 which represent 20.0%, and those with 5-10 years' experience were 11 which represent 24.4% of the total respondents.

Table 4.2 Work Experience

Work Experience	Frequency	Percent
Less than one year	10	22.2
1 to 5 years	9	20.0
5 to 10 years	11	24.4
More than 10 years	15	33.3
Total	45	100.0

Source: Primary Data, 2018

Those with more than 10 years were 15 which represents 33.3% and hence the majority. Therefore it can be inferred that most respondents had 5 years and more experience and hence could fill the questionnaire contents well and satisfactorily. As the more years an employee has worked in a company the well placed they are in understanding the intricacies involved in the industry.

4.4 Employee Commitment, Corporate Values and Organizational Performance

The mean and standard deviation for the study variables calculated on the basis of the questionnaire responses. This was done for employee commitment and corporate values. Also organizational performance mean and standard deviation was done.

4.4.1 Employee Commitment

The respondents were presented statements in the questionnaire regarding the degree of how they agree or disagree on issues of employee commitment using a Likert Scale from 1 to 5, the values of which were explained in the questionnaire. Mean answers were compiled from the largest to the smallest and their corresponding standard deviations. The results shown in Table 4.3.

Table 4.3 Employee Commitment

Employee Commitment	Mean	Std. Deviation
Set structures	4.89	.318
Team cooperation	4.22	1.241
Company success through commitment	4.22	.795
Own up challenges	4.11	.318
Training	4.11	1.210
Corporate values	4.00	.674
Cohesion	3.89	.573
Leadership and management style.	3.44	1.271
Redesigning of jobs	3.22	1.146
Work environment	3.22	1.330
Salary	2.33	1.261
Overall Mean	3.79	

As shown in Table 4.3 organization has set structures for career growth even had the highest mean of 4.89, which meant that the interviewees agreed strongly on the presence of structures and the standard deviation of 0.318, the least implied that the answers were less diverse and homogeneous and closest to the overall mean. The level of team cooperation exhibited within the organization is a contributor to my commitment and the degree to which the company has been successful in the industry influences my commitment also had the second highest joint mean of 4.22 suggesting that these two factors were generally agreed by the people surveyed.

However, the standard deviation was 1.241 and 0.795 respectively. Employees own up organizational challenges and I lean to commit myself more to the institution when the organization periodically carries out some level of training and development jointly had the fourth highest mean of 4.11 which implies the respondents agreed on this. However a look at the standard deviation, employees own up organization challenges had a value of 0.318 which was the least implying that the responses were less varied and homogenous and closest to the overall mean.

I lean to commit myself more to the institution had a standard deviation of 1.210. My commitment to this organization can to some extent be attributed to the corporate values had the sixth largest mean of 4.00 which corresponds to agreement on the Likert scale and the standard deviation of 0.674 was the third smallest implying it was the third nearest to the overall mean. There is cohesion and smooth workflow in the organization had a mean of 3.89 which is near 4 implying the organization had cohesion and smooth workflow. The standard deviation of 0.573 was the second smallest and therefore the second closest to the total average. My commitment level to the organization is influenced by the leadership and management style had the mean of 3.44 implying the respondents were neutral on this factor.

The standard deviation of 1.271 was the second largest. Redesigning of my job by the organization in any particular has had or would if done have an impact on my commitment and my working environment has an influence on how much I am committed to the organization had a the second least mean of 3.22 implying the respondents were neutral on these two factors. The corresponding standard deviation was 1.146 and 1.330 (the largest) implying that the responses were highly varied and not homogenous, the value is also the farthest from the overall mean.

Finally, my employer's salary has an effect upon level of commitment least mean of 2.33 implying that the respondents disagreed on this factor. Its corresponding standard deviation was 1.261. The overall mean was 3.79, which is close to 4, which means that the people surveyed decided that employees should be involved in the organizations (insurance companies).

