COLLABORATIVE LEADERSHIP, ENVIRONMENTAL DYNAMISM, AND PERFORMANCE OF INSURANCE COMPANIES IN KENYA

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Declaration

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

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Dedication

To my cherished family members, my beloved wife, Faith M. Ang'ana, and our wonderful children, Gilbert, Alicia, and Christian, your unwavering support and love have been the pillars of my journey. This dissertation is dedicated to you, the most precious souls in my life. I also extend my heartfelt appreciation to my dear mother, Margaret M. Ang'ana, for her enduring love. To the memory of my late father, James W. Ang'ana, I am sure you watch over me with pride from wherever you are. May you continue to rest in eternal peace.

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Abstract

Contemporary organizations face complex challenges in various aspects of performance, including service quality, environmental and social governance, internal operations, innovation optimization, and financial efficiency. The scholarly inquiry into how leadership impacts organization performance has gained considerable attention but performance concerns are still persistent. This study aimed to investigate the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. To achieve this, five specific objectives were outlined: to explore the influence of collaborative leadership on performance, to establish the effect of authentic relationships on performance, to investigate the effect of leaders' behaviour on performance, to assess the effect of top echelons support on performance, and to determine the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance of insurance companies in Kenya. The objectives had corresponding hypotheses, which were stated and tested. The theoretical framework was primarily drawn from Distributed Leadership, Social Constructivism, and Leader-Member Exchange theories. A pragmatic research paradigm and convergent mixed-methods design were used to engage 642 managers within the insurance companies in Kenya. In Quantitative design, a stratified proportionate random sampling technique was applied, resulting in 240 participants. Of these, 217 completed a structured questionnaire, achieving a response rate of 90.4%. Quantitative analysis involved descriptive statistics, correlation analysis, and regression models. In qualitative design, purposive sampling of 12 CEOs from 42 insurance companies was applied, with 11 CEOs consenting to semi-structured interviews (a 91.6% response rate). Thematic analysis was used to analyse the qualitative data. Quantitative findings revealed a moderate effect of collaborative leadership on performance ($R=0.457$), explaining 20.9% ($R^2=0.209$) of performance variation in insurance companies. The components of collaborative leadership—authentic relationships ($B=-0.385$; $p=0.011$), leaders' behaviour ($B=0.167$; $p=0.143$), and top echelons support ($B=0.634$; $p=0.001$)—each had varying effects on performance. Furthermore, although environmental dynamism enhanced the explanatory power of the relationship between collaborative leadership and performance ($R^2=0.263$), the interaction variable showed no significant moderating effect ($B=-0.139$; $p=0.65$). The integrated findings converged on the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. This study contributes to the scholarly knowledge on collaborative leadership by presenting a collaborative leadership framework that integrates environmental dynamism, collaborative leadership actors and attributes and aligns with essential organization outcomes that drive the optimal performance of insurance companies. Its implications extend to policy-making, providing guidance for fostering collaborative leadership in insurance companies and adapting to evolving environmental dynamism for enhanced performance. In conclusion, the performance of insurance companies in Kenya can be explained by collaborative leadership and environmental dynamism. This study serves as a valuable resource for academia and industry stakeholders, paving the way for future research on collaborative leadership in various organizational contexts, particularly utilizing approaches like the convergent mixed-method design employed in this study.

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List of Acronyms

AKI:	Association of Kenya Insurers
ANOVA:	Analysis of Variance
AR:	Authentic Relationships
BSC:	Balanced Score Card
CBK:	Central Bank of Kenya
CEO:	Chief Executive Officer
CL:	Collaborative Leadership
CMA:	Capital Markets Authority
CMD:	Convergent Mixed Methods Design
DCT:	Dynamic Capability Theory
DLT:	Distributed Leadership Theory
ED:	Environmental Dynamism
EED:	External Environmental Dynamism
FSR:	Financial Services Regulators
GDP:	Gross Domestic Product
HRD:	Human Resources Director
IED:	Internal Environmental Dynamism
IRA:	Insurance Regulatory Authority
IRAU:	Insurance Regulatory Authority of Uganda
LB:	Leader's Behaviors
LMX:	Leader-Member Exchange
McKinsey 7-S:	Strategy, Structure, Systems, Staff, Skills, Style, and Shared Values
NGO:	Non-Governmental Organization

NSE:	Nairobi Stock Exchange
OST:	Open Systems Theory
PAC:	Pan Africa Christian University
PBT:	Profit before Tax
PESTEL:	Political, Economic, Social, Technological, Ecological, and Technological
ROA:	Return on Asset
ROI:	Return on Investment
SBSC:	Sustainable Balanced Scorecard
SCT:	Social Constructivism Theory
SPSS:	Statistical Package for the Social Sciences
ST:	Stakeholders Theory
TBL:	Triple Bottom Line
TDI:	Theory of Disruptive Innovations
TIRA:	Tanzania Insurance Regulatory Authority
TES:	Top Echelons Support

Definition of Terms

Authentic Relationships: Genuine and sincere connections between individuals based on mutual trust, respect, and mutual understanding. These relationships are characterized by transparency, honesty, and a shared commitment to working together towards common goals (Akpan et al., 2020; Ang'ana & Kilika, 2022; Ang'ana & Chiroma, 2021; Erickson, 1995; Lee & Yeunjae, 2017; Smith, 1991). In this study, AR is a component of the independent variable and refers to the collaborative leadership's actions that enhance the genuine connection among employees.

Collaboration: A cooperative process in which individuals, groups, or organizations work together to achieve a common goal, solve a problem, or create something of value. (Calvert, 2018; Gray, 1996; Mattessich et al., 2001).

Collaborative Leadership: A leadership approach that emphasizes working together, sharing responsibilities, and leveraging the collective expertise of team members to achieve common goals. (Meister & Willyerd, 2020). Collaborative leadership is the independent variable in this study.

Constituents: The various groups or individuals that have a direct interest, influence, or stake in the activities, decisions, and outcomes of the organization. These groups can include employees, customers, shareholders, suppliers, government agencies, local communities, regulatory bodies, and other stakeholders impacted by the organization's operations, products, services, and overall

performance. (Kouzes & Posner, 2011).

Environment: An organizational environment comprises the distinct set of internal and external factors and entities that directly shape and influence its operations, strategies, and performance (Duncan, 1972; Bourgeois, 1980; Dess & Beard, 1984; Elenkov, 1997). The external environment encompasses a wide array of factors, forces, and entities beyond the organization's boundaries, including broader socio-cultural, political, and economic trends (Ansoff, 1972; Miles, 1980). Conversely, the internal environment encompasses the internal conditions, resources, and structures within the firm that impact its operations, culture, and performance. This includes elements such as organizational structure, leadership style, human resources, company policies, culture, values, and organizational processes (Dess & Beard, 1984; Starbuck, 1976).

Environmental Dynamism: Environmental dynamism refers broadly to the changes in an organization's environment (Duncan, 1972; Martinez-Conesa et al., 2017; Yang, 2019). Scholars have often used changeability (frequency, intensity, direction, speed) in environmental factors to explain environmental dynamism (Dess & Beard, 1984; Gibbs, 1994; Keats and Hitt, 1988). For the purposes of this study, environmental dynamism is considered a moderating variable, defined as the change in organizational environmental factors (internal and external).

External Environmental Dynamism: It refers to the change in external organizational factors that impact an organization's outcome (Ansoff, 1972; Gibbs, 1994; Martinez-Conesa et al., 2017). These factors include shifts in market trends, technological advancements, the competitive landscape, regulatory changes, economic conditions, and social trends (Kogo & Kimencu, 2018; Munyao, 2021; Murgor, 2014; Simiyu & Ngile, 2015). For this study, the external environmental dynamism is assessed through the lens of the PESTEL framework, which considers political, economic, sociological, technological, legal, and environmental (ecological) factors.

Internal Environmental Dynamism: This refers to the change in the internal environment of an organization and involves its various components, including organizational structure, culture, processes, resources, and capabilities (Gibbs, 1994; Martinez-Conesa et al., 2017). High levels of internal dynamism may present challenges in maintaining stability and alignment, yet they can also present opportunities for innovation and growth (Atsegbua, 2019; Duncan, 2018). The specific components of internal environmental dynamism used in this study are based on the McKinsey 7S framework, which includes elements such as structure, strategy, systems, shared values, skills, style, and staff.

Leaders' Behaviour: The specific actions, attitudes, and interactions demonstrated by leaders that promote and facilitate effective collaboration among team members and other stakeholders (Akdol & Arikboga, 2015;

Ang'ana & Kilika, 2022; Echavarria, 2015; Mahsud et al., 2010; Pelletier, 2011). This actions include, open communication, empowerment, and inclusiveness. In this study, LB is one of the independent variable components and refers to the collaborative leadership's actions that enhance growth of employees.

Performance: The actual output measured against the corresponding intended outputs (Abdelghany & Abdel-Monem, 2019; Hubbard, 2009; Kaplan & Norton, 2001; Tomal & Jones, 2015). Specifically for insurance companies, performance is analyzed in five ways: financial performance, customer growth performance, internal business processes performance, learning and growth performance, and environmental and social governance performance (Azegele et al., 2021; Insurance Regulatory Authorithy (IRA), 2021; Otwori & Muturi, 2019). Performance is the dependent variable in this study.

Top Echelon Support: The endorsement, encouragement, and active participation of senior leaders or executives in promoting and facilitating collaborative leadership within an organization (Ang'ana & Kilika, 2022; Archer & Cameron, 2013; Carpenter et al., 2004; Hambrick & Mason 1984; Meyer & Herscovitch, 2001). This entails development of collaborative leadership strategy, governance structures, and operational guidelines. In this study, TES is one of the independent variable components and refers to the collaborative leadership's actions that enhance alignment, structure, and decision making among employees.

Chapter One: Introduction and Background

Introduction

This chapter presents the background to the study by highlighting the concept of collaborative leadership and performance in the context of insurance companies. The chapter also introduces environmental dynamism and how it influences the relationship between collaborative leadership and organizational performance. This section also reviews previous studies' context and the insurance industry from a global, regional, and local context. The chapter then highlights the problem statement, research objectives, research questions, purpose of the study, significance, and limitations. The chapter concludes with a summary of the chapter.

Background to the Study

Contemporary organizations face complex challenges in various aspects of performance, including service quality, environmental and social governance, internal operations, innovation optimization, and financial efficiency (Moodley & Govender, 2020). An organization’s sustainable performance hinges on leadership's adept handling of environmental dynamism (Kitaka et al., 2019; Maalouf, 2019; Munyao, 2021). Abdelghany and Abdel-Monem (2019) and Hubbard (2009) posit that performance encompasses an organization's capacity to meet financial, customer, learning, growth, internal processes, and environmental and social governance objectives. Performance serves as a pivotal gauge of organizational success, a notion extensively explored in management research (Kitaka et al., 2019) and deemed vital for sustainability (Abdelghany & Abdel-Monem, 2019). Leadership actions wield considerable influence across different facets of the organization, notably bridging the performance gap (Maalouf, 2019; Munyao, 2021). The significant impact of

adapting to organizational environment changes on performance cannot be underrated (Duncan, 2018). Azinga et al. (2018) and Martinez-Conesa et al. (2017) highlight the need for leadership approaches by organizations to navigate volatile organizational landscapes and bolster performance.

The importance of performance in today's dynamic business landscape has been highlighted by scholars like Kimani (2016) and Kiragu (2016), although it remains a topic of ongoing debate. Some researchers suggest a positive work environment, teamwork, goal setting, and performance reviews can enhance performance (Dreassi et al., 2020; Sonko, 2018). On the contrary, others argue that leadership plays a pivotal role in influencing performance (Azinga et al., 2018; Moodley & Govender, 2020). The topic of measuring and evaluating performance is widely discussed in both academic literature and practical applications. However, the effectiveness of performance measurement procedures, such as goal-directed behaviour, improved personnel motivation, or enhanced decision-making, remains ambiguous. Existing literature suggests that there are both positive and negative effects associated with these measurement procedures (Kaplan & Norton, 1996).

The influence on organizational performance is intricate and may involve various factors, which include leadership. Leadership must navigate the diverse and competing stakeholders needs, resource constraints, and global interdependencies to optimise their organization’s performance. Within this dynamic environment, inclusive engagement of all stakeholders becomes essential, harnessing their diverse skills, perspectives, and talents to identify challenges, devise effective solutions, and enhance organizational performance (Northouse, 2019). Traditional and mainstream leadership approaches often hinder the interconnectedness required for fostering resilience in performance of organizations. Decision-making processes typically remain centralized within leadership circles, with limited

involvement from those responsible for implementation or those affected by decisions (Markle-Reid et al., 2017; Nkengbeza et al., 2016).

Banmore et al. (2019), Emueje and Tochi (2020), and Maalouf (2019) assert that ineffective leadership approaches can foster an unfavourable work culture, employee attrition, and occupational stress, directly impacting performance. As leadership paradigms evolve, a new approach emerges: collaborative leadership. This style emphasizes the importance of bridging fragmented connections within the organization and promoting active engagement among stakeholders. Effective organizational leadership equates to a collaborative leadership approach, renowned for fostering authentic relationships, facilitating effective leadership behaviours, and aligning top executives to support shared outcomes (Ang'ana & Chiroma, 2021; Ang'ana & Kilika, 2022). Collaborative leadership emerges as an effective approach to addressing performance issues and warrants further exploration.

To adapt to the demands of this dynamic environment and enhance performance, there is a need to reimagine and reconstruct organizational structures to better facilitate collaborative leadership practices. The concept of collaborative leadership, characterized by its emphasis on cooperation and shared decision-making, has garnered scholarly attention in recent years (Atkinson et al., 2017; Maalouf, 2019). This attention has contributed to enriching arguments and perspectives on the concept. Despite the extensive scholarly discourse surrounding collaborative leadership, a noticeable gap exists concerning the explicit connection between its dimensions and its impact on the performance of an organization.

The extant literature lacks consensus and coherence in its conceptualization, theory, and practical application (Lawrence, 2017; Maalouf, 2019). Additionally, the dynamic nature of today's business environment further complicates the understanding of collaborative leadership's impact, creating a need for exploration in this area. This study has conceptualized

collaborative leadership as entailing authentic relationships, leaders' behaviour and top echelons support. The sustained performance of an organization hinges on its leaders ability to establish a robust and dynamic mechanism capable of adapting to the changes in the organizational environment (Yang, 2019).

According to Ansoff (1972), the organizational environment encompasses a collection of elements and their pertinent properties, wherein these elements are not integral parts of the system but any alteration in them can lead to a change in the system's state. Thus, the environment encompasses all factors that can affect the organization's outcome. Duncan (1972) further categorizes the environment into internal and external components, distinguishing them based on their existence within or outside the organization. This perspective differs from that of Andrews (1971), Glueck (1980), and Miles (1980), who primarily concentrate on external conditions and influences from the environment, disregarding internal components.

Early research identified environmental dimensions like stability, concentration, turbulence, dynamism, complexity, and velocity (Emery and Trist, 1965; Lawrence and Lorsch, 1969; Child, 1972; Bourgeois and Eisenhardt, 1988; D'Aveni, 1994), while recent studies have added perspectives such as hypercompetition (Anand and Ward, 2004; Davis et al., 2009; Kolev, 2016; Mitchell et al., 2011; Nadkarni and Narayanan, 2007a). These dimensions offer insights into an organization's environment, creating uncertainty for decision-makers (Kolev, 2016; Mitchell et al., 2011; Murgor, 2014; Tindika et al., 2020). However, there's no consensus on a single definition or set of environmental dimensions, leading to ongoing diversity in definitions and terms.

Similar concerns extend to environmental dynamism literature. The literature emphasizes the multifaceted aspect of environmental dynamism (Duncan, 2018), with a

consensus emerging that it involves ‘change’, but divulging views on whether the change encompasses internal or external organizational factors. However, the narrow focus on environmental dynamism is seen as hindering progress in leadership and organizational discourse (Martinez-Conesa et al., 2017). This study posits that the changes in both external and internal environments are interconnected and mutually dependent. Consequently, the prevalent view in existing literature that emphasizes dynamism primarily from an external perspective may be misleading and restrict the comprehension of how environmental changes impact leadership and organizational performance. This study advocates for a broader conceptualization of environmental dynamism, which considers changes in both internal and external environmental factors that could affect organizational performance.

Bauer and Erdogan (2014) have contended that environmental dynamism has garnered significant attention in both academic scholarship and practical applications, resulting in a multitude of perspectives and diverse yet contentious conceptualizations. Various scholars define that environmental dynamism involves the unpredictability, frequency, and degree of changes in the external environment (Dess & Beard, 1984; Griffin & Moorehead, 2012; Duncan, 2018; Martinez-Conesa et al., 2017). These changes are often disruptive and have the potential to impact organizational outcomes significantly. Martinez-Conesa et al. (2017) further argued that the components of environmental dynamism are derived from a combination of internal and external environmental factors, which encompass but are not limited to customers, style, economic forces, political landscape, competitors, strategy, markets, technologies, and systems, among others.

While the literature hints at the implicit relevance of environmental dynamism in influencing leadership and the performance of an organization, the explicit connection remains underexplored. Organizational leaders must respond adeptly to environmental changes to

enhance their organization's performance (Maalouf, 2019; Martinez-Conesa et al., 2017). Therefore, understanding how collaborative leaders navigate environmental dynamism is crucial.

To contextualize the concept of performance, this study employed Stakeholder Theory, as proposed initially by Freeman (1984) in the domain of strategic management. This theory underpins an organization's constituencies, including employees, internal business processes, customers, suppliers, creditors, the local community, and other stakeholders with social governance interests (Hubbard, 2009). Further, collaborative leadership within an organizational context finds its theoretical underpinnings in Distributed Leadership Theory (DLT) (Gronn, 2002; Spillane, 2006), Social Constructivism Theory (SCT) (Vygotsky, 1962) and the Leader-Member Exchange Theory (LMX) (Dansereau et al., 1975). Distributed Leadership Theory as advanced by Spillane (2006) and Social Constructivism Theory (SCT), as advanced by Vygotsky (1962), places individuals as active participants in creating leadership, collaboration, and knowledge. It asserts that knowledge is generated through the dynamic interplay between subjective perceptions and environmental influences (Schreiber & Valle, 2013; Vygotsky, 1962). This theory emphasizes the significance of dyadic relationships and small-group interactions within the organization, which constitute the foundational elements of collaborative leadership (Berardo et al., 2020; Johnson & Bradbury, 2015).

In addition, the Leader-Member Exchange Theory (LMX), initially conceptualized by Dansereau et al. (1975) and further developed by Graen and Scandura (1987), sheds light on how the quality of relationships between leaders and their constituents or subordinates can significantly impact organizational efficiency and effectiveness. LMX suggests that leaders' behaviours primarily influence the quality of these relationships in cultivating relationships, their strategic orientation, governance style, and the establishment of effective operational

guidelines within the organization—a role typically associated with top echelons leadership (Northouse, 2019). This study has, therefore, explained collaborative leadership using Social Constructivism and Leader-Member Exchange theories.

This study hinges environmental dynamism theoretical foundations in the Dynamic Capabilities Theory (DCT) (Teece et al., 1997b) and the Open Systems Theory (OST) (Bertanlanffy, 1969). The Dynamic Capabilities Theory, as posited by Teece et al. (1997b) and further elaborated in their work in 2010, provides insight into how organizations integrate their internal competencies and develop new ones in response to the dynamic nature of their environment. It underscores organizations' need to adapt and evolve to navigate environmental dynamism effectively.

Conversely, the Open Systems Theory, initially formulated by Bertanlanffy (1950), portrays an organization as an open-source system whose sustainability and performance depend on its interactions and relationships with the external environment. This theory underscores the idea that organizations are embedded within a larger ecosystem and must continually engage with and adapt to their surroundings. The dynamic and disruptive nature of the environment underscores the need for organizations to enhance their internal capabilities and remain vigilant in identifying and responding to opportunities and threats to maintain a competitive advantage (Abdelghany & Abdel-Monem, 2019).

A comprehensive understanding of changes (dynamism) in the internal and external environmental factors is essential in developing an effective collaborative leadership approach that can positively impact an organization's performance. Open Systems Theory offers valuable insights into how collaborative leaders navigate external environmental dynamism to ensure the organization achieves its intended performance outcomes. Machuki and Aosa (2011) have pointed out that the nature of the relationship between the organization and the changes or

dynamism in its operating environment profoundly influences the organization's overall performance.

This study focused on the context of insurance companies operating in Kenya. The global insurance industry plays a pivotal role in financial markets worldwide, safeguarding individuals, fostering prosperity, and fueling economic growth. Recent statistics affirm its global prominence, with the industry contributing 7.4% of the world's Gross Domestic Product (GDP) in 2020, generating over US$ 6 trillion in premium volume, and managing assets exceeding US$ 36 trillion (Azegele et al., 2021; Otwori & Muturi, 2019; Swiss Re Sigma, 2021). The insurance sector's significance extends to its social protection and economic development role.

However, despite its vital role, the insurance industry faces intricate challenges that hinder sustainable performance. Globally, instances of financial instability and poor performance linked to leadership issues have been reported (Pikus et al., 2018; Salahat & Majid, 2016). At the continental level, leadership styles have been identified as a significant influence on employee performance, as evidenced in insurance companies in Rwanda (Gasasira et al., 2018). Similarly, Nigeria's insurance companies have struggled with performance issues, primarily attributed to strategic leadership and governance challenges (Banmore et al., 2019; Emueje & Tochi, 2020).

In the Kenyan context, despite the Insurance Regulatory Authority's (IRA) recognition of the industry's resilience (IRA, 2021), challenges loom large. A dynamic business environment, intense competition, and ineffective leadership and management practices threaten existing business models and sustainable performance (Azegele et al., 2021; Otwori & Muturi, 2019). Furthermore, the insurance industry in Kenya is characterized by low insurance penetration, averaging less than 2.5% of GDP over the past decade. It is known for

its conservative and risk-averse philosophies, often relying on legacy systems and operations that result in cumbersome claims management processes (Otwori & Muturi, 2019). The industry also grapples with stringent legislative and regulatory guidelines, limited knowledge and awareness of environmental and social governance implementation, high staff turnover, and various other complex performance challenges (IRA, 2021). To navigate these challenges successfully, insurance companies need to adopt effective leadership practices and adapt to the dynamic business environment (Deloitte, 2022; Gachengo, 2018).

Global, regional, and local literature underscores insurance companies' persistent performance challenges (Abongo et al., 2019; Kitaka et al., 2019; Otwori & Muturi, 2019). Furthermore, the insurance industry in Kenya faces considerable turbulence in its operating environment, further impacting performance (Gachengo, 2018; Kitaka et al., 2019; Otwori & Muturi, 2019). Given these complexities, this study aimed to comprehensively investigate and establish the impact of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. This study incorporated three key variables: collaborative leadership, serving as an independent variable; environmental dynamism, acting as a moderating variable; and performance, the dependent variable. The subsequent sections provide a comprehensive background on these variables, elucidating their theoretical underpinnings and relevance in the context of insurance companies in Kenya.

Collaborative Leadership

Leadership is an intricate and multifaceted phenomenon that has garnered significant attention over the years, particularly in today's fast-paced and globally interconnected world. Despite extensive studies, leadership remains a subject of discussion and puzzlement due to its complexity (Benmira & Agboola, 2021; Swanwick, 2019). Extant scholarships have proposed diverse definitions and theories to encapsulate the essence of leadership (Bennis, 2009; Kouzes

& Posner, 2003; Maxwell, 1993; Northouse, 2019; Stogdill, 1950). Whereas these perspectives have enriched the leadership scholarship; they have also confirmed the lack of a universally accepted or singular leadership approach.

Further, leadership theories have evolved in response to changing societal values and demands. Lakomski and Evers (2022) note that each new leadership theory brings a shift in focus, with traits, style, and situational factors influencing both positive and negative leadership outcomes. Northouse (2019) points out a growing desire for strong and courageous leadership, coupled with dissatisfaction toward traditional leadership models and established power structures. Concurrently, there has been a decline in the legitimacy of leaders due to instances of unethical conduct or perceived lack of authenticity (Lundqvist et al., 2023; Stynen & Semeijn, 2023).

Effective leadership is widely acknowledged as crucial to organizational success, reflecting a shift towards recognizing the significance of human capital and organizational leadership (Northouse, 2019). Efforts persist in attempting to pinpoint the qualities and practices that constitute effective leadership. In the context of globalization and the rise of a risk society, the contemporary environment has become more complex and demanding. Leaders must adopt effective behaviors to unleash the full potential of employees and promote organizational interests (Stynen & Semeijn, 2023). These behaviours, characterized by authenticity and grounded in credibility and competence, are foundational to collaborative leadership, which prioritizes collective intelligence and shared decision-making (Ang'ana & Chiroma, 2021; Ang’ana & Kilika, 2022).

Collaborative leadership, originating from the concept of collaboration, traces back to the 1970s when scholars such as Negandhi (1975), Waren et al. (1975), and Pfeffer and Salancik (1978) examined inter-organizational relationships and resource dependency.

Contemporary perspectives, like Calvert's (2018), have shifted towards individual interrelationships and shared outcomes. Since the 1990s, scholars like Archer & Cameron (2013) and Meister & Willyerd (2020) have expanded the discourse on collaborative leadership, emphasizing governance, mutual relationships, and organizational autonomy. Initial analyses by Chrislip and Carl (1994) differentiated traditional leaders from collaborative leaders, stressing the latter's focus on safeguarding processes and facilitating interactions. Recent contributions have further diversified perspectives, with scholars such as Goman (2015), Echavarria (2015), and Maalouf (2019) delineating dimensions like mutual trust, autonomy, administration, and governance. Despite these contributions, a theoretical gap persists, impeding consensus and coherence. This study proposes a synthesis of essential elements into three paradigms: authentic relationship, leaders' behaviour, and top echelons support, aiming to enhance clarity and address key aspects of collaborative leadership discourse (Balbuena et al., 2020; Northouse, 2019; Maalouf, 2019; Meister & Willyerd, 2020).

Authentic relationships are pivotal in collaborative leadership, fostering an environment of trust, respect, and openness among team members (Akpan et al., 2020; Yeunjae & Jeong-Nam, 2017). Leader behavior significantly shapes the dynamics of collaborative leadership and relationship authenticity within teams. Leaders exhibiting transparency, integrity, and empathy are more likely to establish trust and rapport with team members, engaging them actively and empowering meaningful contributions to decision-making (Echavarria, 2015). Furthermore, the support of senior executives and organizational leaders plays a crucial role in promoting collaborative leadership. When top leaders emphasize the importance of teamwork and cooperation, they endorse collaborative behaviours, lending legitimacy to collaborative initiatives and encouraging employees to embrace such practices (Archer & Cameron, 2013; Ang'ana & Kilika, 2022; Maalouf, 2019).

According to Bryson et al. (2015), collaborative leadership entails using collective intelligence to deliver organizational outcomes. Likewise, Atkinson et al. (2017) and Maalouf (2019) shared that collaborative leadership involves building trusting relationships. In contrast, Boyer et al. (2019) argued that collaborative leadership steers results by combining approaches by managing conflict, solving complex problems, or delivering future value against the common purpose and outcomes. In support of this argument, Bakken (2018) shared that in a collaborative environment, leaders play a crucial role in realizing the defined goals and objectives of the organization through effective management and utilization of internal and external resources. Authentic relationships in this study have been conceptualized in terms of mutual respect, mutual understanding, and mutual trust.

Further, leaders behaviour may enhance the organization's capacity to build networks and grow its competitiveness and performance (Boyer et al., 2019). Leaders' behaviour is essential in building an organisation's conducive environment and culture. Notably, SCT and LMX proponents allude that the higher the quality of leader-constituents' relationships, the higher the likelihood of a positive organizational outcome (Kocoglu et al., 2014; Robbins & Judge, 2015; Wang et al., 2022). To maximize the intended organizational outcomes, there may be a need to exercise effective behaviours, and make thought-out decisions and choices amid dynamism and uncertainty. Leaders today need to broaden their knowledge, skills and a new innovative mindset to succeed in a dynamic, volatile, complex and highly competitive business environment (Bakken, 2018).

Extant theoretical and empirical studies (Agrifoglio, 2015; Beer, 2013; Harris et al., 2012; Njenga, 2018; Patel et al., 2012; Sanker, 2012; Thomson & Perry, 2006) emphasized the relevance of collaborative leadership not only in facilitating a conducive workplace environment that triggers improved engagement, agility, and innovations but also in achieving

employees productivity. Moreover, collaborative leadership is rooted in social constructivist approaches (Berardo et al., 2020; Johnson & Bradbury, 2015). SCT and LMX theorists emphasize that high-quality leader-follower relationships are collaborative. Robbins and Judge (2015) argue that a high-quality LMX relationship is also transformative. Leaders' behaviour in this study has been explained in terms of open communication, inclusiveness, and empowerment.

Organizations' top echelons are assumed to be responsible for building operational guidelines, strategic focus and collaborative structures and culture that empower employees to share ideas and communicate openly, which are the recipe for the development of mutual understanding, respect and trust in the organization. A collaborative leader is a transformational leader who stimulates and inspires constituents to achieve exceptional performance (Boyer et al., 2019; Robbins & Judge, 2015). The top echelons should facilitate an environment to improve collaborative awareness and knowledge. Ultimately, this will likely strengthen employee engagement and improve the organization's performance (Simper et al., 2018). Drummond (2019) notes that fostering collaborative learning allows employees to take risks and make mistakes without victimization. This study conceptualises top echelons support in terms of governance, operations and strategy.

This study posits that collaborative leadership is an effective approach capable of influencing performance positively. Previous research on collaborative leadership has primarily concentrated on specific domains such as educational institutions, public organizations, engineering, and technology sectors (Amsler, 2016; Ansell & Gash, 2008; Barrick et al., 2015; Berardo et al., 2020; Bryson et al., 2015; De Silva et al., 2018; Drago-Severson & Blum-DeStefano, 2019). It is worth noting that there still exists a gap in collaborative leadership conceptualization and application, particularly in diverse

organizational orientations, with a specific focus on the financial sector, including insurance companies (Aggarwal & Srivastava, 2019; Berardo et al., 2020; Bynander & Nohrstedt, 2020). As the business landscape continues to evolve, there is a growing imperative to explore and scrutinize how collaborative leadership impacts the performance of an organization (Maalouf, 2019). Moreover, grasping the concept of environmental dynamism becomes paramount in facilitating the thorough conceptualization and application of collaborative leadership within the context of various organizations.

Environmental Dynamism

The environment refers to a collection of conditions delineated by the surroundings, influencing how an organization adapt to ensure survival and outshines its competitors. The organizational environment encompasses a distinct array of internal and external factors and entities that directly influence its operations, strategies, and performance (Bourgeois, 1980; Dess & Beard, 1984; Elenkov, 1997). According to Ansoff (1972), the environment encompasses a collection of elements and their pertinent properties, wherein these elements are not integral parts of the system, but any alteration in them can lead to a change in the system's state. Duncan (1972) further categorised the environment into internal and external components, distinguishing them based on their existence within or outside the organization.

The internal environment pertains to the conditions, events, entities, and factors within the organization itself (Starbuck, 1976). By defining their internal environment, organizations can strategically align their resources to enhance their performance (Dess & Beard, 1984; Müller & Kunisch, 2018; Starbuck, 1976). A stable internal environment can enable leaders make better strategic decisions that may enhance performance and thrive in its respective industry (Fu et al., 2018). The external environment encompasses a wide array of factors, forces, and entities beyond the organization's boundaries, including broader socio-cultural,

political, and economic trends (Ansoff, 1972; Miles, 1980).

This perspective differs from that of Andrews (1971), Glueck (1980), and Miles (1980), who primarily concentrate on external conditions and influences from the environment, disregarding internal components. Understanding the interplay between the internal and external environment is fundamental for comprehending the impact of leadership on organizational performance (Onngam & Charoensukmongkol, 2023; Northouse, 2019; Yang, 2019). While the internal and external environments may initially appear to be trivial distinctions, they hold significant importance, as many pivotal performance decisions within organizations are rooted in this differentiation (Adomako et al., 2023; Aldrich, 1979; Child, 1972; Dess & Beard, 1984; Martinez-Conesa et al., 2017; Mutisya et al., 2020; Onngam & Charoensukmongkol, 2023; Pfeffer & Salancik, 1978). A clear delineation between these environments enables organizations to focus on what they can control, rather than becoming frustrated with external factors.

Early research on the organizational environment identified dimensions such as stability, concentration, turbulence, dynamism, complexity, and velocity (Emery & Trist, 1965; Lawrence & Lorsch, 1969; Child, 1972; Bourgeois & Eisenhardt, 1988; D'Aveni, 1994), while recent studies have introduced additional perspectives like hypercompetition (Anand & Ward, 2004; Davis et al., 2009; Kolev, 2016; Mitchell et al., 2011; Nadkarni & Narayanan, 2007a). These dimensions collectively provide insights into an organization's environment, complicating assessments of present and future conditions and generating uncertainty among decision-makers (Kolev, 2016; Mitchell et al., 2011; Murgor, 2014; Tindika et al., 2020). However, there is no consensus on a uniform definition for the organizational environment or its constituent dimensions, leading to diverse definitions and nomenclatures persisting to date. This diversity gives rise to issues of comparability and conflicting outcomes in research

(Murgor, 2014; Mutisya et al., 2020; Tindika et al., 2020). Consequently, while research has yielded valuable knowledge, it has fostered ambiguity through overlapping and contradictory definitions and operationalizations.

The examination of environmental dynamism may be considered a robust way to assess the effects of the organizational environment on performance of an organization. This is due to the extensive scholarship surrounding the construct and its numerous dimensions (variability, intensity, frequency, turbulence, volatility, uncertainty, complexity and unpredictability) (Child, 1972; Emery & Trist, 1965; Lawrence & Lorsch, 1969; Child, 1972; Bourgeois & Eisenhardt, 1988; D'Aveni, 1994 Mutisya et al., 2020; Tindika et al., 2020; Yang, 2019; Mutisya et al., 2020; Onngam & Charoensukmongkol, 2023). This study built upon these foundational perspectives to conceptualise ideas surrounding environmental dynamism. This study aims to address the divergent perspectives by offering an extensive review of theoretical and empirical inquiries into the organizational environment, focusing on environmental dynamism.

Environmental dynamism has elicited various scholarly arguments and perspectives over the years. Extant scholarship positions environmental dynamism to entail the changes (conceptualized mostly as variability, intensity, frequency, turbulence, volatility, uncertainty, complexity and unpredictability) within an organization's environments (Mutisya et al., 2020; Tindika et al., 2020; Yang, 2019). This may include but is not limited to customers, style, competitors, markets, and technologies. The environment becomes more dynamic with a higher rate of change (Martinez-Conesa et al., 2017; Yang, 2019). The changes in the environmental factors impacts an organization's operations, strategies, decision making processes, and performance (Mutisya et al., 2020; Tindika et al., 2020).

Early scholars provided varying conceptualization of environmental dynamism. For instance, Bettis and Hitt (1995) and Miller and Friesen (1983) described it as the unpredictability of competitors' and customers' actions, impacting the pace of innovation within an industry. Baum and Wally (2003) expanded this definition to include uncertainty, complexity, and external change. Zhou and Wu (2010) proposed a scale ranging from stable environments with infrequent changes to highly dynamic environments characterized by frequent, rapid changes. In addition, Yang (2019) defined environmental dynamism as the degree of change of environmental events. These studies collectively indicate that environmental dynamism is multidimensional and can create new opportunities or threaten an organization's performance.

The nexus between environmental dynamism, leadership, and organizational performance has attracted scholarly attention (Dess & Beard, 1984; Müller & Kunisch, 2018). Astley and Ven (1983) were early proponents of this concept, asserting that management choices and environmental changes are fundamental factors influencing an organization's strategic evolution. Their work laid the groundwork for exploring the link between environmental dynamism, leadership, and organizational performance. Similarly, Niu and Zhao’s (2012) research on small and medium enterprises confirmed that environmental dynamism positively impacts an organization's performance. Kennerly and Neely (2013) argued that organizational leaders should adopt practices that align with the dynamism and changes in their operating environment to enhance performance.

Additionally, Yang's (2019) study suggested that heightened environmental dynamism may lead organizations to allocate more resources accordingly. Consequently, Mutisya et al. (2020) emphasized that organizational leaders must respond effectively and swiftly to changes in highly dynamic environments. How an organization adapts to environmental dynamism will

likely significantly influence its ability to optimize resources toward achieving organizational outcomes (Mutisya et al., 2020). The dynamic capabilities and open system theories elucidate how environmental dynamism influences the relationship between leadership and organizational performance. These theories posit that environmental dynamism can act as a disruptor, potentially having positive and negative effects (Teece, 2007; Prosci, 2017; Zahra et al., 2009).

Notably, factors such as breakthrough technologies, organizational structure, systems, leadership style, operational strategies, social and environmental disruptions, and the political landscape are believed to contribute to changes in environmental dynamism (Martinez-Conesa et al., 2017; Tellis, 2006; Yang, 2019). Additionally, Ghosh and Olsen (2009) and Niu and Zhao (2012) suggested that an organization's performance, a critical metric, is significantly influenced by how its leadership navigates through environmental dynamism. Further, Fu et al. (2018) proposed that organizations can position themselves competitively regardless of environmental dynamism by adapting to environmental changes and innovatively adjusting their strategic approaches in response to dynamic environmental shifts.

The existing body of literature on environmental dynamism, particularly in its attempts to conceptualize its effects on leadership and organizational performance, has exhibited limitations in terms of scope, context, and methodological rigour (Bauer & Erdogan, 2014; Kariuki et al., 2011; Machuki & Aosa, 2011; Nyaberi, 2021). Additionally, a substantial portion of the literature has primarily linked environmental dynamism to external factors impacting organizations (Kariuki et al., 2011; Machuki & Aosa, 2011; Murgor, 2014; Mutisya et al., 2020; Okeyo, 2013). Furthermore, the insufficient recognition of internal environmental dynamism (changes in internal factors) has been a significant factor contributing to leaders' indecision or biased decisions due to an incomplete understanding of the entire spectrum of

environmental dynamism factors that affect performance (Martinez-Conesa et al., 2017). Despite the limited explicit descriptions of internal environmental dynamism in the literature, there is an implicit acknowledgement of the role of internal environmental factors in influencing organizational performance.

The extant literature underscores the multidimensional nature of environmental dynamism (Duncan, 2018). What seems to be a consensus in the diverse scholarship perspective is the appreciation that dynamism involves 'change or changeability' (whether in terms of intensity, frequency, turbulence, volatility, uncertainty, complexity and unpredictability) and that the environment entails 'internal and external' organizational factors. This study contends that the narrow approach (singular perspective) to studying environmental dynamism by most scholars hampers the progress and development of leadership and organizational discourse (Martinez-Conesa et al., 2017).

This study posits that the changes in both external and internal organizational environments are interconnected and mutually dependent. Consequently, the prevalent view in existing literature that emphasizes dynamism primarily from changes in external environmental factors perspective may be misleading and restrict the comprehension of how environmental dynamism (changes) impact leadership and organizational performance. Environments are considered to be dynamic when they are characterized by changes in their internal as well as external factors (Aldrich, 1979; Child, 1972; Dess & Beard, 1984; Martinez-Conesa et al., 2017; Mutisya et al., 2020; Onngam & Charoensukmongkol, 2023; Pfeffer & Salancik, 1978). Therefore, this study advocates for an enhanced conceptualization of environmental dynamism encompassing the changes in internal and external environmental factors that could impact an organization's performance.

There is a possibility that collaborative leadership and the performance of organizations may be influenced by environmental dynamism. This reasoning requires empirical attention and is advanced in this study. This study focused on assessing the environmental dynamism (changes) in internal and external factors, employing the McKinsey 7S and PESTEL models deemed adequate for comprehensively addressing internal and external environmental changes. The change in internal factors is referred to in this study as internal environmental dynamism, while changes in external factors are termed external environmental dynamism. Viewing, analyzing, and responding to environmental dynamism with this holistic perspective could enable organizational leaders, particularly collaborative leaders, to adopt a 360-degree outlook on the environment when addressing complex organizational challenges that may impact performance. The study advocates that this expansive approach to conceptualizing environmental dynamism (considering both internal and external environmental changes) warrants exploration and contributes to advancing not only organizational environment discourse, but also leadership and performance scholarship in new and meaningful ways.

Performance

Organizations exist to serve a purpose translated as its strategic intent measured through achieving set goals and objectives. This purpose may vary across an organization's orientation, but the common denominator is that organizations exist to succeed in their targeted performance outcomes (Abdelghany & Abdel-Monem, 2019). Consequently, performance remains an essential aspect of any organization and is at the heart of organizational leaders and other stakeholders. Moreover, any organization's survival depends on its sustainable performance over time. Despite its importance, performance has had divergent scholarship arguments and perspectives (Abdelghany & Abdel-Monem, 2019; Tomal & Jones, 2015).

Indeed, early studies on organizational behaviour allude to performance as a complex balance of various components and stakeholders' expectations. This argument is also advanced by stakeholder theorists (Freeman, 1984). Sink and Tuttle's (1989) study described some critical components of organizational performance as efficiency, innovations, profitability, new customer numbers, and effectiveness, among other measures. Likewise, Hubbard (2009) defined performance as the actual output measured against the intended outputs, including financial, customer, internal processes, learning and growth, and environmental and social governance outputs. Moreover, Teece (2018) and Teece (2023) argued that performance is the shared efforts and resources complemented by the deployment of dynamic capabilities in the organization. In line with that perspective, Ongeti (2014) argued that the critical focus for many organizations is to deliver exceptional performance, outperform the competitors in their industry, and satisfy shareholders and stakeholders.

Further, Daft (2016) and Daft and Lane (2016) alluded to performance as an organisation's ability to optimally exploit its strengths to maximize opportunities, manage weaknesses, and nullify threats. Regarding goal perspective, Kimani (2016) posits performance as measuring actual output against intended or targeted goals and objectives. Abdelghany and Abdel-Monem (2019) viewed performance as how an organization, a social system resourced with effective leadership capabilities, can navigate internal and external environmental changes to actualize its objectives. Likewise, Nyaberi (2021) notes that performance entails the ability of an organization to meet its goals and objectives. According to open system theory, performance results from the interrelationship between the organization and its environment (Kuo, 2011; Lim et al., 2010; Ouma & Yabs, 2017).

Extant literature has broadly conceptualized performance as a dependent variable. However, contemporary studies, still in their infancy, are pushing the boundaries in attempts

to conceptualize performance differently, primarily due to the challenges in exercise control over such predictor variables, especially when there are variations over time (Lin, 2018). Appropriate performance measures remain a thorny issue in scholarship and practice. A single factor may not explicitly explain an organization's performance. Scholars and practitioners are torn on appropriate metrics to measure various components of organizations like strategic plans, finance, legal, operations, and organizational development. In support of this argument, Barney (1997) and Keats and Hitt (1988) alluded that performance measures and metrics adopted by organizations remain contentious in scholarship and practice.

Further, Murgor (2014) argued that organizations' multifaceted and multidimensional nature makes it challenging to have consensus on organizational performance metrics. Barrick et al. (2015) argued that an organization's performance comprises financial outcome, market penetration outcome, return on shareholders outcome, corporate social responsibility outcome, employee satisfaction outcome, and customers' net promoter scores, among other outcomes. On the contrary, Ondari (2015) alluded to the use of Triple Bottom Line (TBL), Shareholder Wealth Maximization (SWM), the Balanced Score Card (BSC), and the Sustainable Balanced Score Card (SBSC) as appropriate performance measurement tools. Kiragu (2016) alluded that organizations with a robust measure of their intended performance outcomes outperform those without.

The Balanced Scorecard (BSC) emerged as an acceptable and valuable tool for assessing organizational performance, with the aim of assisting leaders in improving overall effectiveness. The BSC framework facilitates the translation of leadership initiatives into actionable operational objectives, which subsequently influence performance (Kaplan & Norton, 2010). This approach incorporates financial measures to evaluate the outcomes of past organizational actions and supplements them with operational metrics focusing on customer

satisfaction, internal processes, and initiatives for innovation and improvement metrics that drive future performance (Yawson & Paros, 2023).

In recent years, there has been a growing recognition of the strategic importance of environmental, social, and ethical considerations, leading to an increased interest in measuring corporate sustainability performance (Atkinson, 2000; Hansen & Schaltegger, 2016; Stavropoulou et al., 2022). The adoption of a sustainable Balanced Scorecard model (SBSC) with enhanced performance indicators, encompassing stakeholders' interests in financials, customer, internal business processes, learning and growth, as well as environmental and social governance aspects emerges as the contemporary tool and adopted by leadership (Atkinson, 2000; Figge et al., 2002; Stavropoulou et al., 2022).

Furthermore, Ouma et al. (2017) shared that in as much as different organizations or industries may have different performance metrics, their stakeholders' overall understanding and expectations will be critical to ensure robust measures are instituted to promote performance. Insurance companies may focus on profitability, gross premium sales volumes, market share, productivity, employee satisfaction index and net promoter score as examples (IRA, 2021). However, a non-profit organization may consider sustainable community project delivery a critical performance metric.

Measuring performance in the insurance industry involves assessing various aspects to gauge the effectiveness, efficiency, and profitability of insurance operations. An overview of how performance is typically measured in the insurance sector, along with some unique metrics specific to this industry include; underwriting profitability, which is the difference between premiums earned and claims paid, is a fundamental metric in insurance performance evaluation (IRA, 2023). It assesses the effectiveness of the insurer's risk selection and pricing strategies. The loss ratio, representing the proportion of premiums paid out as claims, provides insights

into the insurer's claims management efficiency and risk assessment accuracy. The expense ratio measures operating expenses as a percentage of earned premiums, reflecting the insurer's efficiency in managing administrative and operational costs (AKI, 2021; IRA, 2023).

Moreover, retention rate signifies the percentage of policyholders renewing their insurance policies, indicating customer satisfaction, loyalty, and the insurer's ability to retain business. Customer satisfaction surveys and net promoter score (NPS) assessments help gauge policyholder satisfaction levels, which are crucial for long-term business success and profitability (Grimsley, 2015; IRA, 2023). The speed and efficiency of claims processing directly impact customer experience and satisfaction. Metrics such as average claims processing time and claims settlement ratios are indicative of operational efficiency and customer service quality (Ondari, 2015). Additionally, since insurers often invest premiums to generate additional income, investment performance metrics such as return on investment (ROI), investment yield, and portfolio diversification are essential for evaluating overall financial performance (Nyaberi, 2021).

Further, in regions where Solvency regulations are applicable, compliance with solvency capital requirements and reporting standards is crucial for ensuring financial stability and regulatory compliance (Morara & Sibindi, 2021). Metrics such as learning and development index, and environmental and social metrics are emerging and becoming more essential in the industry today (Alvarado et al., 2017; Massingham et al., 2019). These metrics collectively provide a comprehensive understanding of an insurer's performance, encompassing underwriting profitability, operational efficiency, customer satisfaction, financial stability, and regulatory compliance within the dynamic insurance landscape.

Based on existing literature, performance remains a complex phenomenon in practice and operationalization due to the many unresolved concerns about its measurement. Therefore,

this study sought to conceptualize performance metrics based on the indicators of a sustainable balance scorecard (SBSC) model. SBSC indicators were deemed to provide a comprehensive stakeholder-based view. They enable leaders to have clarity of the organization's stakeholders and their expectations as attributed to performance metrics, which include financial, customer, internal processes, learning and development and environmental and social factors (Lin, 2018). However, as much as the sustainable balanced scorecard indicators are robust and are in line with the current trends in sustainable organization performance, their application is yet to crystalize due to challenges in knowledge and awareness on how to quantify social and environmental performance metrics by organizations (Munyao, 2021). This explains why sustainable performance has remained an aspiration of organizational leaders (Kiragu, 2016; Ouma & Yabs, 2017).

The Insurance Companies in Kenya

The genesis of the insurance industry can be traced back to the era of maritime trade, where various forms of insurance began to evolve significantly over time (Haueter, 2013). The emergence of insurance as a prominent global commercial enterprise finds its roots in the coffeehouses of London, where ship owners and merchants frequented to seek information and insurance for their upcoming voyages, particularly maritime insurance (Haueter, 2013). Insurance serves as a financial safeguard for both individuals and businesses against a multitude of potential losses or damages. Insurers evaluate the risks associated with insuring a particular entity and subsequently provide clients with a policy based on their risk assessment. This policy serves as a legally binding contract between the insurer and the policyholder. Thus, the concept of insurance penetration quantifies the level of development within a nation's insurance sector, typically measured as the annual sum of insurance premiums relative to the gross domestic product (GDP) (IRA, 2021).