4.4.2 Corporate Values

The respondents were presented statements in the questionnaire on the level of their direct association on corporate values using a Likert Scale from 1 to 5, the values of which were explained in the questionnaire. The mean of the responses was tabulated in descending order with their corresponding standard deviations. The findings are shown in Table 4.4

Table 4.4 Corporate Values

Corporate Values	Mean	Std. Deviation
The corporate values relevant at work	5.00	.000
The corporate values aid company success.	4.89	.318
Corporate values are discussed	4.89	.318
The corporate values helps in achievement of company goals	4.78	.420
Presence of statement of corporate values	4.67	.477
The corporate values influence actions	4.33	.826
The overall organization behavior reflects the corporate values	4.22	.420
Overall Mean	4.68	

As shown in Table 4.4, the corporate values at my place of work are relevant to my daily deliverables with an average of 5.00 (the highest) which means that the respondents agreed strongly on the relevance of corporate values to daily deliverables. The standard deviation of 0.00 was the smallest, closest to the overall mean, the answers were purely homogeneous. The corporate values aid in making the company succeed and corporate values are discussed and referred to our organization had the second highest mean of 4.89 in common, showing that the respondents agreed strongly on these two factors.

They also had a standard deviation of 0.318, the 2nd smallest and 2nd closest to the overall mean. The corporate values are understood and aids in achieving the company goals had the fourth largest mean of 4.78 this implies that the respondents agreed strongly on this. The 4.20 standard deviation was the third- largest. The organization has a statement of corporate values that I can relate my actions to, had the fifth largest average of 4.67 implying that the respondents agreed strongly on the relationship between actions and corporate values. The corresponding standard deviation was the second greatest of 0.477. The second smallest mean of 4.33 was the influence of company values on actions, decisions or thinking at work had the second lowest average of 4.33, which implied that the respondents agreed somewhat.

Nonetheless, the corresponding standard deviation of 0.826 become the largest, farthest from the overall suggest and additionally displaying that the responses were notably various and now not homogenous. The overall company behavior displays the corporate values had the least mean of 4.22 showing that the respondents agreed somewhat to this thing. The corresponding popular deviation was 0.420. The overall mean changed into 4.68 which show that the respondents strongly agreed on the presence of corporate values in influencing the organizational performance.

4.4.3 Organizational Performance

The respondents were presented statements in the questionnaire with regards to organizational performance as a result of sound corporate values and organizational commitment at their workplaces using a Likert Scale from 1 to 5, the values of which were explained in the questionnaire. Mean answers were compiled from the largest to the smallest and their corresponding standard deviations. The results were as tabulated in Table 4.5

Table 4.5 Organizational Performance

Organizational Performance	Mean	Std. Deviation
The quality and quantity of work	5.00	.000
Absenteeism levels	4.78	.420
There has been an improved positive attitude	4.67	.477
Corporate values as a motivator	4.33	.477
Level of turnover in the organization	4.22	.795
Degree to which safety practices are observed by the employees	4.00	.826
The degree to which employees feel stressed by their job	3.56	1.078
Overall Mean	4.37	

As shown in Table 4.5, the quality and quantity of work that I produced depends to a certain extent on my commitment was an average of 5.00 (the highest), which means that the respondents said that the amount of work depends on commitment to a very large extent.

The standard deviation of 0.00 was the smallest, closest to the overall mean, the answers were purely homogeneous. The level of absenteeism shown in the organization is hugely ascribed to the extent that employees are committed to their work with the second highest average of 4.78, which the respondents attributed to a large degree.

The second smallest standard deviation was 0.420(second closest to the overall mean). There was an improved positive attitude to the work required by the company values with the third largest average of 4.67, which was attributed to a very large extent by the respondents. The standard deviation of 0.477 was the third smallest. Corporate values have acted as a motivator towards organizational performance had a mean of 4.33 implying that to a great extent corporate values motivated organizational performance. Also, the standard deviation of 0.477 was the third smallest. The level of turnover in the organization can be attributed to the level of commitment of the employees had an average of 4.22, which means that employee commitment is attributed to a large extent to turnover. The corresponding standard deviation of 0.795 was the third largest, third lower than the total mean. The degree to which safety practices are observed by the employees in my organization can be attributed to their degree of commitment to the organization had a mean of 4.00, showing that to a great extent the organization practices this. The standard deviation of 0.826 was the second largest (2nd lower than the total mean).