The global insurance industry plays a dynamic and crucial role in managing risks for individuals and businesses worldwide. It encompasses various sectors including life insurance, property and casualty insurance, health insurance, and reinsurance. With its diverse offerings and participants, the industry continuously adapts to changing customer preferences and technological advancements, remaining a subject of ongoing academic inquiry (OECD, 2021). This industry comprises traditional insurance firms, reinsurance companies, and emerging insurtech startups. Noteworthy global players include MetLife, State Farm, and Allstate in the United States; Allianz and Generali in Europe; Ping Insurance, China Life Insurance, and Japan Post Insurance in Asia. Major global reinsurance companies include Swiss Re, Munich Re, and Berkshire Hathaway Reinsurance Group. Meanwhile, the emerging global insurtech sector features companies such as Lemonade, Oscar Health, and Root Insurance (Apergis & Poufinas, 2020).

Understanding the structural components and key stakeholders within the global insurance industry is crucial for policymakers, scholars, and industry professionals to effectively navigate this complex and vital sector. Benami et al. (2020) highlight the diversity of the global insurance market, covering both life and non-life classes of business, and identify various influential factors shaping the industry. These factors include technological advancements, which have led to innovations such as insurtech, revolutionizing operational processes and enhancing customer experiences. Additionally, shifting demographics and changing consumer preferences drive the demand for personalized insurance solutions (Benami et al., 2020). Apergis and Poufinas's (2020) study acknowledges the impact of globalization on the global insurance market, illustrating the regulatory complexities of the industry. The convergence of insurance with other sectors, such as finance and technology, presents new opportunities for innovation and underscores the importance of the regulatory landscape in ensuring industry stability and fairness. Table 1 provides an overview of the global insurance

turnover and market share per region.

Table 1

Global Insurance Sector Market Share

Regions	Turnover (t/o)		2019-2020 evolution (t/o)	Market share	
	2020	2019		2020	2019
North America	2, 674, 038	2, 620, 164	2.06%	42.53%	41.69%
Latin America	131, 855	157, 037	-16.04%	2.10%	2.50%
Asia Pacific	1, 754, 520	1, 719, 625	2.03%	27.91%	27.36%
Europe	1, 619, 312	1, 673, 727	-3.25%	25.76%	26.63%
Africa	60, 190	67, 282	-10.54%	0.96%	1.07%
Middle East	47, 131	46, 525	1.30%	0.75%	0.74%

Source: OECD (2021) Global Insurance Statistics

While North America holds a significant position in terms of turnover and market share in the insurance industry, challenges to sustainability affect companies across all regions (OECD, 2021). For example, a report from MyFloridaCFO (2022) highlighted that thirteen insurance companies in the United States of America (USA) were placed under receivership between 2021 and May 2022. This trend mirrors experiences in many other countries, emphasizing the crucial need for effective leadership strategies to improve the performance of insurance companies. Furthermore, Sonko's (2018) study conducted in Atlanta, Georgia, shed light on the positive influence of factors such as a conducive work environment, teamwork, goal setting, and performance reviews on employee performance within the insurance industry. Similarly, Chiaramonte et al. (2020) stressed the essential role of sustainability, as indicated by Environmental, Social, and Governance (ESG) scores, in strengthening insurers. They highlighted the importance of considering environmental and social aspects within the broader sustainability framework, aligning with Elkington's (1997) Triple Bottom Line (TBL) concept, which encompasses economic, social, and environmental performance alongside financial metrics.

However, the challenges faced by the insurance industry extend beyond these dimensions, covering leadership, processes, innovation, and other critical factors. This underscores the urgent need for effective leadership and internal collaboration within insurance companies and across the insurer-non-insurer spectrum to ensure sustainable performance. This viewpoint is consistent with the research conducted by Apergis and Poufinas (2020) and Wali et al. (2023), who advocate for a comprehensive approach to addressing industry challenges. A holistic performance management approach, integrating various factors, is essential for insurers aiming to navigate challenges and seize opportunities (Apergis & Poufinas, 2020; Dreassi et al., 2020; Kaplan & Norton, 1996; Sonko, 2018; Wali et al., 2023).

Similar to the global market, the insurance sector in Africa encompasses a range of services, including life insurance, property and casualty insurance, health insurance, and agricultural insurance, among others (Bagus et al., 2020). Key players within the African insurance landscape include both domestic insurers and international corporations operating within the region. Notable among the local insurers are Sanlam, Old Mutual, and Liberty Group, each maintaining significant presence across various African nations. Additionally, international insurers such as Allianz, AIG, and Prudential have established themselves in select African markets (Emueje & Tochi, 2020). Furthermore, the African insurance market is undergoing transformation with the emergence of innovative insurtech startups focused on improving insurance accessibility and affordability. These startups leverage advanced technology to offer creative insurance solutions to underserved populations (Wali et al., 2023).

Africa's insurance industry holds a market share (in premiums) of only 1% of the global insurance sector, as depicted in Table 1. North America, Asia-Pacific, and Europe lead with a combined market share of 96% (OECD, 2021). In Africa, the growth of the insurance market varies based on factors such as development maturity, size, and degree of consolidation, with

over 90% of premiums concentrated in just ten countries (Bagus et al., 2020). South Africa stands out as the largest and most established insurance market in terms of premium market share and penetration level. However, concerns persist regarding effective leadership and performance at a continental level.

To overcome the challenges and capitalize on opportunities in this dynamic environment, African insurance players may benefit from adopting a collaborative leadership approach (Bagus et al., 2020; Moodley & Govender, 2020). Ene's (2020) cross-sectional study suggested that insurance companies' management should motivate and influence employees through appropriate reward systems. Emueje and Tochi (2020) recommended that insurance players prioritize disclosing relevant information, adhering to precise values, and adopting people-centered leadership practices to transform their companies. Banmore et al. (2019) proposed that management ensure ongoing leadership development for teams and leaders to equip them with critical strategic leadership skills and gain competitive advantage. Moodley and Govender (2020) suggested that collaborative leadership could lead to transformative customer-centric outcomes.

The insurance industry in Kenya plays a vital role in the country's financial sector, offering diverse products and services to individuals, businesses, and organizations. Its historical roots can be traced back to the early 20th century within the context of colonial governance, where the concept of insurance in Kenya initially centered around a "social insurance program" aimed at addressing socio-economic challenges (Kenyatta, 1962; Mugo, 2018). Over time, particularly following the enactment of the Insurance Act Cap 487 in 1987, the industry witnessed increased government oversight, marking a significant shift in its regulatory landscape (Karua, 2008; Mugo, 2018). During the socio-political and economic upheavals of the 1990s, the Kenyan insurance sector experienced notable disruptions

characterized by a decline in market share, rising operational costs, and the emergence of new market players (Karua, 2008). This period marked a transformative phase for the industry, ultimately leading to its development into a commercial enterprise post-independence, aimed at bolstering the country's self-sustainability (Azevedo, 1993; Kenyatta, 1962; Throup, 1988).

Currently, the Kenyan insurance market boasts 61 licensed insurance companies as of December 2022, up from 47 companies in 2013, covering both long-term and short-term insurance businesses, including reinsurance (Association of Kenya Insurers, AKI, 2020; IRA, 2021). Regulatory oversight is provided by the Insurance Regulatory Authority (IRA), responsible for licensing insurers, setting industry standards, and ensuring compliance with regulatory requirements. Despite being the largest insurance market in East Africa with a penetration rate of 2.3% (IRA, 2021), Kenya's insurance sector faces challenges, including a downward trend in insurance service penetration and decreasing growth rates in gross direct premiums over the past decade (Financial Sector Regulators, 2022). The market offers a wide array of products such as Life Insurance, General Insurance, Microinsurance, and Takaful Insurance to cater to diverse needs (AKI, 2021; IRA, 2022).

Key players in the Kenyan insurance market include Kenya Orient Insurance, Britam, Jubilee Insurance, CIC Insurance Group, APA Insurance, UAP Old Mutual, Sanlam Kenya, Heritage Insurance Company, and AAR Insurance Kenya among others. However, the industry's resilience has been mixed, with several companies facing financial instability and going under over the last decade (IRA, 2018; Kiragu, 2016; IRA, 2023). Challenges persist in the industry, including ineffective leadership and management practices, stiff competition, and evolving market dynamics, posing risks to sustainable performance (IRA, 2021). Addressing these challenges requires embracing effective leadership styles, enhancing recruitment, training, and development policies, aligning organizational values, fostering employee

commitment, and adapting business models to the changing environment (Nyaga and Muema, 2017; Azinga et al., 2018; Kitaka et al., 2019; Langat et al., 2019; Otwori and Muturi, 2019; Abongo et al., 2019; Maina, 2016). Adaptability and agility are crucial for insurers to navigate the evolving landscape and ensure stability in performance (Kiragu, 2016).

The existing literature in the insurance industry in Kenya suggests an industry operating below its optimal potential. The sector contributes significantly to the country's economy by promoting economic stability, and the potential for further expansion is substantial. Conducting research on insurance companies in Kenya is academically valuable and practically essential. It provides insights into the industry's role in the Kenyan economy, growth prospects, and impact on financial inclusion and risk management. Moreover, it assists policymakers, industry stakeholders, and insurers in making informed decisions, fostering innovation, and ensuring the industry's sustainable development.

Effective leadership within insurance companies in Kenya is pivotal for ensuring long-term performance and sustainability (Maina, 2016; Otwori & Muturi, 2019). Given the prevalent hierarchical structure in these companies, where experienced professionals ascend to leadership positions, fostering a culture of leadership development becomes essential to ensure smooth transitions into such roles. This not only safeguards the organization's legacy but also ensures continuity and adaptability in a dynamic market environment (Kiragu, 2016). Amidst intense competition, the imperative to cultivate robust leadership to drive growth is evident. Effective leaders in insurance companies need to navigate change adeptly, collaborate, and inspire their teams to respond swiftly (Azinga et al., 2018; Kalei, 2018; Nyaga and Muema, 2017). Therefore, developing the next generation of insurance company leaders transcends proactive measures; it represents a strategic necessity to maintain agility and responsiveness to market dynamics. A robust and capable leadership serves as the cornerstone for insurance

companies striving to flourish within an ever-evolving industry landscape (Azegele et al., 2021; Langat et al., 2019; Muturi, 2019).

Embracing collaborative leadership could allow leaders to harness the diverse expertise and perspectives of their teams, facilitating the development of innovative solutions to performance issues (Atkinson et al., 2017). This approach could enable leaders to tap into the collective intelligence of their employees, resulting in more informed decision-making and enhanced problem-solving capabilities (Maalouf, 2019). Moreover, in dynamic environments characterized by constant change and uncertainty, traditional hierarchical leadership models may prove inadequate. Collaborative leadership, with its emphasis on teamwork and inclusivity, could foster agility and adaptability, enabling insurance companies to respond swiftly to emerging challenges and capitalize on new opportunities (Boyer et al., 2019).

Furthermore, understanding environmental dynamism could equip insurance company leaders to anticipate and proactively address potential performance issues. By closely monitoring changes in industry trends, regulatory developments, technological advancements, staff development, and values alignment among other environmental factors, leaders can strategically position their companies to navigate turbulent environments effectively (Mutisya et al., 2020). This study is crucial for harnessing the full potential of the insurance companies in Kenya and contributing to the country's economic and social well-being. Understanding collaborative leadership and environmental dynamism has the potential to drive sustained performance in insurance companies in Kenya and satisfy stakeholders' expectations.

Statement of the Problem

In recent decades, the discourse on performance of organizations has garnered significant attention from both academic and practical perspectives. Scholars and practitioners

have extensively investigated this topic, revealing persistent instability in the performance of many organizations. This instability has attracted interest from various stakeholders, including leadership scholars and practitioners (Azegele et al., 2021; Langat et al., 2019; Muturi, 2019). In the global financial sector, particularly within the insurance industry, several challenges have been identified as significant barriers to performance improvement. These challenges include low market penetration, conservative risk management approaches, reliance on outdated systems, stringent regulatory frameworks, limited implementation of environmental and social governance practices, and high employee turnover (Apergis & Poufinas, 2020; Benami et al., 2020; IRA, 2021; Langat et al., 2019; Otwori & Muturi, 2019).

Despite considerable research efforts, the issue of organizational performance remains contentious. Moreover, accurately assessing performance and determining appropriate metrics are areas that require further investigation (Azegele et al., 2021; Langat et al., 2019; Muturi, 2019). The fragmented nature of research, often focusing on specific dimensions of performance, may contribute to the persistent challenges encountered within organizations. While there is consensus on the significant influence of leadership on performance, there remains an ongoing debate on the most effective leadership approach to support sustainable organizational performance (Malouf, 2019; Northouse, 2019).

Collaborative leadership has emerged as a promising approach with the potential to positively impact sustainable performance across various sectors. However, empirical research on the impact of collaborative leadership on performance outside of specific contexts (public sector, education, healthcare, and non-governmental organizations) remains limited (Bolon et al., 2020; Tondeur et al., 2015). Existing studies highlight dissonance in the theoretical and conceptualization of collaborative leadership, indicating a notable gap in prior research in this area (Broadhurst et al., 2021; Endre et al., 2020; Maalouf, 2019; Okpala, 2020; Shu & Wang,

2021).

Furthermore, the influence of environmental dynamism on leadership and performance remains debatable due to conflicting and narrow conceptualizations of environmental dynamism. Despite attempts to investigate its effects, studies often narrowly focus on specific environmental factors in isolation, leading to unresolved issues and constraints in comprehensively understanding its impact (Fu et al., 2018; Martinez-Conesa et al., 2017; Mutisya et al., 2020; Nyaberi, 2021; Yang, 2019). Given the varied perspectives and scarcity of empirical research in this area, both globally and regionally, the influence of collaborative leadership and environmental dynamism on performance remains insufficiently addressed and necessitates further investigation.

The insurance companies in Kenya, as critical entities in providing social protection and contributing to economic development, continue to face significant challenges, including persistent instability in performance (IRA, 2021; Kinyua et al., 2021; Kogo & Kimencu, 2018; Mugo et al., 2016; Okumu & Were, 2021). Despite existing literature, there is a pressing need for methodologically rigorous studies that can provide a holistic understanding of insurance companies in Kenya, thereby enhancing their performance and sustainability. Examining the effects of collaborative leadership and environmental dynamism on performance is crucial for improving the performance of insurance companies in Kenya and addressing their challenges comprehensively. These arguments underscore the importance and necessity of further research in this area.

General Objectives

The broad objective of this study was to examine the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya.

Specific Objectives

The following specific objectives guided this study.

1. To explore the influence of collaborative leadership on the performance of insurance companies in Kenya.
2. To establish the effect of authentic relationships on the performance of insurance companies in Kenya.
3. To investigate the effect of leaders' behaviour on the performance of insurance companies in Kenya.
4. To assess the effect of top echelons' support on the performance of insurance companies in Kenya.
5. To determine the moderating effect of environmental dynamism on the relationship between collaborative leadership and the performance of insurance companies in Kenya.

Research Questions

1. How does collaborative leadership influence the performance of insurance companies in Kenya?
2. What is the influence of authentic relationships on the performance of insurance companies in Kenya?
3. In what ways do leaders' behaviour influence the performance of insurance companies in Kenya?

4. What is the influence of top echelons' support on the performance of insurance companies in Kenya?

5. How does environmental dynamism influence the relationship between collaborative leadership and the performance of insurance companies in Kenya?

Assumptions of the Study

A study without assumptions is irrelevant. According to Wargo (2015), an assumption is a sentiment about the research study that the researcher expresses may be out of their control. This study made four assumptions. First, insurance companies had an established leadership system that identified and guided their day-to-day collaboration and relationships. Second, insurance companies in Kenya had employees working in various departments, and their interrelationships reflected the leader-follower, leader-leader, and follower-follower relationships. Third, the insurance companies had some understanding of collaborative leadership and environmental dynamism or changes that affect their organizations. The final assumption was that the sampling technique proposed and the research instruments (self-designed questionnaire and interview guide) were appropriate and elicited valuable input to enrich the study's contribution.

Justification of the Study

Significant attention has been devoted to exploring collaborative leadership's role in organizational success, particularly in sectors such as education, public administration, manufacturing, and technology. However, existing studies exhibit diverse and conflicting conceptualizations and impacts. Given the pivotal role of the financial sector in driving a country's GDP and citizens' social well-being, post-COVID challenges have exacerbated performance struggles among financial institutions, impacting shareholders, GDP, and

socioeconomic growth. Hence, there was a need to delve into unexplored aspects of collaborative leadership, particularly in the financial sector, focusing on insurance companies in Kenya, to understand its impact on performance amidst environmental dynamism.

Insurance companies are crucial for both economic growth and social protection, especially in Kenya, which hosts the largest and oldest insurance market in East and Central Africa. This study examined collaborative leadership, environmental dynamism, and performance variables concurrently, providing valuable insights and recommendations to enhance the insurance companies' development and address negative performance trends. Despite limited studies on collaborative leadership in insurance companies' context, this research integrated scholarship from other organizational contexts and presented conceptual arguments and empirical findings, elucidating the relationship between collaborative leadership, environmental dynamism, and performance.

The conceptual framework guides insurance companies in integrating collaborative leadership practices into their organizational strategies amidst dynamic operating environments, identifying growth drivers and strategies for capitalizing on potential opportunities. Additionally, given Kenya's evolving regulatory policy landscape in the insurance sector, this study offers essential insights for regulators and industry players, addressing compliance challenges and guiding policy development in environmental, social, and governance (ESG) considerations, crucial for informed policymaking and economic development.

Significance of the Study

This study was significant in theory, policy development, practice and methodology. For instance, from the theoretical perspective, the study enhanced the distributed leadership

theory, social constructivism theory, leader-member exchange theory, dynamic capabilities theory, open system theory and shareholders theory in their acceptability and application. Moreover, the study expounded the conceptualization of collaborative leadership and environmental dynamism by enhancing the dimensions of the concepts. The relationship between the leadership theories of DLT, SCT and LMX and organizational theories of DCT, OST and ST in anchoring collaborative leadership, environmental dynamism and performance provided a relevant contribution to developing a framework to enhance collaborative leadership in insurance companies. Therefore, this study is anticipated to trigger further arguments and research agenda in the scholarly world, especially among researchers investigating these phenomena.

Further, gaps have been noted around shared values, authenticity of relationships, credibility challenges of insurance companies' leaders and competence of top echelons. These challenges could be addressed by enhancing policy measures and development within insurance companies and at industry level. For example, the general insurance arm of an insurance company can utilize the contributions of the business teams, data analytics teams and risk-based teams to enhance their insurance product (such as motor and health insurance) based on customers' profiles and claims history and enhance their innovations portfolio and customer growth in line with these environmental changes. Furthermore, insurance companies can also incentivise employees who inhibit collaborative leadership attributes required in navigating the dynamic environment. Finally, this study contributes immensely to management and leadership practice, focusing on collaborative leadership. It will enhance understanding of how organizations and leaders can drive sustainable performance by integrating authentic relationships, leaders' behaviour and top echelons' support within their dynamic environment and influence performance.

Scope of the Study

The study examined the influence of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. The geographical scope was insurance companies operating in Kenya. Given the uniqueness of the insurance business in Kenya, the study exclusively examined insurance companies licensed by the IRA. The study population was limited to managers of licensed insurance companies in Kenya as of December 2022. The methodological scope was limited to mixed methods, specifically Convergent Mixed Methods Design (CMD). The study was conducted between May 2022 and August 2023. The study focused on collaborative leadership, environmental dynamism and performance of insurance companies over five years (2017 – 2022). This gave an objective and thorough scholarly analysis of the phenomena under investigation.

Limitations and Delimitations of the Study

Theofanidis and Fountouki (2018) shared that no social science research study is flawless. The study investigated the influence of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. Despite achieving its objectives, the study had some limitations. The delimitations of the study are as follows: first, during qualitative data collection, the researcher encountered difficulty in accessing some of the interview respondents due to their busy schedules as top executives, and many had engagements with institutional investors during the financial reporting period of insurance companies. However, persistent follow-ups with their personal assistants to check and recheck their schedules enabled the researcher to get the respondents to participate. Due to time constraints and resource limitations, this study only included leaders from regional managers to Chief Executive Officers of insurance companies. Future research should focus on all other employees of insurance companies. Despite these delimitations, the study was conducted with

the highest ethical standards, scientific rigour, and objectivity. The research was also supervised by experienced scholars who provided guidance in answering the research questions.

The main area considered as a limitation was the fact that this study did not investigate whether the responses to the questionnaire varied based on the length of service of the employees in their organizations or the period during which their organizations had been operating in Kenya. The research focused on their responses based on the research objectives, and the researcher assumed that the length of service and business operations had no significant impact on their responses. However, to minimize potential bias, the researcher set a minimum length of service for participants at five years. All respondents had worked in their current organization for at least five years. Further, this research significantly advances collaborative leadership theory and its impact on organizational performance, yet some limitations remain. Utilizing cross-sectional data as our primary source may have introduced potential flaws in causal verification. To address this, future studies could benefit from employing longitudinal or experimental methodologies to thoroughly examine each variable's mechanisms, thereby enhancing and refining the conclusions.

Chapter Summary

This study examined the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. This first chapter has explored the background of the study by sharing an analysis of the study variables and context from a global, regional, and local context. The chapter has also briefly explored the relationship among the study variables and their theoretical roots to underpin relevant theories, which are explored in chapter two. The research problem was identified through a comparative review of the study phenomenon in light of emerging developments in insurance companies in Kenya.

The analysis identified crucial gaps, presented as the objectives and research questions of this study. An in-depth theoretical review of the phenomenon and pertinent previous empirical studies highlighted and emphasized the research gaps. Finally, the justification for this study is grounded on the cited theoretical and empirical issues and gaps from previous studies. Chapter Two of this study explored the extant literature on the study phenomenon, leading to conceptualizing and developing the study constructs and synthesized research gaps.

Chapter Two: Literature Review

Introduction

This study examined the influence of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. The researcher's expansive view of collaborative leadership formed the cornerstone of this study's literature review. This section presents the extant theoretical, conceptual, and empirical literature reviewed on the study phenomena to address the issues raised in the problem statement. The literature review discussed in this chapter followed a thematic integrative approach (Torraco, 2016), bringing together literature on collaborative leadership, environmental dynamism, performance, and related supporting theories in leadership and strategic management that underpinned the study concepts within the context of insurance companies in Kenya.

The leading theory underpinning the independent variable was the Distributed Leadership Theory (DLT), supported by Social Constructivism Theory (SCT), and the Leader-Member Exchange Theory (LMX). Additional strategic management theories that supplemented the lead theories in the study were the Dynamic Capability Theory (DCT) and the Open System Theory (OST), underpinning the moderating variable and Stakeholders Theory (ST), underpinning the dependent variable. The appropriate theoretical and empirical literature was reviewed to understand the nature, perspectives, and dimensions of the study phenomena applied in insurance companies.

The primary literature sources were relevant peer-reviewed journals, books and book chapters, credible insurance industry reports, and other pertinent policy framework articles. This chapter also highlights the methodological, contextual, and theoretical gaps based on reviewed literature and concludes with the diagrammatic representation of the study's

conceptual framework, which shows the relationships of the study phenomena. The researcher believed this comprehensive approach to literature review enabled clear understanding and further elaborated the gaps filled by this study.

Collaborative Leadership

Leadership has been extensively examined across various contexts and theoretical frameworks over time. While some conceptualizations view leadership as a process, the predominant focus in research has been on understanding leadership through the lens of individual leaders. Numerous early scholars (Bernard, 1926; Blake et al., 1964; Drath & Palus, 1994; Fiedler, 1967; House & Mitchell, 1974) had contributed to this discourse, primarily defining leadership by the traits, qualities, and behaviours exhibited by individuals. Initially, leadership was perceived as an outcome of inherent qualities with which individuals are born, with studies attempting to pinpoint specific traits distinguishing leaders from followers (Bernard, 1926). These investigations delved into personal attributes such as personality, physical characteristics, and mental traits (Halpin & Winer, 1957; Hemphill & Coons, 1957). As research progressed, attention shifted towards understanding leadership within organizational contexts, identifying behaviours that enhance organizational effectiveness.

Pioneering studies like the Michigan and Ohio State leadership studies marked a transition towards examining leadership in organizational settings, focusing on the behaviours contributing to organizational success. Concurrently, contingency theories emerged, emphasizing the interplay between a leader's traits, behaviours, and situational factors (Saal & Knight, 1988), suggesting that effective leadership is contingent upon various contextual variables. The development of leadership theories expanded further to include the vertical dyad linkage theory, also known as leader-member exchange theory (Graen, 1976), which elucidates the nature of leader-follower relationships and their impact on leadership processes. This body

of work underscores the multifaceted nature of leadership, suggesting diverse approaches and styles.

As scholarly inquiry into leadership progressed, researchers extended their focus to encompass broader frameworks, such as organizational culture (Schein, 1985). An integral facet of organizational culture is its capacity for adaptation to change, necessitating leaders to tailor their strategies in response to evolving circumstances. Recent years have seen the emergence of additional leadership paradigms, notably the dichotomy between transactional and transformational leadership. Transactional leadership, drawing from conventional perspectives, relies on positional authority to facilitate task accomplishment (Burns, 1978; Northouse, 2019), whereas transformational leadership aims to inspire followers by addressing higher-level needs and involving them more deeply in the work process (Bass, 1995).

Gardner (1990) offered a contemporary conceptualization of leadership, emphasizing the achievement of collective objectives through group endeavor rather than the actions of a solitary leader. This challenges the conventional notion of leadership as being primarily embodied in an individual and underscores the significance of group dynamics, resources, and social cohesion in attaining shared goals. Introducing the concept of "SuperLeadership," Manz and Sims (1991) advocate for a departure from the traditional leader-follower paradigm towards a model where leaders empower individuals to lead themselves. These perspectives have fostered the development of distributed, shared, and collaborative leadership approaches, which highlight the collective contributions of individuals towards organizational prosperity (Calvert, 2018; Chrislip & Carl, 1994; Meister & Willyerd, 2020). This study adopted the foundational understanding of collaborative leadership as a leadership approach that emphasizes working together, sharing responsibilities, and leveraging the collective expertise of team members to achieve common goals (Meister & Willyerd, 2020).

Collaborative leadership has its roots in the concept of collaboration. The earliest definitions of collaborations were in the 1970s. The early research studies focused on inter-organizational relationships and the contextual environment regarding resource exchange. Negandhi's (1975) and Waren et al. (1975) perspectives on collaboration emphasized the inter-organizational relationships element. In addition, Pfeffer and Salancik's (1978) perspective emphasized resource dependency, underscoring the essence of organizations' contextual variables (environmental dynamism) shaping their activities and structures (p. 3). Moreover, Calvert's (2018) contemporary perspective emphasizes individual interrelationships and shared outcomes.

These scholarship perspectives on the concept of collaborations from the 1990s to date formed the foundation of the academic and practitioners' interest in the concept of collaborative leadership as it entailed the elements of governance, mutual relationships, and organizational autonomy (Archer & Cameron, 2013; Meister & Willyerd, 2020). On the contrary, Chrislip and Carl (1994), among the initial researchers to analyze the concept of collaborative leadership, defined collaborative leadership by differentiating traditional leaders from collaborative leaders: "…Leaders articulate a vision, inspire people to act, and focus on concrete problems and results. [But] collaboration needs different leadership; leaders who can safeguard the process, facilitate interaction, and patiently deal with high frustration levels" (p.42).

Recent scholars have made significant contributions to the understanding of collaborative leadership by exploring various dimensions and perspectives. Notably, Archer and Cameron (2013) proposed a three-legged approach highlighting governance, operations, and leaders' behaviour as fundamental dimensions of collaborative leadership, a view widely accepted among scholars. Similarly, Goman (2015) identified five essential dimensions—

mutual trust, mutual benefit, independence or autonomy, administration, and governance—that enrich the comprehension of collaborative leadership. Echavarria (2015) also emphasized five critical dimensions, including mutual trust, mutually beneficial independence or autonomy, administration, and governance, to enhance understanding in this area. Mehdinezhad et al. (2015) conceptualized collaborative leadership as cooperation and outlined dimensions such as assessing the environment, creating clarity, building trust, sharing power, developing people, and self-reflection.

Furthermore, Nkengbeza et al. (2016) conceptualized collaborative leadership in terms of genuine communication, clarity of functions, team capabilities, and evaluation and monitoring. Markle-Reid et al. (2017) identified dimensions such as shaping vision, skills building, orchestrating people and projects, enabling communication, making connections, and tailoring approaches and contributions to conceptualize collaborative leadership. Maalouf (2019) proposed a five-point dimension focusing on the leader and the organization, managing and minimizing operational losses, creating a future forecast for organizational sustainability, building consensus, and managing conflicts. Ang'ana and Chiroma (2021) viewed collaborative leadership as involving leading oneself, authentic engagements, and dedication to the collective "we". Ang'ana and Kilika (2022) conceptualized collaborative leadership in terms of collaborative context, authentic relationship, and leaders' behavior dimensions. These diverse perspectives contribute to a comprehensive understanding of collaborative leadership and underscore its multifaceted nature.

Although the extant theoretical views on the conceptualization of collaborative leadership add to the richness of the application of the concept, they also retard the precision and progressive understanding of the phenomenon. Despite extensive research and scholarship perspectives, there still seems to be a notable theoretical gap and a lack of coherence and

consensus on the conceptualization of collaborative leadership that cuts across multiple disciplines. This misalignment has led to multiple dimensions and paradigms of collaborative leadership based on the organization's orientations and, thus, lack of a generally acceptable conceptual and theoretical framework that facilitates a multidisciplinary understanding and application of collaborative leadership in an organizational context (Archer & Cameron, 2013; Echavarria, 2015; Goman, 2015; Maalouf, 2019). Furthermore, there is also a lack of alignment on what constitutes collaborative leadership measures among scholars. This lack of consensus on the critical parameters of collaboration leadership adds to the challenge of a lack of merit in the comparative review of various scholarly findings (Hargreaves & Elhawary, 2020).

In order to construct a robust theoretical framework and enhance understanding of the intricate phenomenon of collaborative leadership, this study amalgamates essential elements from various scholarly perspectives. It contends that effective collaborative leadership should encompass key dimensions of effective leadership, which entail nurturing relationships, exemplifying effective behaviors, and offering support (Balbuena et al., 2020; Northouse, 2019). Furthermore, rather than relying solely on formal leadership structures, collaborative leadership advocates for shared decision-making, delegation of responsibilities, and harnessing diverse skills and viewpoints within teams (Maalouf, 2019; Meister & Willyerd, 2020). To address this, the study integrates and synthesizes diverse scholarly perspectives into three effective leadership dimensions, thereby re-conceptualizing collaborative leadership through three paradigms.

These paradigms are identified as authentic relationship - this paradigm consolidates perspectives related to fostering relationships, trust, respect, and understanding (Chrislip, 2002; Goleman & Boyatzis, 2013; Rubin, 2009); leaders' behavior - this paradigm encompasses perspectives on communication, clarity creation, team building, and empowerment, as well as

inclusion (Archer & Cameron, 2013; Wilson, 2013); top echelons support - this paradigm integrates perspectives concerning policy guidelines, structural frameworks, strategic direction, and operational aspects (Archer & Cameron, 2013; Echavarria, 2015; Meister & Willyerd, 2020). By synthesizing these perspectives and dimensions into the three paradigms, this study aims to provide clarity and address the focal points of discussion. This synthesis is outlined in Table 2.

Table 2

Integrated Collaborative Leadership Perspectives

Paradigm	Scholarships'	Perspective
Authentic Relationships	● Dye and Dyer (2019) ● Drummond (2019) ● Markle-Reid et al. (2017) ● Mehdinezhad et al. (2015) ● Endre et al. (2020)	Collaborative leadership is founded on authentic relationships built through mutual trust, mutual respect and mutual understanding.
Leader's Behavior	● Echavarria (2015), ● Mehdinezhad et al. (2015) ● Wilson (2013) ● Colbry et al. (2014) ● Archer and Cameron (2013) ● Nkengbeza et al. (2016)	Collaborative leadership is fostered through effective leaders' behaviour of open communication, empowerment and inclusiveness.
Top Echelon Support	● Archer and Cameron (2013) ● Bynander and Nohrstedt (2020) ● Clark (2008) ● Hanaysha and Tahir (2016) ● Hargreaves and Elhawary (2020)	Collaborative leadership is founded on shared purpose, strategy, structures, processes, and operations that define interdependence. These are defined by top leadership in an organization.

Source: Literature review; Author (2023)

The authentic relationships paradigm taps into the collective intelligence of each individual in the group and emphasizes the authenticity of the relationships that lead to better collaborations. An authentic relationship is built on the premise of mutual trust, mutual understanding and mutual respect. Dyer et al. (2019) shared that when teams build mutual trust, respect, and understanding, they are open to sharing control without needing to be in control. This view underscores the essential aim of collaborative leadership to enhance cross-functional

relationships across boundaries (Drummond, 2019; Hargreaves & Elhawary, 2020; Meister & Willyerd, 2020).

Additionally, the Leaders' behaviour paradigm advances the argument on the leaders' role in achieving shared outcomes by advancing a conducive environment for the followers. Success depends on the leaders' ability to exercise openness in communication, inclusivity and empowerment, where individuals can contribute openly to achieving collective goals (Atkinson et al., 2017; Bakken, 2018; Burnett & Lisk, 2019; Echavarria, 2015). Moreover, the top echelons' support paradigm is still developing. This paradigm guides the top echelon's collaborative leadership strategy, operations and governance in facilitating a collaborative environment and culture to achieve shared objectives (Hanaysha & Tahir, 2016; Hargreaves & Elhawary, 2020; Iqbal et al., 2018). It is reflected through governance, operational guidelines and strategic focus or strategies. Bynander and Nohrstedt (2020) argued that organization leaders may set governance structures and operational standards to guide relationships during collaborative crises and conflicts.

While extant empirical studies have contributed significantly to our understanding of collaborative leadership in organizational contexts, they have not conclusively addressed the gap in linking collaborative leadership to the holistic performance of organizations. For instance, Maalouf's (2019) quantitative study in Lebanon focused on SMEs and found a positive impact of collaborative leadership on organizational performance. However, the study's conceptualization of collaborative leadership primarily emphasized collaboration, and the performance variables measured were limited to financials, customer satisfaction, and learning and growth.

Similarly, Broadhurst et al. (2021) conducted a qualitative exploratory study on collaborative leadership and place-based development in England. Although they explored the

interlink between collaborative leadership and place leadership, their use of Murphy et al.'s (2017) framework to measure collaborative leadership's impact on partnerships may have constrained the assessment of collaborative leadership's true impact.

Hargreaves and ElHawary (2020) conducted a quantitative study on collaborative interactions and self-direction in teacher learning in Egypt, which could be related to authentic relationships. Moodley and Govender (2020) examined collaborative leadership and customer centricity in a South African insurance service provider, focusing on employees' understanding of the importance of collaborative leadership in delivering customer-centric transformative outcomes.

In a qualitative study by Martin (2021) on collaborative leadership practices and employee satisfaction levels, the conceptualization of collaborative leadership was vague, and the dependent variable was limited to employee satisfaction. Similarly, Kalei (2018) investigated collaborative strategies and employee performance in insurance companies in Kenya, focusing on one component of collaborative leadership and solely on employee performance rather than the holistic performance of organizations.

Overall, while these studies have contributed valuable insights, there remains a need for research that comprehensively examines the effects of collaborative leadership on the performance of organizations across diverse contexts, with a clear and nuanced conceptualization of collaborative leadership and a broad array of performance indicators. Organizations strive for positive, sustainable performance to position them at a competitive advantage and strategically navigate the dynamism in their business environment. Therefore, authentic relationships, leaders' behaviour, and top echelons' support as components of collaborative leadership may influence performance differently. Hence, their impact needed to be examined. An evaluation of these paradigms displays their interwoven and strong linkages,

which are discussed in the following sections. The next section presents empirical literature on each collaborative leadership paradigm. It provides a holistic understanding of the relationship between collaborative leadership and the performance of insurance companies in light of environmental dynamism, which addressed the objectives of this study.

Authentic Relationships

Authenticity has been studied across various disciplines and with multiple scholarly perspectives. Notably, authentic relationships are linked with understanding how employees relate with each other and with the organization (Lee & Yeunjae, 2017; Yeunjae & Jeong-Nam, 2017). Men and Stacks (2014) alluded to a positive relationship between effective employee relationships and employee job satisfaction and performance. Emphasis on the authenticity of relationships is essential in collaborative leadership and impacts team engagement and overall organizational performance (Jiang & Men, 2015; Leroy et al., 2015).

Building genuine relationships in organizations requires mutual trust, respect, understanding and an open mind to learning from each other based on diverse views (Hoogsteen, 2020; Hurley, 2011). Collaborative leadership requires continuous dialogue, deep reflection, and active listening, which depict authenticity. Notably, Getha-Taylor and Mose (2013) and Markle-Reid et al. (2017) emphasized the importance of building consensus across all stakeholders to explore complex issues and align on the intended organizational outcomes. Brock et al. (2017) alluded that building consensus involves bringing one's authentic self into relationships with team members through mutual respect and understanding.

High leader-follower, leader-leader and follower-follower relationships in the organization are built through mutual respect. Social constructivism theorists relate collaborative relationships to social exchange interactive transactions that drive leader-member and member-member exchange relationships in organizations (Akpan et al., 2020; Ivey &

Kline, 2010; Robbins & Judge, 2015). In addition, Ardiansyah and Ujihanti's (2018) study on Social Constructivism Theory affirmed that relationship quality positively mediated collaborative activities in the organization. Based on the Social Constructivism Theory, Akpan et al. (2020) state that the opinions generated by different individuals facilitate better decision-making than a single individual's opinion. Further, Hoogsteen (2020) alludes that everyone is limited in their knowledge base, and there is a need to practice humility and seek to appreciate and learn from others to find ways to work together. DeWitt (2016) and Echavarria (2015) similarly pointed out that building consensus and open sharing of ideas and expertise are factors of mutual respect paramount to achieving collaborative leadership's benefit.

Social exchange relationships in an organization are built on mutual trust and mutual understanding. Srivastava and Mohaley (2022) argued that trust in a collaborative environment enables employees to openly share ideas, challenges, and conflicting opinions without fear of aggression or victimization. Without authenticity, there will be no genuine engagements among team members. Equally, Scott and Thomas (2017) shared that the essential interrelationship between managers and employees involves authenticity and the understanding that all members are valuable and that their contribution is critical to the organization or group.

Proponents of the Social Constructivism Theory and Leader-Member Exchange Theory have underscored the significance of such authentic relationships in influencing an organization’s outcomes (Robbins & Judge, 2015; Wang et al., 2022). In particular, Robert (2013) alluded that the underlying philosophy around SCT and LMX theory is the development of high-quality relationships that influence organizational outcomes. High-quality relationships can be perceived to be facilitated as a result of mutual trust and lead to increased productivity and achievement of organizational goals (Akhabue, 2015).

Authentic, collaborative relationships are built on mutual understanding. Samwel (2018) found a significant positive influence of employee relations and understanding on employee performance, as well as between employee relations and the overall performance of the organization, underscoring the critical importance of authentic relationships. Similarly, Worlu et al. (2016) found that the critical components that improve understanding between employees in an organization are equity or provision of equal opportunity, internal promotions and recognition of employees.

Further, Odongo et al. (2019) revealed that communication, motivation, participation of employees, working conditions and employees' understanding were essential drivers of organizational performance. In sharing a new perspective, Muthoka (2017) recommended reinforcing innovative employee practices and understanding to improve organizations' performance. In addition, Samwel (2018) argued that organizations might not achieve their objectives if the mutual understanding between their employees and their leaders is terrible. Furthermore, Ngari and Agusioma (2013) argued that 'interdependent systems and processes cannot be improved if interdependent, interpersonal understanding is not perfected'.

Numerous empirical studies have attempted to establish the link between employees' relationships and performance. However, most studies have failed to link the aspect of authenticity in the relationships and how it impacts performance of organizations. For example, studies by Odongo et al. (2019), Ngari and Agusioma (2013), Samwel (2018), and Worlu et al. (2016) collectively shed light on the pivotal role of employee relationships and understanding in organizational performance. Odongo et al. (2019) emphasized the importance of employees' comprehension as a driver of organizational performance. Ngari and Agusioma (2013) specifically focused on the influence of employee relations on the performance of private universities in Kenya, highlighting how interpersonal understanding positively impacts

interdependent systems within organizations.

Samwel's (2018) findings further corroborated the significant influence of employee relations and understanding on both employee and organizational performance. Similarly, Worlu et al. (2016) highlighted the crucial role of employee understanding in shaping performance outcomes, particularly in the context of Lagos State University in Nigeria. Moreover, similar to these studies, the exploration of collaborative leadership as discussed in Maalouf (2019) and Moodley & Govender (2020), diverges from the focus on interpersonal relationships highlighted in the aforementioned studies but focus on collaboration and working together.

While the former studies emphasize the importance of employee understanding and relations, Maalouf (2019) and Moodley & Govender (2020) delve into how such relationships related with collaborative leadership. There exists a potential concurrence in extant empirical scholarship ultimate aim to uncover employees factors that impacts organizational performance, albeit through different lenses—interpersonal relationships in one case and collaboration in the other. Integrating these perspectives and enriching with emphasis on authenticity of the relationships in the context of collaborative leadership could enhance its impact on organizational performance.

The level of workplace mutual understanding impacts the performance of employees and the organization (Lau, 2020). Notably, the success in injecting ethical values such as mutual respect, trust, and understanding in an organization depends on the behaviour of the leaders. Therefore, leaders' behaviour is critical in facilitating the desired outcomes and performance in the organization and is discussed in the following section.

Leaders' Behaviour

Collaborative leaders continuously find ways to tap into the diversity of their teams' ideas and opinions to develop strategies and achieve shared goals. A leader's behaviour refers to the leader's actions towards driving collaborative leadership (Archer & Cameron, 2013). This study integrated the extant scholarship perspectives and conceptualized collaborative leaders' behaviour in terms of inclusivity, empowerment and open communication to enhance the scholarship in collaborative leadership and give a new direction to the behaviours valuable in driving performance in contemporary organizations.

Goddard et al. (2015) argued that a leader's behaviour could result in engaged employees likely to take ownership of their roles within the collaborative setting. To optimize the performance of constituents and organizations, leaders need to build an environment of open communication, inclusivity and empowering others. Hoogsteen (2020) shared that leaders should be discouraged from exercising formal positional power and encouraged to model influence in a collaborative leadership environment. Moreover, Vaggers and Anderson's (2021) study suggested that leaders need to develop systematic thinking habits, intentionally open communication, relationship building, conflict management, and problem-solving as essential behaviours likely to impact performance positively. Further, Wilson's (2013) study alluded to authenticity, persistence, and clarity as essential behaviours that collaborative leaders need to develop.

Collaborative leaders foster employees' inclusivity. Markle-Reid et al. (2017) study found seven essential behaviours of collaborative leaders that impact performance outcomes: understanding, building relationships, clarity in communication, aligning shared values (inclusivity), capacity building and development, aligning teams and tasks and open sharing of information and knowledge. These behaviours are a demonstration of the inclusivity of leaders

in an organization. Most organizations today have established matrixed organizational structures, which presents an opportunity for higher authenticity across employees for greater synergy.

Endres et al. (2020) found that leaders engaged in matrixed-oriented collaborations require more coherent, relational, and higher inclusive attributes than those centred on formal leadership authority. Moreover, Ombuna and Obere (2018) highlighted some essential behaviours enabling employee inclusivity and commitment that impact the organization's performance. These behaviours include effective communication, clarity of the shared goals, building a conducive workplace environment, facilitating employees' development, encouraging open feedback, and practising participatory and shared leadership.

Empowerment and collaboration in the organization are leader-driven. Leaders need to frequently involve their constituents in planning to enhance engagement and empower them to contribute to decision-making (Langat et al., 2019; Okumu & Were, 2017). According to LMX theorists, individuals with high LMX are believed to have high job satisfaction, are highly engaged, and have clarity of their roles and expectations, leading to higher productivity (Akhabue, 2015). Further, Omobude and Umemezia (2018) argued that employees are more motivated, exhibit high citizen behaviours and are committed to performing at a higher level as payback to the organization if they are empowered.

Open communication is likely to build higher collaboration. The proponents of SCT support this, and the perspectives emphasized in LMX theory. In particular, Dilshani (2015) posits that employees with positive exchange relationships and open communication with their leaders can effectively manage work-related stress, strain and burnout and are more likely to perform better. In addition, Erdogan and Bauer (2015) argued that open communication results from the level of relationship between leaders and their followers, including their top leaders.

Higher LMX relationships will likely result in higher follower-follower (MMX) relationships propagated by open communication (Choy et al., 2016).

Numerous empirical inquiries have sought to elucidate the nexus between leaders' behavior and organizational performance. For instance, Ombuna and Obere's (2018) exploration of employee interactions and organizational performance within selected Kenyan aviation firms accentuates the pivotal role of specific leadership behaviors. Their findings underscore the significance of effective communication, clarity regarding shared goals, cultivation of a conducive workplace environment, facilitation of employee development, encouragement of feedback, and the adoption of participatory and shared leadership approaches.

Additionally, Wilson's (2013) investigation into collaborative leadership underscores the indispensable role of leaders' clarity in influencing organizational outcomes, alongside persistence. Similarly, Vaggers and Anderson's (2021) study on integrated working in children's centers identifies leadership behaviors—including communication, relationship building, conflict management, systematic thinking habits, and intentional problem-solving—as influential factors shaping targeted outcomes. Collectively, these studies underscore the crucial importance of leadership behavior in advancing organizational outcomes.

However, while these studies contribute valuable insights into the impact of leadership behavior, there remain limitations in understanding how such behaviors affect holistic organizational performance. Moreover, questions persist regarding which sets of behaviors wield greater impact than others and how they interrelate with the construct of collaborative leadership. Thus, further research is warranted to explore these nuanced dynamics comprehensively. The extent of the leaders' behaviour may be influenced by their top leaders' relationships and behaviours. The authenticity of the relationship in the organization may also

be role-modelled by the top leadership; hence, there is a need to examine the top echelons' support in collaborative leadership and its impact on performance.

Top Echelons Support

Top echelons (TE) are considered the highest-ranked employees in any organization. This study conceptualized the support of top echelons in terms of governance, operations and strategies. In the researcher's view, one of the tactics that Top Echelons may employ in driving performance is to develop suitable governance structures that enhance effective relationships in the organization. Governance in collaborative leadership is the formal purpose of any collaborative relationship, which also defines the ways of working, interrelationships, and alignment on the objectives and intended shared goal (Berardo et al., 2020). This differs from the organizational organogram and relational structure (Archer & Cameron, 2013; Bianchi et al., 2021).

According to Emerson et al. (2012) and Kinder et al. (2021), governance is the backbone of collaborative leadership. Further, Berardo, Fischer, and Hamilton (2020) argued that organizations seeking to implement collaborative leadership need to set up governance structures that enable employees to understand how to jointly make decisions about rules that will govern their behaviour and relationships. With situational forces in the business operating environment, the challenge for modern-era organizations lies in top leadership efforts to transform their organizations in such a way as to align strategies better, improve operational coordination, and leverage synergies across complex functions (Emerson & Nabatchi, 2015; Aina & Olanipekun, 2014).

For collaborative leadership to effectively solve complex organizational issues, there may be a need to create suitable operational guidelines that will set the collaborative leadership application into motion. The operational guidelines, sometimes known as operational systems,

are essential in supporting the implementation of collaborative leadership practice (Archer & Cameron, 2013). Fiberesima and Rani (2013) argued that operational processes and systems allow the organization to anticipate environmental dynamism and effectively react to maintain a competitive position.

Further, Moshtari (2016) argued that rigid operational systems and processes might also create bureaucracies and develop collaborative leadership systems that are not strategic and dynamic. Consequently, Mbae (2018) alluded that organizations should consider investing in operational systems that match their organizational growth. Kinyua et al. (2021) recommended that the leaders enact policy guidelines that bolster sharing, reconfiguration, combination and adaptation practices of new knowledge to the reality and specific needs of the organization. Notable, collaborative operations in this study will be measured in terms of systems, policies, guidelines, and processes that facilitate collaborative leadership. Without the operational capabilities, the collaborative leadership strategic intent may not be effective.

Strategy execution is a collective effort driven by top echelons in organizations (Jin et al., 2019). Top executives invest resources in developing strategies to achieve organizational goals. Collaborative leadership strategy entails the promotion of teamwork and enabling employees to collectively work towards the delivery of identified shared goals (Markle-Reid et al., 2017). Jin et al. (2019) opine that collaboration requires proactive alignment as a superordinate enabler of organizations' performance. In support, Clarke and Erfan (2007) argue that collaborative strategy addresses organizational problems by facilitating an environment of shared knowledge, which results in the design and development of innovative solutions that impact organizational change and performance.