Extent to which employees feel stressed by their job is as to some extent. Their commitment to the work and organization as a whole had a mean of 3.56, implying that the statement is true to a large extent. The standard deviation of 1.078 is the biggest, which means that the answers were highly varied and non-homogeneous.

4.5 Correlation Analysis

The correlation analysis was carried out to determine the degree(strength) of the relation between the variables of the study. The Pearson correlation coefficient was analyzed to measure the strength of the linear relationship between the variables. The results were shown in table 4.6.

Table 4.6 Correlation Analysis

		Employee Commitment	Corporate Values	Organizational Performance
Employee Commitment	Pearson Correlation	1	.414**	.498**
	Sig. (2- tailed)		.005	.001
	N	45	45	45
Corporate Values	Pearson Correlation	.414**	1	.873**
	Sig. (2- tailed)	.005		.000
	N	45	45	45
Organizational Performance	Pearson Correlation	.498**	.873**	1
	Sig. (2- tailed)	.001	.000	
	N	45	45	45

** . Correlation is significant at the 0.01 level (2-tailed).

The following results are shown in Table 4.6. The correlation between employee engagement and organizational performance was positive with a Pearson correlation value of 0.498. It was also important because the value was $0.001 < 0.01$ at 99 percent.

This means that an increase in the commitment of employees results in an increase in the organizational performance. The correlation between corporate values and organizational performance was positive with a Pearson correlation value of 0.873 and significant since the value was 99 percent $0.000 < 0.01$. This means that the proper implementation of corporate value leads to an increase in the performance of organizations. The correlation between employee commitment and corporate values was positive with the Pearson Correlation value of 0.414 and significant at 99 percent since the value of $0.005 < 0.01$. This shows that employee commitment influences corporate values towards organizational performance.

4.6 Regression Analysis of the Study Variables

Regression analysis was done, first for corporate values and organizational performance. Secondly regression between corporate values employee commitment and organizational performance was conducted. These are presented sequentially as in the following sections.

4.6.1 Corporate Values and Organizational Performance

Table 4.7 shows the corporate values and organizational performance model summary. This was done in accordance with the aim of studying the relationship between corporate values and organizational performance.

Table 4.7 Model Summary Corporate Values and Organizational Performance

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.873 ^a	.763	.757	.20440

a. Predictors: (Constant), Corporate Values

In Table 4.7, the R- square value indicates that 76.3% of the total variance of organizational performance is explained by the model. R is at 87.3% which shows the degree of interaction between the corporate values and organizational performance. This shows that 23.7% of the variation of organizational performance the model cannot be explained. Variance analysis was also calculated and analyzed.

Table 4. 8 ANOVA for Corporate Values and Organizational Performance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.777	1	5.777	138.271	.000 ^b
Residual	1.797	43	.042		
Total	7.574	44			

a. Dependent Variable: Organizational Performance
b. Predictors: (Constant), Corporate Values

Table 4.8 shows that the regression to residual ratio is positive; there is a significant relationship between the independent and dependent variables in the study. Table 4.8, corporate values affect organizational performance for the selected Insurance firms in Mombasa County since $0.000 < 0.01$ at 5% level of significance. Also the F-calculated was 138.271 and the F-critical at (1, 43) degrees of freedom was 4.07, showing significance since $138.271 > 4.07$ at 5% level of significance. The co-efficients of the model are shown Table 4.9.

Table 4.9 Co-efficients of the Model of Corporate Values and Operational Performance

Model	Unstandardized Coefficients B	Standardized Coefficients Std. Error	t Beta	Sig.	Model
(Constant)	-1.384	.490		-2.826	.007
Corporate Values(X ₁)	1.228	.104	.873	11.759	.000

a. Dependent Variable: Organizational Performance

Source: Primary Data, 2018

From Table 4.9 the regression model is as follows

$$Y = -1.384 + 1.228x_1$$

When the corporate values are all zero, the organizational performance is -1.384.

When corporate values increase by one unit, the organizational performance increases by 1.228 units. This shows that one unit increases in another unit.