Further, Clarke (2010b) opines that an organization's collaborative strategy defines its strategic collaborative leadership plan. In particular, Kalei's (2018) study found that

collaborative strategy positively impacts employee performance. In addition, Kamau and Kwanya's (2019) study on insurance companies in Kenya recommended that insurance companies embrace structured knowledge management techniques to gain a competitive advantage and adopt environmental dynamism. These are some of the collaborative strategies that organizations may employ to facilitate collaborative leadership.

Numerous empirical studies have attempted to link top echelons support to performance of organizations. For instance, Kalei's (2018) examination of collaborative strategies' influence on enhancing employee performance within insurance companies in Homa Bay County, Kenya, underscores the significant impact of collaborative strategies on employee performance. Similarly, Kinyua, Muchemi, and Kiiru's (2021) research on the performance of insurance companies in Kenya and their transformation capacity identifies policy guidelines that strengthen sharing, reconfiguration, combination, and adaptation practices of new knowledge, thereby significantly impacting performance.

Furthermore, Kamau and Kwanya's (2019) investigation into the impact of knowledge management on the competitiveness of insurance firms in Kenya highlights structured knowledge management techniques as essential enablers in creating an organization's competitive advantage. This study underscores the crucial role of policy guidelines supporting knowledge sharing and adaptation, and structured knowledge management techniques in enhancing top management focus in an organization. However, there remains a gap in understanding how top management support, particularly in the context of collaborative leadership, intersects to facilitate enhanced organizational performance. This present study aims to address this gap by delving into the nuanced dynamics of collaborative leadership and its interaction with top echelons support, thereby providing a more holistic understanding of the mechanisms driving organizational performance.

In the face of escalating competition, contemporary organizations grapple with increasingly intricate and ever-changing environments (Child, 1972; Jurkovich, 1974; Kafetzopoulos, 2022). While the dimensions of organizational environment dynamism have been extensively explored in organizational theory literature, empirical inquiries into the intersection of dynamism, collaborative leadership, and the organizational environment—both internal and external—are notably scarce (Maalouf, 2019; Moodley & Govender, 2020). No one appears to have examined the effect of environmental dynamism on the relationships between collaborative leadership and performance.

This study posits that the efficacy of collaborative leadership within an organizational context may be intricately linked to the dynamic nature of the environment in which organizations operate. Collaborative leadership may not be successful if organizational leaders and employees have a closed mindset. It is essential to explore how collaborative leadership connects with environmental dynamism to influence performance in an organization. Thus, there was merit in examining how changes in the internal and external environmental changes impact collaborative leadership and performance. The following section examines the literature on environmental dynamism, conceptualized as a moderating variable in this study.

The Moderating Role of Environmental Dynamism

An organizational environment comprises a distinct set of internal and external factors and entities that directly shape and influence its operations, strategies, and performance (Bourgeois, 1980; Dess and Beard, 1984; Elenkov, 1997; Martinez-Conesa et al., 2017; Yang, 2019; Kafetzopoulos, 2022). Numerous scholars converge on the importance of the 'environment' to organizations, recognizing its influence on performance (Bluedorn, 1993; Doty et al., 2006; Martinez-Conesa et al., 2017; Kafetzopoulos, 2022). However, there is little consensus on the definition of the environment or how to conceptualize it. Some argue that

viewing the environment from only one perspective is too limiting and advocate for constructivism as a means to integrate characteristics from different viewpoints (Dess et al., 1990; Kreiser and Marino, 2002; Martinez-Conesa et al., 2017; Yang, 2019; Kafetzopoulos, 2022). Neither a single set of constructs nor a single set of measures of the organizational environment is widely accepted, making it challenging to develop a comprehensive argument on the impact of the environment on leadership and the performance of an organization (Martinez-Conesa et al., 2017; Yang, 2019).

In the early research on the organizational environment, scholars identified dimensions to characterize environmental attributes, including stability, concentration, turbulence (Emery and Trist, 1965), dynamism (Lawrence and Lorsch, 1969), complexity (Child, 1972; Jurkovich, 1974), and velocity (Bourgeois and Eisenhardt, 1988). More recent investigations have introduced additional perspectives such as hypercompetition (D'Aveni, 1994) or clockspeed (Nadkarni and Narayanan, 2007a). These dimensions collectively provide insights into an organization's environment, complicating assessments of present and future environmental conditions and generating uncertainty among leaders and other decision-makers.

There is no consensus within research regarding a uniform definition for either the organizational environment or its constituent dimensions. Early works exist in parallel rather than building upon each other, exhibiting limited commonalities or connections. This diversity in defining and labelling dimensions of organizational environment persists to date. However, the term "dynamism" arguably encompasses these dimensions within a higher-order framework (Lorenzi et al., 1981; Yang, 2019). For instance, Kolev (2016) discussed dynamism and munificence drawing upon Dess and Beard (1984), while Mitchell et al. (2011) examined dynamism and hostility referencing Miller and Friesen (1982) and Slevin and Covin (1997).

Recent scholarship conceptualizes environmental dynamism as the frequency of substantial changes in the business environment (Duncan, 2018). Griffin and Moorehead (2012) argue that environmental dynamism is the 'degree' of change in essential environmental components. Martinez-Conesa, Soto-Acosta, and Carayannis (2017) propose that environmental dynamism is the degree of unpredictability, instability, and rate of change within an organization's external and internal environments, encompassing the fluidity and volatility of factors impacting an organization's operations, strategies, decision-making processes, and performance (Martinez-Conesa et al., 2017; Yang, 2019). Further, Kafetzopoulos (2022) conceptualized environmental dynamism in terms of changes on three organizational factors which cuts across both internal and external environmental factors. Adomako et al. (2023) conceptualized environmental dynamism based on Miller and Friesen (1982) looking at competitors, demand and consumer tastes, new markets. Onngam and Charoensukmongkol (2023) conceptualized environmental dynamism in terms of changes in characteristic of market environment.

Most extant studies examined environmental dynamism by focusing more on the external perspective, and very scanty literature has robustly addressed environmental dynamism in an organizational setting by focusing on changes in both internal and external factors. This scholarship neglect in conceptualizing and measuring such a critical concept may impact knowledge development in understanding the phenomenon and its influence on leadership and performance of an organization. In support of this view, Goodman and Pennings (1977) and Halmaghi et al. (2017), studies in organizational behaviour, posited that ‘an organization environment is a dynamic set of internal and external constituencies that negotiate a complex set of constraints, goals and referents.

The plethora of perspectives and nomenclatures surrounding organizational environment, particularly within the dynamism dimension, gives rise to two principal issues. Firstly, studies using disparate terminology to describe similar phenomena hinder comparability and fail to enrich the research landscape holistically. Secondly, studies employing identical dimensions but measuring different phenomena yield conflicting outcomes. Consequently, while research on the organizational environment and specifically, environmental dynamism has yielded substantial knowledge, it has fostered ambiguity through overlapping and sometimes contradictory definitions and operationalizations (Bluedorn, 1993; Dess et al., 1990; Doty et al., 2006; Kafetzopoulos, 2022; Kreiser and Marino, 2002; Martinez-Conesa et al., 2017; Yang, 2019).

This study aimed to address the challenges of diverse and contrasting scholarship perspectives by providing a comprehensive review of theoretical and empirical perspectives on the organizational environment, focusing specifically on environmental dynamism. A prevailing consensus among scholars across diverse perspectives is the recognition that dynamism entails 'change,' while the organizational environment comprises both 'internal and external' factors. This study argues that the limited scope often applied by scholars in examining environmental dynamism restricts the advancement of leadership and organizational discourse (Martinez-Conesa et al., 2017). Consequently, there is a call for a broader conceptualization of environmental dynamism that considers changes in both internal and external organizational factors, recognizing their potential impact on leadership and organizational performance.

Thus, environmental dynamism has been conceptualized to encompass changes in internal and external organizational factors. In as much as the perspective on environmental dynamism adopted in this study draws from extant scholarships, the study enhanced the

conceptualisation of the concept to bring out the unique arguments and direction this study wishes to advance. The environment becomes more dynamic with a change in the internal and external factors (Martinez-Conesa et al., 2017; Yang, 2019). The dynamics (changes) of an environment can influence the need to enhance any of the internal capabilities of an organization (Teece et al., 2010). Therefore, it is important to understand how organizations are impacted by environmental dynamics in order to ascertain the most effective ways for organizations to enhance its performance.

Indeed, as competition becomes severe, organizations face the pressure to have sustainable performance and are motivated to enhance their capabilities (in the form of structure, strategy, systems, skills, style, staff and shared values) to integrate external resources (political, ecological, socio-cultural, technological, economical and legal) to address their changing environments (Teece et al., 1997; Teece, 2007). Similarly, open system theorists allude that an organization operates as an open-source system, and its sustained survival and performance depend on its relationship with the environment (Bertanlanffy, 1969). Therefore, for the performance of an organization to be achieved, the organization and its leaders need to navigate environmental dynamism to achieve its intended outcome (Kafetzopoulos, 2022; Mullins, 2010).

The influence of environmental dynamism on organizational performance has garnered considerable academic attention. For instance, Kim and Lee (2022) investigated the impact of celebrity CEOs on restaurant firm performance, with a focus on the moderating role of environmental dynamism. Their study, based on a sample of 557 publicly traded US restaurant firms, measured environmental dynamism primarily from an industry perspective. They found that external factors exert a positive moderating influence, resulting in a diminishing positive impact of CEO celebrity on firm performance as industry dynamism increases.

Similarly, Adomako et al. (2022) explored the relationship between entrepreneurial passion and venture profit in an emerging market in Ghana, examining the moderating effect of political connections and environmental dynamism. Their study, involving 231 small businesses, measured environmental dynamism based on Miller and Friesen's (1982) framework, utilizing indicators such as competitors, demand, consumer tastes, and new markets. They discovered that environmental dynamism conditions interactions, particularly evident in the stronger moderating impact of political connections on the relationship between entrepreneurial passion and venture profit under high dynamism conditions.

In contrast, Mutisya et al. (2020) investigated environmental dynamism, organizational ambidexterity, and performance in large manufacturing firms in Kenya. Their study found no significant moderating effect of environmental dynamism on the relationship between organizational ambidexterity and performance. Environmental dynamism was measured in terms of the intensity and frequency of change. Furthermore, Tindika et al. (2020) examined environmental dynamism, opportunity evaluation, and the growth of NGOs in Kenya. They found that environmental dynamism moderates the relationship between opportunity evaluation and growth, with dynamism measured in terms of market, technology, and socio-political factors.

While these studies have contributed valuable insights into the moderating role of environmental dynamism on various organizational phenomena, there remains a gap in the measurement of internal environmental factors' change as part of dynamism as earlier alluded. Existing empirical scholarship has predominantly focused on changes in the external organizational factors, such as industry dynamics and market conditions. Further most studies have not linked the moderating effects of environmental dynamism on the relationship between leadership and performance. This study set out to fill this gap by comprehensively assessing

the moderating effects of environmental dynamism (a composite of changes in the internal and external organizational environment) on the relationship between collaborative leadership and performance.

The current business environment has witnessed several unpredictable disruptions, transgressing the norms and competitive landscape in which organizations operate. Environmental dynamism may be essential and influence an organization's leadership approach and performance (Hanson & Tang, 2020). Examining how environmental dynamism influences collaborative leadership was essential to ascertain how organisations perform effectively. It is, therefore, essential to examine the influence of internal and external environmental changes on collaborative leadership and performance (Halmaghi et al., 2017). The following sections review the literature on internal environmental dynamism using the McKinsey 7-S model (Peters et al., 1980) and external environmental dynamism using the PESTEL model (Aguilar, 1967).

Internal Environmental Dynamism

Internal Environmental Dynamism refers to the change within an organization's internal components (Atsegbua, 2019; Martinez-Conesa et al., 2017; Yang, 2019). These components encompass the organizational structure, culture, processes, resources, and capabilities. High internal dynamism might lead to challenges in maintaining stability and alignment, but it can also offer opportunities for innovation and growth (Atsegbua, 2019; Duncan, 2018). An organization’s success depends on how it adapts to the dynamism in the internal environment. Internal environmental dynamism refers to the degree of change in an organization's essential internal environmental factors (Griffin & Moorehead, 2012). The internal environment factors of an organization include its structure, employees, strategy, culture, climate and resources (Li et al., 2021).

According to Hine and Ryan (2015), the internal environment of an organization includes employees, culture, and management. Atsegbua (2019) posited that an organization's internal environment consists of elements that affect its capacity to develop its plans, implement and achieve its objectives, consequently impacting its performance. Duncan (2018) argued that the internal environment is an 'internal controllable force' influencing organizational performance. Maslova et al. (2017) described the internal environment as the organization's situational and included the strengths, weaknesses, resources, synergy, and behaviour within the organization's control. Kuratko et al. (2019) alluded that internal environmental dynamism occurs due to resource utilisation scarcity, resulting in the need for synergy within an organization. The scarcity of resources results in understanding the organization's strengths and weaknesses.

Limited studies have holistically examined changes in essential internal environmental factors in a single study. Despite the extensive previous studies on internal environmental dynamism, most studies have only covered a section of essential internal environmental factors (Alshura & Assuli, 2017; Kawiti, 2017; Ndungi & Gacobo, 2021; Zain & Kassim, 2018). This neglect can result in knowledge insufficiency in the robust understanding of the influence of internal environmental dynamism on leadership and the performance of an organization.

This study filled this gap by adopting the McKinsey 7-S Model (Peters et al., 1980), which gave an extensive analysis of changes in the organization's internal environmental factors and sufficiently addressed the understanding of the influence of internal environmental dynamism on the relationship between collaborative leadership and performance (Bismark et al., 2018; Demir & Kocaoglu, 2019; Gökdeniz et al., 2017; Şalvarlı & Doğu, 2018). The following section provides a general analysis of the seven essential elements in an organization's context, specifically insurance companies in Kenya.

Strategy

Strategy refers to the organization's plan for achieving its goals and objectives. It involves defining the direction and scope of the organization's activities (Cox et al., 2019). A flexible and adaptable strategy is essential to respond to changing market conditions and competitive pressures. Leaders and their constituents must have clarity of the organization's overall strategic intent and dynamics and integrate with the specific collaborative strategies, governance and operations. The organization's overall strategy has the potential to enhance collaborative leadership efforts. According to Njeru et al. (2017), an organization's strategy entails its holistic and long-term plan, highlighted in its vision statement.

Strategy facilitates the creation of a competitive advantage or strengths of the organization. It is, therefore, critical that strategy is communicated effectively across all organization's stakeholders to drive efforts towards its adoption into collaborative leadership efforts and implementation (Alshura & Assuli, 2017). Ntombura et al.'s (2020) study alluded to some strategy implementation practices, including alignment of employees' skills, leadership growth and development, harmonized organizational culture, and staff motivation as critical. Strategy can, therefore, be argued to be the unique way an organization collaboratively creates value for improved performance. Abongo et al. (2019) shared changes or dynamisms that may influence strategy implementation, including price wars, rivalry and competition among organizations, and changing customer preferences.

Lack of employee engagement and involvement, bureaucratic and traditional structures and procedures, poor communication and lack of tactical implementation plans are additional factors that may influence strategy implementation (Njeru et al., 2017). Notably, changes in the overall organization strategy may result in ripple changes in an organization's deployment of collaborative leadership efforts and consequently may impact the organization's

performance. The existing literature on strategy as one of the internal dynamism factors affirms the dynamic nature of strategy that can influence both collaborative leadership and the performance of an organization and is worth exploring.

Structure

Structure refers to the organization's formal hierarchy, reporting lines, and distribution of tasks and responsibilities (Demir & Kocaoglu, 2019). The structure should be agile and responsive in a dynamic environment, allowing quick decision-making and adaptation to changing circumstances. Pearce et al. (2012) described the organizational structure as the proper alignment of how organizational resources and human capital are shared. Lukorito's (2015) study revealed a significant relationship between organizational structure and performance. In propagating the structured discourse within the Dynamic Capabilities Theory, Daft (2016) argued that organizational structure entails separating tasks to deliver intended organizational outcomes. Wilden et al. (2013) posit that structure is a “contextual moderator” and portrays an organization’s dynamic capabilities' impact on performance.

Collaborative leaders need to take note of the changes in their organizational structure as it builds onto the collaborative governance, strategy and resultant operations, which has the potential to influence performance. Organizational structure can impact collaborative relationships and how top echelons extend their support, which may influence the performance of an organization. Nelson and Quick (2016) argued that organizational structure ritualizes collaborative relationships, communication flows, and leaders’ behaviour through power relationships. Hadi et al. (2016) argued that an organization must have agility and flexibility in its structure for survival. Therefore, it can be argued that the changes or dynamism in the organization's structure can impact collaborative leadership by influencing authentic relationships, leader’s behaviour, and top echelons' support, which may impact performance.

Systems

Systems encompass the processes, procedures, and workflows that support the organization's operations. In a dynamic environment, efficient and streamlined systems can help the organization stay nimble and adjust as needed (Reis et al., 2018). The organizational systems' dynamism can potentially influence collaborative leadership and performance. The early propagates of organization systems research, such as Waterman et al. (2013), explained that systems are the organization formalities from financing to human resources. If an organization's leaders fail to allocate the proper infrastructure to each formality, they risk achieving the intended performance.

Lukorito (2015) highlighted organizational systems, including administrative policies and procedures, marketing and procurement systems, financial and accounting systems, and human capital systems. Musyoka's (2016) study found that systems are essential factors that improve productivity and the organization's performance. Atwater (2013) shared that systems are crucial enablers of effective operations of the organization's internal process that impact employee productivity, customer satisfaction and performance. Changes in organizational systems, like policies and operating procedures, may require new alignment and communication across the teams (Prosci, 2017). Therefore, it can be argued that the extent of change in organizational systems can impact collaborative leadership and performance and is worth exploring.

Staff

Staff refers to the organization's employees and their characteristics, values, attitudes, and culture (Demir & Kocaoglu, 2019). The staff, sometimes termed human resources or human capital, are essential for the success and survival of any organization. The changes in the level and number of staff can influence collaborative relationships, the leader's behaviour

and top echelons' support and may affect the performance of an organization. Atwater (2013) argues that the performance of an organization is highly dependent on the quality of its staff.

Moreover, Maru's (2015) study revealed that staff is an essential factor among the 7-S soft skills, which must be aligned for an organization's excellent collaborative operations and performance. Mugo et al. (2016) study emphasized the need to develop staff with critical competencies for improved performance. Collins (2001) argued that great companies are driven by leaders and managers who are conscious of the impact of their behaviours on the experience, job satisfaction and performance of other employees and the organization. Organizations must develop new talent at employee and management levels for sustained performance. Therefore, it can be argued that the dynamism in the organization's staff has the potential to influence collaborative leadership and performance.

Skill

Skills are a list of employees' competencies, capabilities and behaviours that facilitate achieving set organizational outcomes (Osei & Ackah, 2015). Employees' skills drive creativity, innovations and effectiveness (Li & Atuagene-Gima, 2016). Musyoka's (2016) study found that employees' skills are crucial in improving productivity and, hence, the performance of organizations. Mugo et al. (2016) study found that employee skills and core competencies improve performance. For example, in the financial services institutions, specific banks in Kenya, Equity Bank is characterized based on mass retail customers and digital innovations, NCBA bank is based on High Net-worth Individuals and good customer experience, and Co-operative Bank of Kenya on market orientation on serving the co-operative movement in Kenya. In the insurance companies in Kenya, it is not easy to align organizations based on their skills. It can be argued that employee skills can influence collaborative leadership efforts and the performance of an organization.

Style

Style represents the leadership and management style within the organization. Leaders need to adapt their style to match the changing needs of the environment. Karna et al. (2016) argues that an organizational style entails top-level management action and values. Martins and Terblanche (2003) argued that style is the grounded organizational values and beliefs that have shaped its leaders' behaviours over time. Therefore, it can be argued that the top echelons' style determines the organization's style. Collaborative leaders must employ behaviours that foster authentic relationships and facilitate an environment that drives employees' satisfaction and productivity. Malik et al. (2014) found that subordinates' acceptance of organizational leaders is based on leadership behaviour and situational approach.

Moreover, Galanou (2010) argued that adopting an effective leadership style improves employee and organizational performance. Ibrahim and Kelly (2016) and Nauman et al. (2017) argued that style entails the leader's behaviour when engaging with their constituents, creating the organizational culture over time and influencing performance. Studies conducted by Azegele et al. (2021), Langat et al. (2019), and Otwori and Muturi (2019) recommended the need for the adoption of effective leadership styles in organizations for improved performance. Extant studies affirm the potential of changes in leadership style to influence collaborative leadership and performance that need empirical confirmation.

Shared Values

Shared values are the core beliefs and principles that guide the organization's actions. They serve as a foundation for decision-making and behaviour. Shared values are at the core of the 7-S model as it connects to all other factors. Maru (2015) argues that shared values are the beliefs and aspirations of the organization. Shared values can promote innovation, flexibility, and a customer-centric approach in a dynamic environment. The need for

collaborative leaders to understand shared values in the organization cannot be underrated.

Okafor (2015) alluded that effective communication is an essential value system that significantly impacts performance. Mitja and Suzanna's (2012) study found that organizations that propagate shared values have a likelihood of improved performance than others. Therefore, it can be argued that shared values underpin the organization's existence and guide employees' relationships and leaders' behaviour. Shared values enable leaders to instil a sense of belonging and meaning in their constituents (Musyoka, 2016). Thus, changes in the shared organizational value can impact collaborative leadership and performance.

External Environmental Dynamism

External Environmental Dynamism refers to the changes in the external factors that affect an organization (Martinez-Conesa et al., 2017; Yang, 2019). These factors include market trends, technological advancements, competitive landscape, regulatory changes, economic conditions, and social trends (Kogo & Kimencu, 2018). McKinsey's 7S Model taxonomy lacks the variables that deal with external environmental dynamism and cannot be used to understand the impact of external dynamism on performance. Organizations operating in dynamic external environments often face challenges in accurately predicting future developments and crafting strategies that effectively navigate the ever-changing landscape (Kogo & Kimencu, 2018; Munyao, 2021).

Kogo and Kimencu (2018) posit that an organization's continued existence and success depend on how it effectively interacts with its external environment. Murgor (2014) highlighted the dimensions of the external environment to include munificence, complexity and dynamism. Machuki and Aosa (2011) defined external environmental dynamism as a combination of changes in the external factors that impact the organization's performance. It can be a source of opportunities or challenges based on how organizations adapt or respond to the changes in

external environmental factors (Hitt et al., 2011).

External environmental dynamism has been studied in various dimensions, playing various roles in research as an independent, moderating, and mediating variable in influencing performance (Haleem et al., 2018; Hitt et al., 2011; Kariuki et al., 2011; Munyao, 2021; Murgor, 2014; Okeyo, 2013). Despite the extensive scholarship, there are unresolved debates on measuring external environmental dynamism. Moreover, there is a lack of consensus on conceptualizing the essential variables that define the external environmental dynamism factors (Machuki & Aosa, 2011). Murgor (2014) argued that examining everything occurring in the external environment is impossible, and some elements could be more relevant to some organizations than others.

Notably, this study focused on the dynamism (change) dimension as it gives an extensive understanding of external environmental factors changes. The organization's preparedness to handle such changes in the external environment may result in success and sustained performance. The study yielded different results from previous studies on this phenomenon since it considered the essential external environment dynamism indicators by adopting the PESTEL model (Aguilar, 1967) and its influence on the relationship between collaborative leadership and performance. The following section presented the empirical literature on external environmental dynamism using the PESTEL model (Aguilar, 1967).

Political

Political dynamism encompasses the influence of changes in government policies, regulations, stability, and political events on an organization. Frequent changes in political leadership or policies can create uncertainty, affecting strategic planning and investment decisions. Stable political environments generally foster business growth (Kogo & Kimencu, 2018). Political dynamism has the potential to hinder collaborative leadership implementation

and impact the performance of an organization. According to Sheth (2011), the relational and informational capital with government leaders and institutions is critical for the success of an organization. McGee et al. (2010) alluded that when the political environment is stable, the organization will likely develop and maintain long-term collaborative relationships with the political players and foster improved performance.

According to Grant et al. (2013), political changes may restrict or protect the operations and performance of an organization. Political factors likely to affect the organization's top echelons' decisions and performance include political stability, legislative and regulatory framework, labour and trade policies, tax regime and fiscal policy, and political ideologies (Christodoulou & Cullinane, 2019). Moreover, an unfavourable political climate, including war situations and uncertainty of governments, can negatively affect the organization's performance. Therefore, as a collaborative leadership strategy, leaders can identify opportunities and deal with threats caused by political dynamism to sustain their organization's performance.

Economic

Economic dynamism refers to the changes in economic conditions, trends, and indicators that affect an organization, such as inflation, exchange rates, and economic growth. Economic fluctuations can significantly impact consumer spending, demand for products or services, and the cost of resources (Li et al., 2016). Collaborative leaders in an organization need to consider the economic environment in which the organization operates. Kugler and Ofoghi (2015) study highlighted a positive connection between an organization and the economic status of a country. Mwangi and Murigu (2015) alluded to the economic factors, including applicable taxes and tariffs, economic growth, inflation rate, exchange rate, interest rates, minimum wage, and unemployment rate. Ndalu's (2016) study found that factors such

as gross domestic product, inflation and banks' lending interest positively influence financial performance.

Moreover, organizations need to adapt to economic changes to remain competitive. Simiyu and Ngile's (2015) study on macroeconomic variables and profitability listed commercial banks in Kenya and found that actual interest rates had a negative influence on profitability, while exchange rates positively influenced the profitability of the commercial banks. When organizations understand the economic dynamics and their impact on performance, their leadership can align and respond appropriately.

For example, the economic dynamism in Kenya between 2020 and 2022 negatively affected the performance and continued existence of many organizations, including insurance companies in Kenya. Many policyholders could not meet their insurance premium contributions (IRA, 2021). Therefore, for sustained performance, organizational leaders need to continuously analyze and understand the economic dynamism to tap into the opportunities or mitigate against the threats. Thus, the influence of changes in economic factors on the relationship between collaborative leadership and the performance of an organization may need to be empirically confirmed.

Socio-cultural

Social-cultural dynamism pertains to changes in societal values, demographics, cultural trends, and consumer behaviour that can affect an organization's market and workforce. Changes in demographics and cultural preferences can lead to shifts in consumer demand (Njoroge et al., 2016). Collaborative leaders cannot underrate their need to consider social-cultural dynamism as they lead organizations to increased performance. The social-cultural factors include stakeholders' beliefs, opinions, values, attitudes, and lifestyles and can impact the behaviour of employees and the organization's performance (Kennerley & Neely, 2013).

Social-cultural dynamism also affects how an organization interacts with its stakeholders and customers. Organizations must align their strategies with evolving social trends. Kennerley and Neely (2013) argued that social-cultural factors might affect the demand for specific commodities. Yaari (2009) alluded to religion's impact on life insurance uptake.

Further, religion provides a vital source of socio-cultural opposition due to the belief that life insurance may imply a distrust of God's sovereignty. For example, the traditional beliefs on understanding death and how we handle the dead in Africa and Kenya had, for the longest time, affected the uptake of life and funeral insurance coverage in Kenya. Odemba (2013) study highlighted the importance of life insurance on the social-economic development of society. Despite several studies in Kenya on the importance of insurance, its penetration has stagnated below 3% over the last ten years (IRA, 2021). Odemba's (2013) study highlighted the need to consider the insurance delivery channel. Their study found that most customers prefer mobile money as a channel for premium payment due to convenience. Therefore, socio-cultural dynamism has the potential to influence collaborative leadership and performance and is worth exploring further.

Technological

Technological dynamism encompasses advancements, innovation, and technological change that can create organisational opportunities or threats (Gakinya et al., 2018). Collaborative leaders should not underrate technological dynamism as it can impact the organization's performance. Grant et al. (2013) argue that organizations can better prepare to take advantage of the opportunities presented due to technological changes and advancement by understanding technological dynamism. Pelser (2014) argued that technological dynamism could present opportunities for improved productivity and reduced operational costs. At the same time, the dynamism may present threats to the organization, like increased capital

expenditure. In both perspectives, the organization's performance is likely to be impacted.

Rapid technological advancements can disrupt industries, necessitating adaptation and innovation to stay competitive. Yoo et al. (2015) and Karanja (2017) posit that organizations risk survival if they cannot transform their technological tools in line with technological dynamism. Gakinya et al. (2018) study of the technology and performance of insurance companies in Kenya revealed several technological dynamisms that organizational leaders should note as they may impact performance. These include underwriting operations, claims management, customer experience, and provider management. Technological dynamism can impact collaborative leadership and an organization's performance, and this relationship requires empirical validation.

Ecological

Ecological dynamism relates to environmental and sustainability concerns, including climate change, environmental regulations, and resource availability (Li et al., 2016). Ecological factors such as climate change and pollution, among others, are undeniably focused in an organizational context. Collaborative leaders cannot understate their influence on the performance of an organization. Grant et al. (2013) posit that ecological factors include raw materials and other natural resources, such as an organization's physical space and land. Notably, the ecological environment can influence collaborative leadership and the performance of an organization. For example, the impact of climate change has introduced opportunities for developing climate-based insurance solutions by insurance companies in Kenya. The COVID-19 Pandemic created both an opportunity and a threat to insurance companies.

Moreover, increasing environmental consciousness can influence consumer preferences and regulatory requirements. Sustainability practices can enhance brand reputation

and long-term viability. For instance, the proposed environmental bill focusing on waste management by the Kenyan parliament may provide both a threat and an opportunity for the insurance companies in Kenya. According to AKI (2021), insurance companies in Kenya have identified several ecological and environmental changes as their key focus. These factors include natural disasters, access to insurance, climate change, socio-economic disruptions, and long-term investment. Therefore, collaborative leaders need to understand ecological and environmental dynamism to generate valuable information that can guide collaborative leadership and improve their organization's performance.

Legal

Legal dynamism encompasses changes in laws, regulations, and legal frameworks that affect an organization's operations, such as labour laws, intellectual property rights, and industry-specific regulations (Kogo & Kimencu, 2018). Kolios and Read (2013) posited that legal and environmental factors include a country's laws and regulations. Legal dynamism can impact both organizational leaders and performance. In the context of insurance companies in Kenya, some recent laws and regulations that impact both leaders and performance include the Business Laws (Amendment) Act 2020, which facilitates the ease of business in Kenya (CMS Legal, 2021). This amendment has a positive impact on the performance of insurance companies. The Tax Laws (Amendment) Act 2020 amended the Value Added Tax Act 2013 and removed insurance agency and brokerage services from the list of exempt services. This amendment hurts insurance companies as it increases insurance costs (AKI, 2021).

Changes in regulations can impact costs and market access. Compliance with legal requirements is essential for avoiding legal liabilities and maintaining business operations (Njoroge et al., 2016). For instance, the full effect of the recent legislation on the Finance Act of 2023 in terms of the cost of doing business and market access in Kenya will be experienced

later. Moreover, Kew and Stredwick (2016) argued that ethical factors such as values, morality, integrity, and behaviour of society, though not legal, can inform the rules of a particular society and impact performance. Particular practices might not be ethical and, thus, would not be acceptable in specific communities. For example, the insurance uptake in the prevalent Muslim parts of Kenya may be affected due to the society's values and consumer behaviours in those regions. Therefore, legal dynamism analysis is essential for collaborative leaders as it may influence the organization's performance (Yuksel, 2012).

The extant literature reviewed environmental dynamism in the form of the two perspectives of internal and external environmental dynamism and its influence on the relationship between collaborative leadership and the performance of organizations. The McKinsey 7S model was adopted to conceptualize internal environmental dynamism. Notably, the study highlighted that McKinsey's 7S model taxonomy lacks the variables that deal with external environmental dynamism, thus facilitating the inclusion of the PESTEL model to conceptualize external environmental dynamism. The combination of these models in this study gave a comprehensive and robust conceptualization and analysis of environmental dynamism in the context of insurance companies in Kenya. This conceptualization enhanced the understanding of the influence of environmental dynamism on the relationship between collaborative leadership and the performance of insurance companies in Kenya. With this understanding, there was a need to ascertain how the performance of insurance companies in Kenya relates to collaborative leadership and environmental dynamism. The following section discussed performance, which was the dependent variable in this study.

Performance

The purpose of any organization's existence is to pursue its objectives and achieve its intended performance. Therefore, performance is achieved when an organization effectively

and efficiently utilizes its resources. According to Daft (2016), performance entails an organisation's ability to optimally exploit its strengths to maximize opportunities, manage weaknesses, and nullify threats (Daft & Lane, 2016). Covin and Slevin (1989) shared that performance depends on the organization's business model and the behaviour of the top echelons teams.

Leadership theory and organizational theory serve as indispensable frameworks guiding activities within organizations (Northouse, 2019; Stogdill, 1974). Effective leadership within an organization should be embraced by all stakeholders, aligning with the organization's vision and mission. Consequently, organizations require leaders who can can forge meaning and authentic relationships, exemplify desired behaviors for other members to follow, and provide effective support. Leadership is a dynamic process aimed at influencing ongoing activities, particularly by mobilizing groups within organizations to achieve predetermined goals (performance) (Broadhurst et al. 2021; Martin, 2021; Schlebusch, 2020). Existing scholarship consistently highlights the strong predictive relationship between leadership and organizational performance (Azinga et al., 2018; Banmore et al., 2019; Emueje & Tochi, 2020; Moodley & Govender, 2020). Thus, effective leadership is crucial for steering organizations toward success. Its therefore critical to understand how to measure the impact of such effective leadership on performance.

The Balanced Scorecard (BSC) as a performance measurement tool was introduced by Kaplan and Norton (1996) and measured four performance perspectives: financial perspective, customer perspective, learning and growth perspective and internal business processes perspective. The Sustainable Balanced Score Card (SBSC) entails financial, customer, internal business processes, learning and development, environmental integrity and social equity as its six performance measures (Hubbard, 2009). Triple Bottom Line (TBL) as a performance

measure was introduced by Elkington (1997) and considered three sustainability measures: economic, social and environmental measures of performance and financial measures. Hubbard (2009) supported the argument by Kaplan and Norton and affirmed the evolution of performance evaluation beyond the financial measures approach to include the sustainable, balanced scorecard (Kaplan & Norton, 1996) and triple bottom line approach (Elkington, 1997).

Despite the vast extant literature on the performance of organizations, its measurement remains contentious and continues to elude academics and practitioners alike (Kogo & Kimencu, 2018; Mugo et al., 2016; Murphy et al., 2019). Most of these studies have fallen short of using the SBSC as a comprehensive performance measurement tool. Kogo and Kimencu's (2018) study considered market share as the performance measure. Ege and Gizer's (2012) study utilized only the four perspectives of BSC. Mugo et al.'s (2016) study considered financial, customer, internal business process, learning and growth perspectives and did not consider the environmental and social perspectives.

Further, Okumu and Were's (2017) study considered profitability, efficiency, market share, and premium as performance measures. Morara and Sibindi (2021) considered financial measures of return on assets (ROA) and return on equity (ROE). Kinyua et al.'s (2021) study considered market penetration, lead time, turn-around time, process improvement, and product quality as the performance measure indicators. Wanjiru et al.'s (2022) study considered market share and gross premium as performance measures. The following section examined the empirical literature on each SBSC model performance measurement indicator.

Financial

Financial performance refers to the evaluation of the core financial indicators, such as revenue, profit margins, and return on investment. These measures assess an organization's

economic viability and profitability (Okumu & Were, 2017). An organization's financial measures are termed lagging indicators, which entail evaluating an organization's past performance. Morara and Sibindi (2021) argued that financial performance gives a subjective view of an organization's effectiveness in utilizing its assets to generate revenue. Nandan (2010) posits that an organization is deemed financially sound when it is more effective than its competitors in utilizing its assets to generate revenue. Morara and Sibindi (2021) highlighted that the primary measures of financial performance are financial ratios derived from the balance sheet, income statement, and cash flow statements.

Collaborative leaders need to understand how the financial measures of an organization are derived and achieved since all collaborative leadership efforts have financial implications. The financial ratio measures are profitability, Return on Equity (ROE) and Return on Investment (ROI). Literature from the insurance industry evaluates the financial performance of insurance companies in terms of their profit and investment performance (Njiiri, 2015). Kaya's (2015) study on the financial performance of insurance companies in Turkey found that profitability positively drives the growth of insurance companies in terms of size and premium growth. Mwangi and Murigu's (2015) study recommended that companies increase leverage, equity capital and staff quality if they have better financial performance. Due to the dissatisfaction with the exclusive use of financial data to measure performance and the critics of its short-term perception of the organization (Ha & Nguyen, 2020), the following sections examined the non-financial measures of the SBSC.

Customer

Customer performance focuses on customer-related metrics and assesses an organization's performance in delivering value to its customers. It includes measures like customer satisfaction, loyalty, and market share, which are crucial for long-term success and

sustainability (Mugo et al., 2016). Customer measures are essential determinants of any organization's sustainable performance. The insurance penetration rate in Kenya has been below 3% over the last decade, indicating a possible sustained poor customer satisfaction as a performance measure (AKI 2021). Muthoni's (2003) study found that organization efficiency, quick turnaround time on customer issues, excellence in service delivery and understanding the customer's needs were essential determinants. Howes et al. (2017) annual KPMG Global Chief Executive Officers (CEOs) report indicated that most CEOs had identified customer agenda at the core of their business agenda regarding acquisition and retention.

Moreover, Moodley and Govender's (2020) study on insurance companies in South Africa alluded to the fact that in the modern era of dynamic customer expectations and heightened preferences, investment in improved customer experience will not be an option but a necessity for survival and sustainability. Kairu et al. (2013) alluded that customer measures evaluate an organization’s service delivery efficiency. Mugo et al. (2016) shared that to facilitate improvement in customer satisfaction levels. Insurance companies should consider conducting frequent customer satisfaction surveys to generate customer feedback.

Internal Business Process

The internal process performance examines an organization's operational efficiency and effectiveness. It includes metrics related to process improvement, innovation, and resource utilization. This perspective ensures that internal processes support the achievement of financial and customer objectives. (Gakinya et al., 2018). Internal processes are critical drivers of an organization's financial and customer performance. Internal business processes can foster agility and increase efficiency across the organization's functions. Grimsley (2015) argued that internal business processes measure the level at which all business units work together to achieve their core outcomes and performance. Treadwell (2015) argued that organizations may

need to re-engineer their business processes and transform their management, governance, and innovation to unlock their improved operational performance.

Moreover, Luo (2012) argued that developing efficient internal business processes requires a coordinated approach within the organization. Mugo et al. (2016) alluded to internal business processes in insurance companies, including turnaround time in claims processing, market research and development, frequency of claims compensations, and agents' product knowledge, among other procedural processes (Schimmer, 2012). Kogo and Kimencu (2018) alluded to the challenges in administering general insurance claims due to reporting requirement procedures and staff overload. Therefore, with the extant literature on internal business process measures pointing to a possible impact on the performance of an organization, this study aims to evaluate how collaborative leadership impacts internal business process measures as part of the overall organization performance in the context of insurance companies in Kenya.

Learning and Growth

Learning and growth performance emphasizes the development of the organization's human capital and capabilities. It includes employee training, skills development, and organizational culture metrics. These factors contribute to the organization's adaptability and innovation (Mugo et al., 2016). Massingham et al. (2019) argued that learning and growth measures entail the organization’s employees' capabilities to maximize value creation. Sirmon et al. (2010) alluded that organizational learning and growth should be embedded within the organization’s strategy as it impacts performance. Bustinza et al.’s (2011) study on service companies in Spain found that an organization's dynamic capabilities are developed through learning and growth and impact improved performance.

Learning and growth measures are critical for improved capabilities in an organization. Kuo (2011) argued that learning and growth measures portray the organization's ambition and need to align with the overall strategy and design. Ouma et al.'s (2017) study posits that improving an organization’s learning and growth measures can entice it to seek strategic alliances and partnerships to improve its effectiveness and knowledge bank. The study found a significant influence of learning and growth on the performance of insurance companies in Kenya. Organizations that foster a learning and growth culture are also deemed to have a loose structure that enables teamwork and networking for rapid knowledge transfer, creativity and innovation. This perspective fosters the argument that collaborative leadership can impact an organization's learning and growth performance and, therefore, the need to examine it.

Environmental and Social Performance

Environmental performance addresses an organization's sustainability efforts. It involves measuring and managing environmental indicators, including resource conservation, waste reduction, and emissions reduction. This perspective aligns sustainability goals with the overall business strategy. (Alvarado et al., 2017). Social performance assesses an organization's impact on society and stakeholders. It measures Corporate Social Responsibility (CSR), community engagement, and social impact. This perspective reflects the organization's commitment to ethical and socially responsible practices. (Musau, 2015).

Environmental and social measures help evaluate an organization's performance by effectively integrating environmental considerations (Lu et al., 2018). The environmental and social measure enables an organization to improve its consciousness and responsibility proposition of the Sustainability Balanced Scorecard (Hubbards, 2009; Tsalis et al., 2013). Rahim et al. (2011) study affirmed the importance of the organization's philanthropic, ethical, and legal responsibility. Mwangi and Jerotich's (2013) study on corporate social responsibility

practices and financial performance found a strong relationship between the two variables. Musau's (2015) study on corporate social responsibility on banks' performance in Kenya found a positive relationship between CSR and customer retention and profitability of Banks.

Further, Alvarado et al. (2017) argued that environmental and social measures enable organizations to consider the organization as a “human rights” activist and their social and environmental impact. Mutua's (2014) study found that fraud is a critical social risk for insurance companies and negatively impacts performance. Chepkoech and Rotich's (2017) study identified unethical insurance practices in the insurance industry as a critical social risk resulting in substantial insurance claims. Margolis and Walsh (2013) posit that organizations are law-abiding corporate citizens by operating within the laws and regulations stipulated in their industry. This may include abiding by their tax obligations, among other professional dues, operating within the regulatory compliance frameworks and being socially and ethically responsible.

The literature reviewed on the perspectives of the SBSC Model revealed that all the perspectives were critical measures of the performance of organizations. Therefore, it was critical to examine how the perspectives were influenced by collaborative leadership and environmental dynamism in light of insurance companies in Kenya. This was also reflected as the third objective of this study. The following section presents empirical literature on the combination of collaborative leadership, environmental dynamism and performance as the three study variables.

Collaborative Leadership, Environmental Dynamism and Performance

In today's volatile, uncertain, complex, and ambiguous (VUCA) global environment, strategic responses alone may not suffice; rather, a collaborative leadership approach is deemed

essential for organizational survival (Aggarwal & Srivastava, 2019). Consequently, it is argued that organizations should aim for a high degree of collaborative leadership to effectively tackle complex challenges and attain their objectives (Bakken, 2018; Barrick et al., 2015; Martin, 2021; Roberts et al., 2016). Empirical evidence has demonstrated the influence of environmental dynamism (ED) on organizational performance (Akgul et al., 2015; Cai & Yang, 2014; Chi, 2015). Akgul et al. (2015) reported a positive impact of ED on firm performance, while Chi (2015) contended that high-performing organizations adapt in response to environmental dynamism.

Despite the extensive literature on collaborative leadership, there remains no consensus regarding the acceptable variables or dimensions of collaborative leadership (Ang'ana & Chiroma, 2021; Archer & Cameron, 2013; Endres et al., 2020; Faems et al., 2005; Maalouf, 2019; Martin, 2021; Njenga, 2018; Vaggers & Anderson, 2021; Wang et al., 2019). For instance, Echavarria (2015) identified variables such as mutual trust, mutually beneficial independence or autonomy, administration, and governance to enhance understanding in this domain. Similarly, Nkengbeza et al. (2016) delineated collaborative leadership variables as genuine communication, clarity of functions, team capabilities, and evaluation and monitoring. Markle-Reid et al. (2017) outlined variables including shaping vision, skills building, orchestrating people and projects, enabling communication, making connections, and tailoring approaches and contributions to conceptualize collaborative leadership.

Additionally, Maalouf (2019) highlighted variables such as managing and minimizing operational losses, creating a future forecast for organizational sustainability, building consensus, and managing conflicts. Furthermore, Endres et al. (2020) examined collaborative leadership as collaborative networks with variables encompassing task-based network and joint motivation or collective network. Finally, Kalei (2018) explored collaborative strategy and

employee performance in insurance companies in Homabay County, Kenya. Consequently, the literature on collaborative leadership has yet to definitively establish the implications of collaborative leadership paradigms on organizational performance.

The literature reviewed reveals a scarcity of studies that have explored the interplay between collaborative leadership, environmental dynamism, and performance within the context of insurance companies. For instance, Maina's (2016) investigation into the impact of innovation strategies on the performance of insurance firms in Kenya highlighted the connection between innovative strategies and the performance of such companies. Similarly, Kinyua et al. (2021) linked transformation capacity to the performance of insurance companies in Kenya. Additionally, Nyaberi (2021) examined the relationship between the external environment (dynamism, munificence, and complexity) and the performance of insurance companies in Kenya. Notably, these studies have predominantly focused on either collaborative leadership and performance or environmental dynamism and performance, without thoroughly exploring their intersections with other variables. For instance, Maalouf's (2019) study in Lebanon linked collaborative leadership with the performance of SMEs, illustrating a different context.

Moreover, most existing studies have tended to concentrate on specific performance components, thus limiting the comprehensive understanding of performance impacts. For example, Ege and Gizer (2012) explored performance measures employed in balanced scorecards for insurance companies in Turkey, examining indicators related to financials, customer satisfaction, business processes, and learning and growth. Similarly, Kogo and Kimencu (2018) focused on market share and financial measures when studying organizational capabilities and performance of insurance companies in Nairobi City County, Kenya. Furthermore, Mugo et al. (2016) examined the effect of organizational core competencies on

performance within the Kenyan insurance industry, considering perspectives such as financial, customer, internal business processes, and learning and growth. Finally, Okumu and Were (2017) investigated the influence of employee involvement on the performance of insurance companies in Kenya, specifically focusing on indicators like profitability, efficiency, market share, and premium. Collectively, the reviewed literature underscores the inadequacy in utilizing the balanced scorecard (BSC) model to comprehensively measure organizational performance within the insurance sector.

Moreover, existing research predominantly focuses on either internal or external environmental dynamism, with limited attention given to comprehensively addressing both indicators within a single study, let alone utilizing both the McKinsey 7-S and PESTEL models for analysis. For instance, Kawiti (2017) examined the impact of internal factors on non-financial performance, specifically within the context of DHL, considering elements such as organizational structure, leadership style, culture, and systems. Similarly, Halmaghi et al. (2017) emphasized the significance of the internal environment in organizational development. Additionally, Alshura and Assuli (2017) explored the influence of the internal environment on performance excellence in Jordanian public universities. On the other hand, Agyapong et al. (2019) studied environmental dynamism (ED) solely in terms of external factors in their study on strategy and performance. Meanwhile, Munyao (2021) investigated the effects of strategic leadership and the external environment on the performance of African Inland Church theological training institutions in Kenya, focusing on changes in the external environment.

Furthermore, Gakinya et al. (2018) analyzed technology as a strategic resource and its impact on the performance of AAR Insurance Company in Kenya, with a specific focus on technological changes as a component of environmental dynamism. Similarly, Mutisya et al. (2020) explored environmental dynamism, organizational ambidexterity, and performance

among large manufacturing firms in Kenya, examining the intensity and frequency of environmental changes. Tindika et al. (2020) studied environmental dynamism, opportunity evaluation, and growth of NGOs in Kenya, considering changes in market, technology, and socio-political factors. Lastly, Ndungi and Gacobo (2021) investigated the internal environment and organizational performance of World Vision in Nairobi City County, Kenya, concentrating on changes in cultural aspects, employees, structure, and leadership style.

Identifying these research gaps underscores the necessity for conducting a study within the insurance sector in Kenya, aiming to generate new insights while contributing to the existing body of knowledge. This study also aims to advance scholarly understanding by developing relevant theoretical frameworks that support collaborative leadership in organizations. The subsequent section delves into the theoretical foundations underlying this study.

Theoretical Framework

The above discourse brings an emerging argument that, as much as collaborative leaders are expected to drive their organizations' performance, their success depends on how they navigate the internal and external environmental dynamism to develop strategic responses. Given the above argument and the concepts under this study on collaborative leadership, environmental dynamism, and performance, there was a need for a robust integration framework to demonstrate how organizational leadership may utilize collaborative leadership as an effective leadership approach amidst environmental dynamism to foster improved performance in organizations.

Collaborative leadership scholarship advocates a multidisciplinary approach to theory and empirical work. Converging the Distributed Leadership Theory (DLT), Social Constructivism Theory (SCT), and Leader-Member Exchange Theory (LMX) was essential in

advancing a new direction in collaborative leadership scholarship. Additionally, the convergence of the social learning and leadership theories (SCT and LMX) and organizational theories (DCT, OST and ST) advanced a new direction in scholarly literature based on the study phenomena.