4.6.2 Employee Commitment, Corporate Values and Organizational Performance

Table 4.10 shows the model summary for influence of employee commitment on the relationship between corporate values and organizational performance. This was done in line with the study objective of finding the relationship between corporate values and organizational performance

Table 4. 10 Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.887 ^a	.787	.771	.19847
a. Predictors: (Constant), Employee Commitment and Corporate Values, Corporate Values, Employee Commitment				

In Table 4.10, the R- square value indicates that 78.7% of the complete variance in organizational performance is addressed by the model with the moderating role of employee commitment. R is at 88.7% which shows the degree of interaction between the study variables. This shows that the model cannot explain 21.3% of the variability in organizational performance. Even with the moderating role of employee commitment. Variance analysis was shown in Table 4.11

Table 4. 11 Analysis of Variance

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	5.959	3	1.986	50.424	.000 ^b
Residual	1.615	41	.039		
Total	7.574	44			
a. Dependent Variable: Organizational Performance					
b. Predictors: (Constant), Employee Commitment and Corporate Values, Corporate Values, Employee Commitment					

Table 4.11 shows that the regression to residual ratio is positive; there is a significant relationship between the independent and dependent variables in the study. Table 4.11 the moderating role of employee commitment affected the relation betwixt corporate values & organizational performance.

This is for the selected Insurance firms in Mombasa County since $0.000 < 0.01$ at 1% level of significance. Also the F-calculated was 50.424 and the F-critical at (3, 41) degrees of freedom was 2.83, showing significance since $50.424 > 2.83$ at 5% level of significance. The co-efficients of the model was also tabulated in Table 4.12.

Table 4. 12 Coefficients of the Model

Model	Unstandardized Coefficients		Standardized Coefficients Beta	t	Sig.
	B	Std. Error			
(Constant)	-2.188	.629		-3.481	.001
Corporate Values(X_1)	1.141	.112	.812	10.143	.000
Employee Commitment (X_2)	.318	.148	.179	2.144	.038
Employee commitment and Corporate Values(X_1X_2)	.017	.030	.044	.557	.580

a. Dependent Variable: Organizational Performance

From the Table 4.12, the Regression Model becomes

$$Y = -2.188 + 0.141X_1 + 0.318X_2 + 0.017X_1X_2$$

With the absence of all variables, the organizational performance is -2.188. When corporate values increase in organizational performance by one unit up to 0.141. When employee commitment increases by one unit, the performance of the organization increases by 0.318. When the moderating effect of employee commitment and company values increases by one unit, the performance of the organization increases by 0.017. The moderating effect has a positive but insignificant influence with a p value of 0.580.

4.7 Discussion of Findings

The mean and standard deviation of the research variables was calculated on the basis of the questionnaire reactions. These calculations were done for employee commitment and corporate values and operational performance. The overall mean for the employee's commitment was 3.79, which is close to 4, which implies that the respondents agreed on the presence of the employee's commitment in the organizations. Findings which are in line with Habib(2010) and Khan(2010) who have linked employee commitment to organizational performance. The overall mean for corporate values was 4.68 which show that the respondents strongly agreed on the presence of corporate values in influencing the organizational performance. This is in line with Luigi (2013) who found out that corporate values affected organizational performance. The overall mean of operational performance was 4.37 implies that to a great extent corporate values influence organizational performance with the moderating effect of employee commitment.

The correlation analysis was conducted to determine the degree (strength) of the relationship between the study variables. In order to measure the strength of the linear relationship between the variables, the Pearson correlation coefficient was analysed. The correlation between corporate values and organizational performance was positive at a Pearson Correlation value of 0.873 and significant at a meaning level of 99 percent since the value was $0.000 < 0.01$. This implies that proper implementation of corporate value leads to an increase in business performance. The correlation between the commitment of employees and corporate values was positive with the Pearson Correlation value of 0.414 and significant since the value was $0.005 < 0.01$ at 99 percent. This shows that the commitment of employees impacts the relationship between corporate and organizational values as established by Thamrin (2012).

The interaction between the values of the company and operational performance was positive and significant. Corporate values accounted for 76.3% of the variation. The moderating variable was also found to have a positive effect on the relationship between company values and operational performance and the relationship is significant. With the moderating effect the variables contributed to 78.7% of the variation. This is in line with Abdikadir (2005) who established the same results.