This study promoted the adoption of the contributions of five theories, namely, the Distributed Leadership Theory (DLT), Social Constructivism Theory (SCT), the Leader-Member Exchange Theory (LMX), The Dynamic Capabilities Theory (DCT), The Open Systems Theory (OST), and The Stakeholders Theory (ST) to anchor collaborative leadership, environmental dynamism and performance respectively (Bertanlanffy, 1969; Dansereau et al., 1975; Freeman, 1984; Teece, 2023; Vygotsky, 1962). The following section reviews the theories based on the study phenomena.

Distributed Leadership Theory (DLT)

The distributed leadership theory, as expounded by scholars such as Spillane (2006), Leithwood et al. (2009), Bush (2019), and Lizier et al. (2022), contends that leadership functions are dispersed among individuals within a group or organization rather than concentrated solely on a single individual. Its conceptual underpinnings trace back to the early 2000s, notably with Gronn's (2000) proposition that leadership must be comprehended holistically rather than as a mere aggregation of individual contributions. Gronn coined the term "concertive action" to denote this dimension of leadership and elucidated it through three alternative forms of engagement: spontaneous collaboration, intuitive working relationships, and institutionalized practices, all of which reflect manifestations of conjoint agency (Gronn, 2002; Gronn, 2009).

Distributed leadership theory represents a paradigm shift from traditional trait, situational, style, and transformational theories of leadership, as it advocates for a systemic

perspective where leadership is viewed as a collective social process emerging through interactions among multiple actors (Badaracco, 2001; Bush, 2019; Ibrahim, 2022; Leithwood et al., 2009; Lizier et al., 2022; Uhl-Bien, 2006). However, distributed leadership is not the sole framework calling for such a reframing of leadership understanding; shared leadership (SL) (Pearce & Conger, 2003), collective leadership (Denis et al., 2001; Rosenthal, 1998), co-leadership (Heenan & Bennis, 1999), and emergent leadership (Beck, 1981) also advocate for a collective and systemic understanding of leadership as a social process (Barker, 2001; Hosking, 1988; Ibrahim, 2022).

In the context of collaborative leadership, distributed leadership emerges as particularly significant compared to other approaches due to its explicit recognition that effective leadership can arise from various team members depending on situational demands and expertise required (Bush, 2019; Leithwood et al., 2009; Lizier et al., 2022). Consequently, this study grounded collaborative leadership based on distributed leadership theory as the lead theory. Unlike traditional leadership paradigms that rely solely on formal leaders, distributed leadership fosters shared decision-making, delegation of responsibilities, and the leveraging of diverse skills and perspectives within the team, aligning closely with the concept of collaborative leadership. This approach empowers individuals to take initiative and contribute to achieving common goals, which is central to the behavioural paradigm of collaborative leadership (Ibrahim, 2022; Lizier et al., 2022; Spillane et al., 2004). However, theorists assert that distributed leadership does not supplant formal leaders but rather complement them (Woods, 2004; Hartley, 2007; Heikka & Hujala, 2013; Ibrahim, 2022). This argument is further advanced within the framework of collaborative leadership, which emphasizes the role of top management in promoting collaborative structures, strategies, and guidelines.

The rationale for distributed leadership is reflected in the outcomes derived from collective action. It focuses on how work activities are diffused, fostering greater engagement

among individuals working toward common goals within an organization (Harris, 2009; Ibrahim, 2022; Iszatt-White & Saunders, 2020). This perspective aligns with the emphasis on authentic relationships in collaborative leadership, as conceptualized in this study. Furthermore, the distributed leadership theory underscores that leaders should prioritize practices and activities over leadership positions and assigned responsibilities, aligning with the evolving focus on collaborative leadership (Irvine, 2021). Notably, distributed leadership is widely adopted globally to drive organizational change (Bush, 2019; Jones et al., 2014; Harris, 2009; Lizier et al., 2022; Spillane et al., 2007). It is imperative to clarify that distributed leadership theory does not advocate for everyone to assume leadership roles but rather emphasizes collective action, a core tenet of collaborative leadership (Ibrahim, 2022).

Despite its practical advancements, distributed leadership theory faces criticism. Some scholars argue that the concept lacks a clear definition and operationalization, hindering consistent application across diverse contexts (Bolden, 2011; Ibrahim, 2022; Lizier et al., 2022). Additionally, it is contended that the theory may engender ambiguity regarding leadership roles and responsibilities, potentially leading to confusion and inefficiency within organizations (Ibrahim, 2022; Spillane, 2006). Moreover, critics suggest that distributed leadership could impede decision-making processes and organizational agility due to the need for consensus-building and collaboration among multiple leaders (Bolden, 2011; Bush & Ng, 2019; Lizier et al., 2022). To address these concerns, this study proposes two additional theories to bolster distributed leadership theory in advancing the concept of collaborative leadership, as discussed in subsequent sections.

Social Constructivism Theory (SCT)

Social Constructivism Theory (SCT) is a social learning theory developed by Lev Vygotsky in 1962. The theory states that individuals are active participants in creating their

knowledge. Consequently, learning occurs in social and cultural settings rather than solely within the individual. Hence, knowledge is created through interactions between subjective and environmental factors (Schreiber & Valle, 2013; Vygotsky, 1962). This theory anchored collaborative leadership in this study. In particular, it explained the dimensions of authentic relationships as a catalyst to social learning and interaction that triggers improved organizational performance (Emerson et al., 2012; Kinder et al., 2021).

In addition, the theory explains the dimension of top echelons by emphasizing their responsibility to create a conducive cultural environment that propagates authentic interactions that would lead to organizational success (Archer & Cameron, 2013; Bianchi et al., 2021). The Social Constructivism Theory focuses heavily on the organization's dyad relationships and small group interactions, which is at the core of collaborative leadership (Berardo et al., 2020; Johnson & Bradbury, 2015). For instance, most innovations or product development in an organization are propagated as a result of collaborative interactions of colleagues from various departments, leaders within the organization, and customers' feedback and, in some instances, industry peer engagement (Johnson & Bradbury, 2015; Schreiber & Valle, 2013).

Moreover, top echelons in the organization stimulate and facilitate the formation of small groups and ignite conversation by providing strategic intent of the groups on how their success relates to the organization's overall performance. (Moshtari, 2016). Social constructivism suggests that success or achievement of intended goals in small groups heavily depends on collaborative interpersonal relationships, interactions and discussions (Vygotsky, 1962). This theory emphasizes that knowledge is not only socially constructed but co-constructed. This is the heart of collaborative leadership (Jin et al., 2019; Johnson & Bradbury, 2015; Markle-Reid et al., 2017).

Social constructivism emphasizes the collaborative nature of interactions under the guidance of a leader and in collaboration with other peer employees. In particular, social

constructivism theory gives the foundation and opportunity for employees to collaborate with their peers and leaders in driving intended outcomes in the organization (Kapur, 2018). Notably, the zone of proximal development (ZTD), a core construct in the social constructivism theory, explains the leader's role in facilitating successful interactions and discussions (Adams, 2006; Akpan et al., 2020; Vygotsky, 1962).

Equally, in relation to collaborative leadership, this can be inferred to be the role top echelons play in developing robust collaborative governance, operational guidelines and strategy that may lead to achieving the intended outcome in the organization. More specifically, ZPD suggests that, with the help of top echelons, employees in small collaborative groups can develop mutual understanding, trust and respect that would not have been possible if they interacted independently (Schreiber & Valle, 2013). Once employees in the small collaborative groups develop mutual understanding, trust and respect, they would go ahead to complete their assigned tasks independently.

Consequently, this theory emphasizes the top echelons' role in creating an environment where authentic team relationships can prosper (Chen, 2012; Schreiber & Valle, 2013). In support, Akpan et al. (2020) observed that when people interact with others and the environment, they gain experiences which may be valuable to the success of their organization. With this extant literature, it may be safe to deduce that the central drive behind SCT is emphasizing that an organization's learning and development is a social, collaborative leadership activity.

Whereas SCT has been widely applied in the learning and education sector to explain the importance of social learning, its application in the other organizations' orientation has been limited with scanty, insufficient and inconclusive scholarship (Adams, 2006; Ardiansyah & Ujihanti, 2018; King, 1997). Further, SCT approaches to leadership have the potential to support scholars and practitioners interested in collaborative leadership in an organizational

context to understand how authentic relationships can be fostered and the extent of top echelons' support required for success in an organization. However, we are yet to understand the extent to which SCT has been applied in the organizational studies literature, specifically in insurance companies.

Thus, this study was among the contemporary discourses that linked the application of social constructivism theory to explain collaborative leadership practice in insurance companies. Further, noting the gaps in scholarship, this study considered the postulate of the leader-member exchange theory (LMX) to complement the role played by social conservatism theory (SCT). More specifically, it enhanced in explaining leaders' behaviour and top echelons' support paradigms. The LMX theory is explained in the following section.

Leader-Member Exchange Theory (LMX)

Leader-Member Exchange Theory (LMX) is the complementary theory underpinning the independent variable, collaborative leadership. Specifically, the theory anchored the paradigm on top echelons' support and leaders' behaviour. The theory was postulated by Dansereau et al. (1975) in their seminal research on understanding the dyad relationship (vertical dyad linkage, VDL) between leaders and their subordinates or constituents. The theory was further developed by Graen and Scandura (1987).

The LMX theory conceptualizes leadership as a process centred on the leader's and followers' interactions. Notably, the relationship between leaders and their followers determines the support and influence leaders have on their followers (Bauer & Erdogan, 2014). LMX theory provides a scholarship understanding of leaders' role and support to their employees that may improve the organization's performance (Northouse, 2019; Robbins & Judge, 2015).

The relationship between the leader and constituents underpins the understanding of

collaborative leadership as it promotes the conceptualization of collaborative leadership paradigms of leaders' behaviour and top echelons support as postulated in organizational relationships between leader-member, leader-leader, and member-member at all levels in the organization (Dansereau et al., 1975; Robbins & Judge, 2015). Specifically, LMX theorists allude that the closer and more supportive the working relationship between leaders and followers, the more responsibilities and attention the followers receive.

High LMX relationships and support are fostered when the leaders create suitable governance structures, efficient operational processes and alignment in strategic focus within the teams and organization (Dansereau et al., 1975; Robbins & Judge, 2015). Further, to enhance the theory, Robbins and Judge (2015) augmented LMX and Transformational Leadership Theory. Notably, leaders are deemed transformational when they stimulate and inspire their followers to achieve exceptional performance. This is through empowerment, inclusivity, open communication, efficient processes, aligned strategic focus and suitable governance structures (Robbins & Judge, 2015).

The LMX membership dynamics may be interpreted that, for leader and follower relationships to work effectively in the organization, the team members must align and be in good standing with the designated leader. Consequently, this alignment leads to what literature has defined as the formation of in-groups and out-groups small groups based on the level of followers' loyalty to the leader (Dansereau et al., 1975; Robbins & Judge, 2015). These actions appear to be a form of discrimination, especially in contemporary organizational studies, as they do not propagate the application of diversity, equity and inclusion in organizations (Northouse, 2019). In support, Akpan et al. (2020) shared that forming small groups based on leaders' loyalty goes against fairness, inclusion, and equality, which are paramount in a healthy institution.

Further, LMX theory does not fully explain how high-quality exchange relationships

are developed. Specifically, the theory promotes open communication and empowerment but does not exhaustively explain how leaders and employees build the concepts in an organization (Anand et al., 2011). As a result of these critiques, Schriesheim et al. (1999) and Robbins and Judge (2015) alluded to the need to improve the theorization of LMX to accommodate the dynamism affecting dyad relationships in contemporary organizations. It is for this reason that LMX was supportive of SCT.

Notably, the Social Constructivism Theory enriched the gaps highlighted in LMX theory. For instance, SCT bridges how high-quality relationships are developed and how leaders can inculcate open communication by building mutual trust, respect and understanding (Wang et al., 2022). Further, as conceptualized in this study, the dyad relationship between LMX and SCT forms a solid anchor to collaborative leadership. Besides, as already alluded to in previous literature review sections, the advancement of collaborative leadership in an organizational setting may be affected by changes in internal and external environmental factors (Aggarwal & Srivastava, 2019). It will be essential to understand the theories that anchor these concepts to tap into the organization's capabilities to navigate the dynamism in the environment and deliver the intended performance. The theories are explained in the following section.

Dynamic Capability Theory (DCT)

Dynamic Capabilities Theory, postulated by Teece et al. (1997b), explains how organizations integrate their internal competencies and adopt new competencies based on the dynamism in the environment (Teece et al., 2010). This theory aimed to enhance the understanding of environmental dynamism, specifically internal environmental dynamism, in addressing its relationship with the concept of collaborative leadership.

A critical discourse in collaborative leadership from a strategic approach is

understanding how an organization's internal resources and capabilities match the external environment. Specifically, how internal environmental dynamism connects with external environmental dynamism in this study. The assumed argument is that collaborative leaders align their organization's internal dynamic capabilities and create strategic responses, good governance and efficient operational processes that will tackle the external environmental dynamism and improve performance (Teece, 2007).

As competition becomes severe, organizations face the pressure to have sustainable performance. Organizations are motivated to enhance their capabilities (in the form of structure, strategy, systems, skills, style, staff and shared values) to integrate external resources (political, ecological, socio-cultural, technological, economic and legal) to address their changing environments (Teece et al., 1997; Teece, 2007). The harmonization of dynamic organizational capabilities such as systems and effective processes, shared values, workplace culture, staff skills development and strategy with external dynamic capabilities provides a solid foundation that supports the formation of dynamic, collaborative leadership capabilities (Teece, 2007; Zahra et al., 2009).

Moreover, the Dynamic Capabilities Theory facilitates adapting and extending an organization's competencies through organizational learning (Mugo, 2018; Teece, 2007). Therefore, while the leadership theories (SCT and LMX) emphasize leadership support, behaviours and exchange relationships, dynamic capabilities emphasize combining the internal and external competencies in the organization to navigate dynamism in their environment and sustain the organization's performance (Sarker, 2013; Teece, 2007).

Dynamic capabilities emphasize the development of internal capabilities and thus have placed much emphasis on understanding how internal environmental dynamism may impact the performance of an organization and not much emphasis on external environmental dynamism (Zahra et al., 2009). However, Teece (2007) opined that intentional insights into the

dynamism in the environment and embracing the changes to enhance the organization's capabilities to adapt to the new environmental dynamism might enable the organization to have sustainable performance amidst the volatile, uncertain, complex, and dynamic environments. It was prudent to support DCT with a complimentary organizational theory that emphasized external environmental dynamism to strengthen the theoretical anchoring of environmental dynamism. Therefore, the Open System Theory (OST) was expressed as a complementary theory to anchor external environmental dynamism in this study and is explained in the next section.

Open System Theory (OST)

This theory was postulated by Bertanlanffy (1969) and describes how an organization operates as an open-source system and how its sustained survival and performance are dependent upon its relationship with the environment. This study used this theory to underpin environmental dynamism, specifically external environmental dynamism. For the goals of an organization to be achieved, the organization and its leaders need to navigate the external environmental dynamism (Mullins, 2010). The theory explains collaborative leaders' efforts to navigate the external environmental dynamism to ensure the organization realizes its intended performance.

Porter et al. (2019) defined an organization as "a social entity" whose purpose is to navigate its environment to achieve collective goals. Bastedo (2006), one of the proponents who expounded on this perspective of the open system, posited that an organization, just like an open system, is complex to monitor. It requires continuous review and analysis of both the external and the internal environment and an understanding of the consumer needs and preferences, among other variables, to remain relevant and improve performance (Scott, 2016).

This theory promoted the understanding of external environmental dynamism factors

(political, ecological, sociocultural, technological, economic and legal). The theory argues that an organization opens itself to the environment as it seeks to achieve its intended outcome. Such interactions make the organization's boundaries porous and require collaborative leadership efforts for survival (Scott, 2016). Ultimately, this enables organizational learning as the organization gets feedback from the environment and utilizes the information to build internal capabilities, facilitating its sustainable performance (Prosci, 2017).

Moreover, since the organizations are seen as open systems, they are also open internally (noting the internal environmental dynamism factors - structure, strategy, systems, skills, style, staff and shared values), and these internal environmental dynamism factors interact with the external environmental dynamism factors (Buckley, 1968). Therefore, internal changes (internal environmental dynamism) in the organization, in turn, impact the external environment (external environmental dynamism) and vice-versa. The emphasis of this theory was to facilitate the achievement of holistic synergy (collaboration) and collective performance and not optimize individual performance (Maru, 2015).

Stakeholder Theory (ST)

The Stakeholders' Theory in this study anchored the concept of performance. This theory was postulated by Freeman (1984) in his work on strategic management from a stakeholder's approach. Other contributors who enhanced the theory include Donaldson and Preston (1995), Donaldson (1999; 2002), Kaplan and Norton (2001), and Kaplan (2008). The theory has its foundation in management and business ethics research. It underpins the organization's diverse constituencies and stakeholders, including employees, internal business processes, customers, suppliers and creditors, local community impact, and other social governance constituencies (Hubbard, 2009; Kaplan & Norton, 2001). Kaplan (2008), Hubbard (2009) and Morara and Sibindi (2021) opine that the stakeholders' theory analyzes the

organization's performance against various stakeholders' expectations.

The concept of stakeholders in organizational theory encompasses those individuals or groups who are impacted by the activities of an organization and in turn influence its business objectives (Richter & Dow, 2017). Stakeholders can be generally grouped into three categories: real stakeholders, stakewatchers, and stakekeepers (Fassin, 2009). Real stakeholders have tangible stakes in the organization, possessing legitimate claims, power, and influence, thereby imposing a moral obligation and responsibility on the organization towards them. Stakewatchers, on the other hand, lack direct stakes but function as proxies safeguarding the interests of real stakeholders, such as consumer rights, environmental concerns, and shareholder interests. They wield influence by representing the interests of genuine stakeholders. Stakekeepers, comprising entities like governments, regulatory bodies, and the media, exert external control and regulation over the organization, acting as gatekeepers independent of any stake in the organization (Fassin, 2009).

The focus of this study primarily lies on real stakeholders aligned with the sustainable balanced scorecard model as stakeholders representing various interests in the organization. These stakeholders are delineated into financial stakeholders, customer stakeholders, internal business processes stakeholders, learning and growth stakeholders, and environmental and social governance stakeholders (Hubbard, 2009; Kaplan & Norton, 2001). Financial stakeholders are concerned majorly with an organization’s financial performance which entail evaluating the financial ratios derived from the balance sheet, income statement, and cash flow statements (Morara & Sibindi, 2021). Customer stakeholders evaluate an organization’s efficiency in service delivery to its customers (Kairu et al., 2013). Internal business processes stakeholders are concerned with the level at which the organization units work together to achieve their core outcomes and performance (Grimsley, 2015). The learning and development stakeholders interest is in the human capital and evaluate the organization's ambition to

maximize value creation through employee capability development (Kuo, 2011; Ouma & Yabs, 2017). Environmental and social governance stakeholders evaluate an organization's performance on how effectively they integrate emerging environmental and social considerations (Chong Seow, 2024; Hubbard, 2009; Khanchel et al., 2023; Lu et al., 2018).

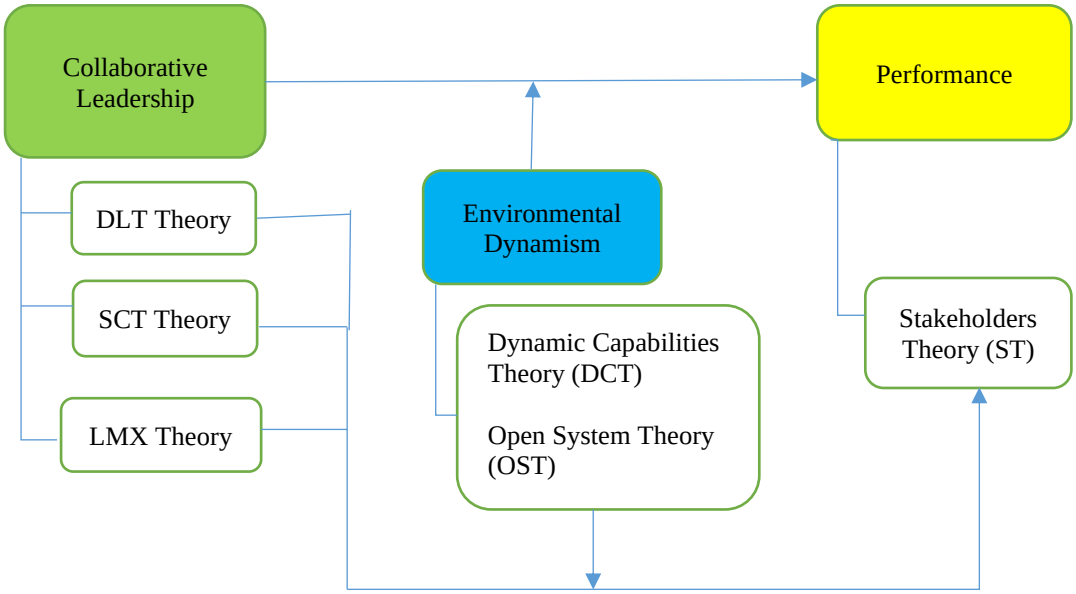
The conceptualization of stakeholders as advance in this study not only enriches the stakeholders theory but also underscores that organizations are not solely accountable to shareholders but to all stakeholders who contribute resources vital for sustainable organization performance. The quality of stakeholder relations holds paramount importance within stakeholder theory (Hatami & Firoozi, 2019). Central to this theory is the notion that stakeholders will actively support an organization when they perceive value in return, especially in terms of sustainable performance. Collaborative leaders are thus tasked with driving optimal performance aligned with the diverse interests and common purpose of stakeholders (Freudenreich et al., 2020). Stakeholders are more inclined to provide resources to organizations that exhibit a commitment to addressing and meeting their performance requirements (Freeman, 1984). Consequently, addressing the performance needs of various stakeholders - financial, customer, internal business processes, learning and growth, as well as environmental and social governance - is imperative for maximizing organizational performance.

Critics of stakeholder theory point out the potential challenge of equitably reconciling the diverse stakeholders' needs and interests (Donaldson, 2002). One or more stakeholders may inevitably take a back seat at some point, and the possibility of others holding more power to influence others creates tension. Moreover, the benefits of stakeholder theory outweigh the critics as it enables employees to improve their satisfaction and productivity, resulting in low staff turnover and improved performance (Lin, 2018). The six theories underpinned the study's conceptualization and scholarship in the area of collaborative leadership and its influence on

the performance of organizations. The theories underscored the interrelationship between collaborative leadership and environmental dynamism and the influence on the performance of organizations. Notably, the theories' interrelationships depict the unique theoretical contributions of this study and how the study phenomena were at play. Figure 1 summarizes the theoretical framework applied in building the conceptual framework used in this study.

Figure 1

Theoretical Framework of the Study



Source: Developed from Reviewed Literature by Author (2023)

The next section summarises the reviewed literature's identified conceptual, contextual and methodological knowledge gaps.

Synthesised Research Gap

Extant research studies have been conducted on collaborative leadership, environmental dynamism and performance. These studies were conducted under various contexts, sectors, institutions and countries, and their findings may not be generalized in the context of insurance companies in Kenya. Additionally, most studies conducted in the context

of insurance companies in Kenya covered other leadership approaches and concepts, and there are insufficient studies on collaborative leadership in the context of insurance companies in Kenya. Furthermore, the examination of the interplay between collaborative leadership, environmental dynamism, and performance within the insurance sector remains notably underexplored. Despite individual studies linking either collaborative leadership or environmental dynamism with organizational performance (Maina, 2016; Nyaberi, 2021), comprehensive analyses that integrate these factors are scarce. Additionally, existing research often focuses on specific performance components, limiting the holistic understanding of performance impacts (Ege & Gizer, 2012; Kogo & Kimencu, 2018).

The extant studies conducted on environmental dynamism in Kenya were insufficient and not holistic. Most studies have addressed either changes in internal environmental factors or changes in external environmental factors separately. There are insufficient studies on both factors in one study and their influence on leadership and the performance of insurance companies in Kenya. Similarly, while some studies emphasize either internal or external environmental dynamism, few comprehensively address both aspects within a single study, indicating a gap in utilizing comprehensive analytical frameworks (Kawiti, 2017; Agyapong et al., 2019). Therefore, bridging these gaps provided new insights and contribute to the existing body of knowledge.