4.8 Chapter Summary

The response rate was found to be 60%. The general information of the respondents were calculated and tabulated. Further the mean and standard deviation for the study variables was calculated. This was done for employee commitment and corporate values and operational performance. Corporate values positive and significant relationships with operational performance were found. Even the moderating variable was found to influence the relationship between corporate values and operational performance positively but the relationship is insignificant.

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter provides a summary of the research findings, conclusions and recommendations for further study. This chapter is based on the results and results of Chapter 4. This is the last section of this study.

5.2 Summary of the Findings

The sample of this research was 15 insurance firms, 60% response rate was obtained which was deemed fit for the study. The junior staff was 7(15.6%), same as supervisors. The underwriters were the majority, 16(35.6%) and managers 15(33.3%). This mix of respondents blends well with the study objective. On work experience, majority 26(57.7%) which can be inferred that most respondents had 5 years and more experience and hence could fill the questionnaire contents well and satisfactorily.

The overall mean was for employee commitment was 3.79 on the Likert scale, which was close to 4, implying that the respondents agreed on the presence of the employee commitment in the organizations (insurance companies). Findings which are in line with Habib (2010) and Khan (2010) who have linked employee commitment to organizational performance. The overall mean for corporate values was 4.68 which show that the interviewees strongly agreed on the presence of corporate values in influencing the organizational performance. This is in line with Luigi (2013) who found out that corporate values affected organizational performance.

The overall mean of operational performance was 4.37. The correlation between the study variables was positive and meaningful. The regression to residual ratio is positive; there is a significant relationship between the independent and dependent variables in the study.

5.3 Conclusion

The study showed that the independent and dependent variables of the study are related. The study can surmise that the influence of employee engagement on the relationship between corporate and organizational values of insurance companies in Mombasa County Kenya is positive and significant. The study also concludes that 21.3 percent of the total variation in organizational performance could not be addressed by the values of the company and employees commitment.

The study can also conclude that the moderating variable increased the variation of the operational performance. This was shown in the Table 4.10 where the variation rose to 78.7% from 76.3% in Table 4.7. The increase in variation is due to the fact that employee commitment as a variable itself affects operational performance.

5.4 Recommendations

The research recommends insurance policy- makers to take note of the moderating effect of employee commitment. Its contribution to the effect of corporate values on organizational performance is significant and should be factored in. This should be done especially in policy making. The study recommends that industry players to make sure that they embed corporate values in the strategies they undertake in their operations. These strategies are geared towards upholding the corporate values in order to enhance performance and growth in the industry. This is because the corporate values have been found to influence the operational performance in the Insurance Industry.

5.5 Suggestion for Further Study

The research proposes studies to be carried out throughout the region and compares the results. The study can also be replicated with other industry players. It would be interesting to find out how in other economies the results of the same study would be.

The research suggests that its vital to establish 21.3% of the factors which influence the organizational performance of insurance firms that operate in the county of Mombasa but were not shown in this regression model. This will enhance conclusive determination of the factors. When the factors are determined conclusively then the scholars, policy makers and industry players may find benefit in the studies hence conducted.

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APPENDICES

Appendix I: The Introduction Letter



**UNIVERSITY OF NAIROBI
COLLEGE OF HUMANITIES AND SOCIAL SCIENCES
SCHOOL OF BUSINESS
DEPARTMENT OF MANAGEMENT SCIENCE**

Telephone: 4184160/1-5 Ext. 220
Email: commerce@uonbi.ac.ke

P.O. Box 30197
Nairobi, Kenya

13th September, 2018

TO WHOM IT MAY CONCERN

RE: INTRODUCTION LETTER

This is to certify that ANNE LANGAT (REG. NO. D61/78005/2015) is a bona fide student of the University of Nairobi, pursuing a degree in Masters of Business Administration (MBA).

As part of the fulfillment of the requirement of the course, she is undertaking a study titled *"INFLUENCE OF EMPLOYEE COMMITMENT ON THE RELATIONSHIP BETWEEN CORPORATE VALUES AND PERFORMANCE OF INSURANCE FIRMS IN MOMBASA COUNTY."*

You have been selected as one of the respondents in the study. The purpose of this letter therefore, is to kindly request you to assist and facilitate in carrying out the study in your organization by answering the questions in the attached questionnaire.

Data and information obtained through this exercise is purely for academic purpose and will be treated with utmost confidentiality. In case of any questions or clarifications, she can be reached on 0723786496 or langatann@yahoo.com.

Your assistance and cooperation will be highly appreciated. Thank you very much in advance.

Yours Faithfully,

A handwritten signature in black ink, appearing to read 'Stephen Odoek'.

**Dr. Stephen Odoek,
Coordinator, School of Business, Mombasa Campus**



Appendix II: Questionnaire

Please tick (√) the box that matches your answer to the questions and give the answers in the spaces provided as appropriate.

Part A: General Information

1. Indicate your working position at the company

Junior Staff []

Supervisors []

Underwriters []

Managers []

2. For how long have you been working in the company?

Less than one year []

1 to 5 years []

5 to 10 years []

More than 10 years []

Part B: Employee Commitment

3. Using a scale of 1 to 5 where 1=disagree strongly, 2=disagree somewhat, 3=neutral, 4=agree somewhat and 5=agree strongly, is the following true relating to employee commitment at the workplace. Tick (√) where appropriate.

Employee Commitment	1	2	3	4	5
The organization has set structures for career growth					
Employees own up organizational challenges					
There is cohesion and smooth workflow in the organization					
The salary I am given by my employer has an impact on my level of commitment.					
The degree to which the company has been successful in the industry influences my commitment					

I tend to be more committed to the organization when the organization periodically carries out some level of training and development					
My commitment level to the organization is influenced by the leadership and management style.					
My working environment has an influence on how much I am committed to the organization.					
The level of team cooperation exhibited within the organization is a contributor to my commitment.					
My commitment to this organization can to some extent be attributed to the corporate values.					
Redesigning of my job by the organization in any particular has had or would if done have an impact on my commitment					

Part C: Corporate Values

4. Using a scale of 1 to 5 where 1=disagree strongly, 2=disagree somewhat, 3=neutral, 4=agree somewhat and 5=agree strongly, is the following true relating to corporate values at my work place. Tick (√) where appropriate.

Corporate Values	1	2	3	4	5
The organization has a statement of corporate values that I can relate my actions to					
Corporate values are discussed and referred to our organization					
The corporate values at my work place are relevant to my daily deliverables					
The corporate values are understood and aids in achieving the company goals					
The corporate values influence actions, choices or thinking at work					
The overall organization behavior reflects the corporate values					
The corporate values aid in making the company succeed.					

Part D: Organizational Performance

5. Answer appropriately with regards to organizational performance as a result of sound corporate values and organizational commitment at your workplace(Cross appropriately [X]. 1= Not at all, 2= little extent, 3= Moderate extent, 4= Great extent, 5= Very great extent

Organizational Performance	1	2	3	4	5
The level of turnover in the organization can be attributed to the level of commitment of the employees					
The quality and quantity of work I produced to an extent depends on my commitment.					
Corporate values have acted as a motivator towards organizational performance					
Absenteeism levels exhibited within the organization is highly attributed to the extent to which employees are committed to their job.					
The degree to which safety practices are observed by the employees in my organization can be attributed to their degree of commitment to the organization.					
The degree to which employees feel stressed by their job is as to some extent a result of their commitment to the job and organization as a whole.					
There has been an improved positive attitude towards work necessitated by the corporate values					

Thank you

Appendix III: Insurance Companies in Mombasa County

1. CIC General Insurance Ltd
2. Jubilee Insurance
3. Sanlam Kenya
4. Britam Insurance
5. Liberty Insurance
6. Amaco Insurance
7. Kenya Orient Insurance Ltd
8. Xplico Insurance
9. Invesco Assurance Company
10. Direct Line Assurance
11. Occidental Insurance Company Ltd
12. Heritage Insurance Company
13. The Monarch Insurance
14. Madison Insurance
15. Old Mutual

Source: Association of Kenya Insurers (AKI, 2017)