Contextually, the literature reviewed has established a research gap in that most studies in the context of insurance companies are extensively based on other leadership approaches. The literature reviewed found very scanty and insufficient studies in the context of insurance companies on the influence of collaborative leadership on performance, let alone adding environmental dynamism as a moderating variable (Moodley & Govender, 2020). The few studies on collaborative leadership in Africa have been on other organization orientations

(Maalouf, 2019; Njenga, 2018).

Despite numerous studies emphasizing the importance of collaborative leadership in addressing complex challenges and achieving organizational objectives, there remains a conspicuous lack of consensus regarding the specific variables or dimensions constituting collaborative leadership (Ang'ana & Chiroma, 2021; Archer & Cameron, 2013; Endres et al., 2020). Existing literature presents diverse perspectives on these variables, ranging from mutual trust and genuine communication to task-based networks and joint motivation (Echavarria, 2015; Nkengbeza et al., 2016; Endres et al., 2020). Moreover, while some studies, like Kalei (2018), have explored collaborative strategies' implications on employee performance within specific contexts, the literature fails to definitively establish the direct implications of collaborative leadership paradigms on organizational performance. Most studies on collaborative leadership have been in public management, nonprofit institutions, supply chain institutions, technology companies and schools (Aggarwal & Srivastava, 2019; Gertha-Tailor & Morse, 2013; Kinder et al., 2021; Markle-Reid et al., 2017; Martin, 2021). This study not only filled this contextual gap but is also one of the inaugural studies investigating the impact of collaborative leadership and environmental dynamism on performance in the context of insurance companies in Kenya.

The extant literature reviewed also found methodological gaps in previous studies. Most studies have used either quantitative or qualitative in isolation, and very scanty studies have applied a mixed-method approach, specifically Convergent Mixed Method Design (CMD). For instance, Moodley and Govender's (2020) study was more exploratory and interpretive and utilized a qualitative research design. Njenga (2018) used a quantitative descriptive design. Kalie (2018) used a descriptive research design. Maalouf (2019) used a quantitative design. Martin (2021) used a qualitative design. This study adopted a convergent

mixed methods design, which gave a comprehensive empirical review and differed from the ones identified in the literature review. Based on the detailed extant empirical review, the study summarized the systemized research gaps in Table 3 below. The summary highlights the focus, methodology, findings, and the knowledge gaps identified in each study and how this study addressed the identified knowledge gaps.

Table 3

Synthesized Empirical Studies & Research Gaps

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
Collaborative Leadership					
Kalei (2018)	Collaborating Strategy and Employees' Performance in Insurance Companies in Homa Bay County, Kenya	Research Design: descriptive design. Sampling: Stratified sampling to classify employees and census sampling to select leaders. Proportionate and simple random sampling to select financial advisors.	Collaborative strategy has a positive relationship with employee performance.	The focus was on one paradigm of collaborative leadership and also on one region/county. The outcome was employees' performance only.	This study's outcome was the performance of insurance companies in Kenya using SBSC, convergent mixed methods design: Stratified sampling for quantitative and purposive sampling for qualitative was used.
Maalouf (2019)	Collaborative leadership and organizational performance of SMEs in Lebanon	A cross-sectional survey. 262 managers participated using a structured questionnaire. questionnaires	Collaborative leadership positively impacts organizational performance	Only covered two variables: collaborative leadership and performance Used three components of BSC: financial, customer and learning and growth	This study incorporated environmental dynamism as a moderating variable. All perspectives of Insurance companies in Kenya's performance via SBSC were considered. A convergent mixed methods approach was used.

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
Hargreaves and ElHawary (2020)	Collaborative interaction and self-direction in Teacher Learning Teams	Design: Qualitative exploratory. Case studies of three senior teachers in socio-economically disadvantaged Egyptian primary schools	Collaborative interaction to support own learning and drive teachers to be more creative, authoritative and powerful	Focus was on collaborative interaction and own creativity. Unit of observation and analysis was schools and teachers respectively.	This study focus is on authentic relationships as a component of collaborative leadership and its effects on performance. This study utilized mixed methods design and unit of observation was insurance companies in Kenya, while unit of analysis was their managers.
Moodley and Govender (2020)	Collaborative leadership and customer-centricity in an insurance service provider in South Africa	Design: Qualitative exploratory Design - Interpretive Census survey on leaders of the company and a convenient sampling for interview participants	Positive understanding of the importance of collaborative leadership by leaders towards delivering a customer-centric transformative outcome	The context was in South Africa and one company only. The dependent variable was customer-centricity only. Collaborative leadership was conceptualized as collaboration.	This study conceptualized collaborative leadership to entail more than collaboration. The context was in all insurance companies in Kenya. A convergent mixed methods design was adopted. The outcome was performance measured comprehensively through SBSC.
Schlebusch (2020)	Collaborative Leadership and Sustained Learner Academic Performance in	Quantitative design was employed. Participants were circuit managers, subject advisors, principals and teachers.	Collaborative leadership within the school and between schools and district education offices is not enabling	Collaborative leadership was not exploited to understand its attributes but conceptualized as collaboration.	Collaborative leadership in this study was conceptualised to entail authentic relationships, leaders' behaviour and top echelons support. This study used mixed methods

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
	Secondary Schools	Data collection tool was open- ended questionnaires	sustained learner academic performance.		approach to examine the effects of collaborative leadership, environmental dynamism and performance of insurance companies in Kenya.
Broadhurst et al. (2021)	Collaborative leadership and place-based development	Design: Qualitative exploratory, examining England's local enterprise partnerships. Specifically, interviews and participant observation of 38 LEPs and 10 LEPs in England.	Collaborative leadership addresses the complexity of private sector and public sector partnerships.	Explored the interlink between collaborative leadership and place leadership in forging partnerships. Collaborative leadership was conceptualized using Murphy et al. (2017) perspectives on adaptive, enabling, and administrative.	This study conceptualised collaborative leadership as authentic relationships, leaders behaviour and top echelons support. This study used mixed methods design to examine the effects of collaborative leadership on performance of insurance companies in Kenya.
Martin (2021)	Collaborative leadership practices and employee satisfaction levels	Design: qualitative, descriptive, phenomenological research approach. Semi-structured interviews with 22 HRD directors were selected through a purposive sampling methodology.	Employee satisfaction levels are critical in enabling organizational operations.	The population gap: only top leadership in HRD. Vague in what entails collaborative leadership paradigms The context was the public agency in California state in the USA	This study conceptualized collaborative leadership paradigms Stratified random and purposive sampling was used to cover various participants from all levels of insurance companies in Kenya.
Environmental Dynamism					

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
Gakinya et al. (2018)	Technology as a strategic resource and performance of AAR insurance company in Kenya.	Design: a descriptive cross-sectional survey. The target population was 221 management staff of AAR Insurance Kenya Limited. A sample population of 140 - 95% confidence level.	Underwriting operations, claims management technology, and customer service technology significantly affected AAR Insurance Kenya's performance.	The environmental dynamism factor assessed was technology. Performance measured using Net Profits, Market share, Premium Growth	This study used the PESTLE & 7-S models to evaluate environmental factors. Performance was measured extensively using the SBSC. The study utilized a convergent mixed methods design.
Mutisya et al. (2020)	Environmental dynamism, organizational ambidexterity and performance of large manufacturing firms in Kenya	Design: Cross-sectional design. Census survey of all 107 Kenyan Large manufacturing firms.	No significant moderating effect of environmental dynamism on the relationship between organizational ambidexterity and the performance of large manufacturing firms in Kenya.	The context of the study was manufacturing companies. Environmental dynamism was reviewed from the Intensity of change and frequency of change.	The context in this study was insurance companies. Environmental dynamism was reviewed in terms of internal and external factors using PESTEL & 7-S models. A convergent mixed methods design was used.
Tindika et al. (2020)	Environmental Dynamism, Opportunity Evaluation and Growth of NGOs in Kenya	Design: mixed-method cross-sectional research design. Sampling: census sampling technique. Data was analyzed from 124 agro-based NGOs in Kenya.	Opportunity evaluation significantly and positively influences the growth of agro-based NGOs. Environmental	Context: NGOs The dependent variable is growth, not NGOs' holistic performance. Environmental dynamism: market, technology and	This study reviewed environmental dynamism using PESTEL & 7-S models. Context: Insurance companies in Kenya. The dependent variable was the

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
		The structural Equation Model (SEM) is used to analyze and test the hypothesized relationships.	Dynamisms moderate the relationship.	socio-political factors.	performance of insurance companies in Kenya using SBSC.
Ndungi and Gacobo (2021)	Internal Environment and Organizational Performance of World Vision in Nairobi City County, Kenya.	Design: Descriptive survey research design. The population was 95 respondents, comprising 10 managers and 85 support staff. Sampling: Stratified sampling and Simple random sampling was used to select the respondents.	Findings: organizational culture, employee competence, organizational structure, and leadership styles significantly and positively influence performance.	The study considered only four internal factors: culture, employees, structure and style. The context was one organization – NGO, and performance measure was not defined well.	This study looked at the 7-S McKinsey model holistically, including external factors. This study also reviewed performance extensively using SBSC. The context of this proposed study was insurance companies in Kenya.
Adomako et al. (2022)	Entrepreneurial passion and venture profit: Examining the moderating effects of political connections and environmental dynamism in an emerging	Design: Quantitative using time-lagged data from 231 small businesses in Ghana.	The influence of environmental dynamism conditions interactions, particularly evident in the stronger moderating impact of political connections on the relationship between entrepreneurial passion and venture	Environmental dynamism conceptualised in terms of Miller and Friesen (1982): Competitors, Demand and consumer tastes, and New markets.	In this study, environmental dynamism has been conceptualized in terms of changes in internal environmental factors (using the 7S Framework) and external environmental factors (using the PESTEL Framework).

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
	market		profit when dynamism is high.		
Kim and Lee (2022)	The impact of celebrity CEOs on restaurant firm performance: The moderating role of environmental dynamism	Design: Quantitative design with a sample of 557 US publicly-traded restaurant firms.	Industry dynamism, a significant external environmental factor, exerts a positive moderating influence, resulting in the diminishing positive impact of CEO celebrity on firm performance with increasing levels of industry dynamism.	Environmental dynamism was measured from an external factors' perspective.	In this study, environmental dynamism is measured from internal and external factors. This study utilized convergent mixed methods design.
Onngam and Charoensukmongkol (2023)	Effect of social media agility on performance of small and medium enterprises: moderating roles of firm size and environmental dynamism	Design: Quantitative design with a sample of 337 firms using simple random sampling method. Model assessment was performed by using partial least squares structural equation modeling	Greater business performance benefits were observed from social media agility in firms operating in environments with lower dynamism compared to those operating in highly dynamic environments.	Environmental dynamism was conceptualized in terms of characteristics of market environment.	In this study, environmental dynamism has been conceptualized in terms of change in the environmental factors that encompass in ternal and external environment
Performance					
Langat et al. (2019)	Inspirational Motivation and Employee Job	Design: correlation research design.	Findings: inspirational motivation	Reviewed transformational leadership	This study reviewed collaborative leadership moderated by environmental dynamism.

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
	Performance in the Insurance Industry in Kenya	Sampling: proportional stratified random sampling technique. The sample population is 245. the target population of 676 with a 95% confidence level	significantly predicted employee job performance	Considered only one component of the performance of insurance companies (Employees).	This study measured performance using SBSC. A convergent mixed methods design was adopted.
Kinyua et al. (2021)	Performance of Insurance Companies in Kenya and Transformation Capacity	Design: explanatory research design. Instrument: a semi-structured questionnaire to 216 heads of department Sampling: proportionate stratified random and simple random sampling	Finding: transformation capacity has a positive effect on firm performance.	The Independent variable was transformational capacity. Performance measure was in terms of Market penetration, Lead time, Turn-around time, Process improvement, and Product Quality.	This study entailed collaborative leadership moderated by environmental dynamism. Performance was measured using SBSC. This study used a convergent mixed methods design.
Afrin et al. (2023)	Determinants of Employee Performance for Sustainability: A Study on the Bangladesh Insurance	Quantitative design using a survey of 200 insurance company employees. Data analyzed using the partial least square–structural equation modeling (PLS–SEM) method.	Compensation, job satisfaction, work environment, leadership style, and motivation significantly positively impacted sustainable employee performance.	Context of the study is Bangladesh Insurance Industry. Performance indicator measured was employees performance.	Context of this study was insurance companies in Kenya. Performance indicators in this present study explored the items of the SBSC.
Morara and	Financial Performance	Design: descriptive design and analysis using secondary	Findings: financial performance and size	The study lacks a robust empirical grounding of	This study considered a holistic view of the performance of

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
Sibindi (2021)	of Insurance Companies in Kenya	data from insurance regulators in Kenya	were positively related. Insurer financial performance was negatively related to the age variable	the factors impacting financial performance.	insurance companies and reviewed its impact in terms of collaborative leadership and the moderating effect of environmental dynamism for empirical grounding. A convergent mixed methods design was used for empirical grounding.
Njuguna et al. (2022)	Strategic Orientation and the Performance of Insurance Companies in Kenya	Design: descriptive-causal Research Design. Sampling: the Krejcie and Morgan formula for a sample size of 197 senior managers and used a questionnaire to collect primary data	Findings: strategic orientation consisting of differentiation strategy, cost leadership, and customer orientation positively but insignificantly affects the market share and gross premium of insurance firms in Kenya	The focus was on strategic orientation. Performance was only measured in terms of Market share and Gross premium	This study focused on collaborative leadership as the independent variable and environmental dynamism as moderating. Performance measures in this study were SBSC measures. A convergent mixed methods approach was employed.
Wamburu et al. (2023)	Influence of adaptive leadership's behavior of self-leadership on organizational performance of insurance	Design: Qualitative research design. Target population of 311 senior and middle-level managers from 56 licensed insurance companies in Kenya. Census survey with use of structured questionnaires	The study found that self-leadership significantly predicted organizational performance.	Independent variable is self-leadership. Performance indicators were, profitability, customer satisfaction, internal business processes and innovation.	This study's independent variable is collaborative leadership. This study utilizes convergent mixed methods design. Performance indicators include, financials, customer, internal business processes, learning and

Author (s)	Study Focus	Methodology	Key Findings	Knowledge Gaps	Current Study Attempt
	companies in Kenya				growth, and environmental and social governance.

Source: Author (2023)

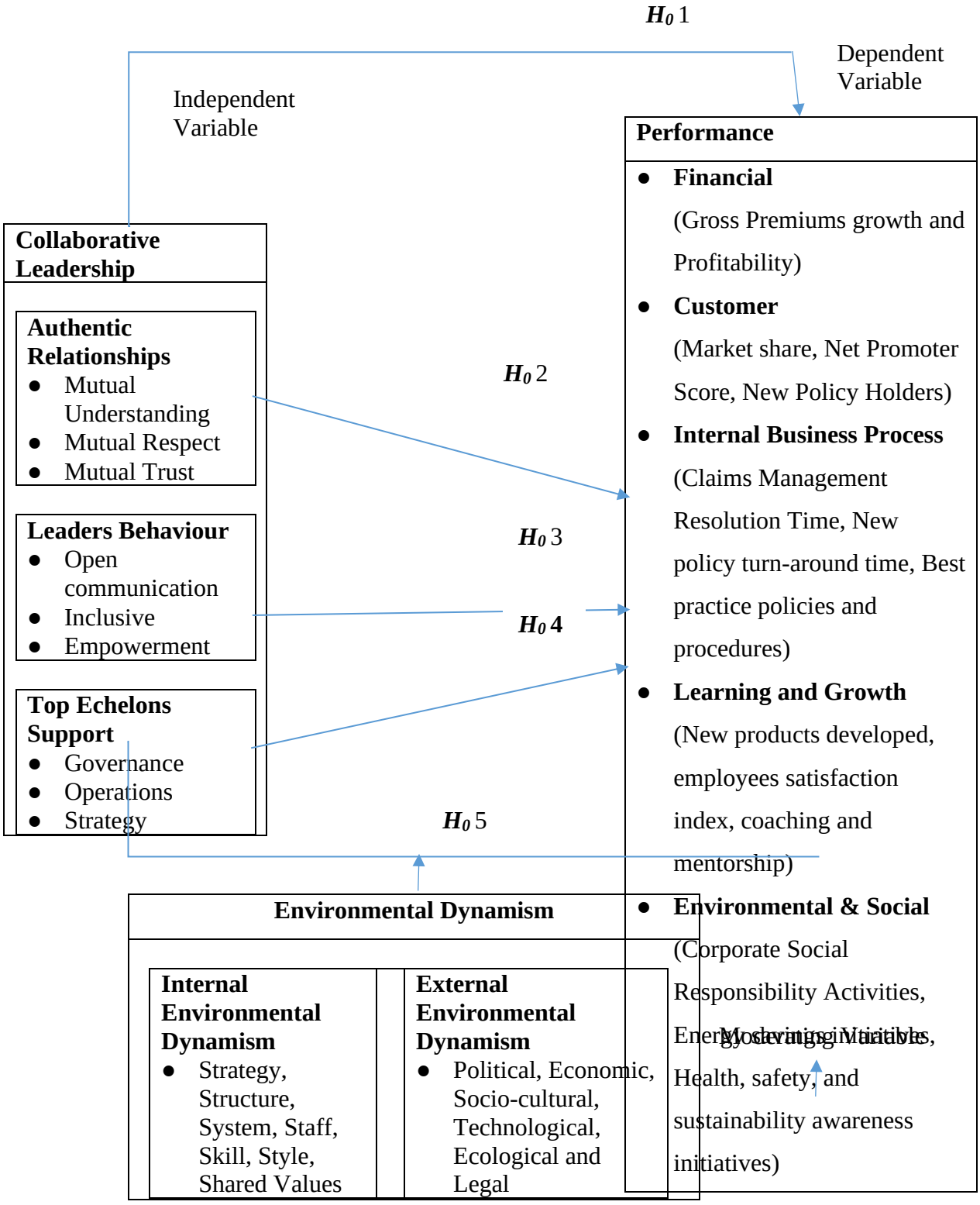
Conceptual Framework

A conceptual framework in research provides a structured and theoretical foundation for planning, conducting, and interpreting research. It serves as a blueprint or a roadmap that helps researchers understand, organize, and interpret their study's findings (Aragon et al., 2014). Shields and Rangarajan (2013) alluded that a conceptual model gives a diagrammatic representation and interconnection of the study variables. The conceptual framework indicates the researcher's perspective and stance in the study and guides the research inquiry by adjusting a model (Aragon et al., 2014). The operational indicators of collaborative leadership, the dependent variable in this study, were authentic relationships, leaders' behaviour, and top echelons' support.

Environmental dynamism was the moderating variable, and its indicators were internal environmental dynamism (strategy, structure, systems, staff, skills, style and shared values) (Maru, 2015) and external environmental dynamism (political, economic, social-cultural, technological, ecological and legal) (Machuki & Aosa, 2011). The operational performance indicators, the dependent variable, were financial, customer, internal processes, learning and growth, and environmental and social measures (Kaplan & Norton, 2005). The research hypothesis was structured and guided based on the elements in each study variable, as indicated in Figure 2.

Figure 2

Conceptual Framework of the Study



Source: Developed from Reviewed Literature by Author (2023)

Research Hypotheses

The following hypotheses based on the relationship in the conceptual model in Figure 2.2 were also derived from the objectives of the study as highlighted in Chapter One:

$H_0$1: There is no significant positive effect of collaborative leadership on the performance of insurance companies in Kenya.

$H_0$2: There is no significant positive effect of authentic relationships on the performance of insurance companies in Kenya.

$H_0$3: There is no significant positive effect of leaders' behaviour on the performance of insurance companies in Kenya.

$H_0$4: There is no significant positive effect of top echelons' support on the performance of insurance companies in Kenya.

$H_0$5: Environmental dynamism has no moderating effect on the relationship between collaborative leadership and the performance of insurance companies in Kenya.

Chapter Summary

This chapter has provided a detailed literature review. The chapter has covered the literature review on collaborative leadership, environmental dynamism, and performance. The review was essential in understanding and appreciating previous scholarship. The literature review followed a thematic integrative approach, assessing the conceptual relationship of the variables. The integrative reviews were carried out based on the objectives of this study. They included conceptualising collaborative leadership, the moderating role of environmental dynamism, the relationship between collaborative leadership and performance, and combined relationships of the variables, collaborative leadership, environmental dynamism and

performance.

The chapter has also presented the theoretical literature highlighting this study's anchored theories. These theories formed the foundation of this study and included the Distributed Leadership theory, Social Constructivism Theory, Leader-Member Exchange Theory, Dynamic Capabilities Theory, Open Systems Theory and Stakeholders Theory. This integrative review resulted in the exposition of gaps from the previous extant scholarship in theoretical, conceptual and methodological spheres. The gaps in some previous scholarships are summarized in a table format. The chapter has finally highlighted the study’s conceptual framework, demonstrating the relationship among the variables in terms of diagrammatic representation and the null hypotheses to be tested. The next chapter presents the research methodology employed in this study.

Chapter Three: Research Methodology

Introduction

Research methodology provides a comprehensive overview of the approach used to conduct the research study. This chapter outlines the philosophical worldview that guided the study, emphasizing the researcher's beliefs and assumptions about the nature of knowledge and reality. Additionally, it explains how these philosophical perspectives influenced the selection of research design and data collection methods. Moreover, the chapter delves into a detailed analysis of the target population, discussing factors such as demographics, characteristics, and relevant variables considered during sample size determination and sampling strategy development. The chapter concludes by highlighting the data analysis procedures, operationalization of study variables, validity and reliability, verification procedures, diagnostic tests, and the ethical considerations applied in the study.

Research Philosophy

A research philosophy is a belief about how data about a phenomenon should be gathered, analyzed and used (Creswell & Creswell, 2018). Research philosophy serves as a guiding principle and framework for conducting research. According to Kelly and Cordeiro (2020), a research philosophy is the researcher's perspective on how information about a particular phenomenon should be collected, analyzed, and utilized. Within the realm of research philosophy, the term epistemology, which centres on the pursuit of knowledge that is considered empirically true, as opposed to doxology, which focuses on understanding what is believed to be true, encompasses the various philosophies of research approach (Collis & Hussey, 2014). The overarching objective of any research is to transition beliefs into established knowledge (Creswell & Creswell, 2018; Terrell, 2016).

Research philosophies guide researchers, offering frameworks for methods, design, and interpretation. Four main philosophies are positivism, emphasizing observable phenomena and empirical evidence; interpretivism, focusing on subjective meanings via qualitative methods; constructivism, suggesting knowledge construction from experiences and social contexts; and pragmatism, prioritizing practical methods for useful outcomes (Fadhel, 2002; Schwandt, 2001; Bryman, 2016; Creswell & Creswell, 2018). The two research philosophies that have had significant scholarship in the context of the present study are: the positivist approach, sometimes referred to as the scientific paradigm (the belief that reality can be observed and described from an objective viewpoint), and the interpretivist perspective, also recognized as anti-positivism (contend that only through the subjective interpretation of and intervention, in reality, can that reality be fully understood) (Collis & Hussey, 2014). A contemporary school of thought, pragmatism, emerged and advocated for the acceptance of various perspectives and methodologies in interpreting the world and conducting research. Pragmatists contend that there can be multiple interpretations of reality rather than a single fixed viewpoint in research (Kelly & Cordeiro, 2020; Saunders et al., 2012).

This study employed a pragmatic epistemological framework. A pragmatic epistemology is founded not only on positivism/post-positivism philosophy, where objectivity and scientific rigour are critical in developing knowledge, but also inculcates a phenomenological approach where personal knowledge and subjectivity are induced (Farjoun et al., 2015; Kaushik & Walsh, 2019). In addition, the choice of pragmatism inculcated both deductive and inductive reasoning and holistic and objective approaches that enabled the researcher to establish facts through empirical examination of the relationship among the study variables at the same time, form more systemic and relational perspectives via deeper exploration (Kelly & Cordeiro, 2020).

Further, a pragmatic approach enabled the researcher to move beyond objectively examining the relationships between collaborative leadership, environmental dynamism, and performance of insurance companies in Kenya to explore the influence of collaborative leadership and environmental dynamism on performance based on the experiences of leaders of insurance companies in Kenya. On the contrary, research philosophies that solely emphasize abstraction or philosophical theory generation were not helpful in this study (Kaushik & Walsh, 2019). Therefore, the pragmatic approach called for the researcher to be an independent and objective observer when collecting data. The data represented the quantitative and qualitative information on collaborative leadership, environmental dynamism and performance.

Furthermore, through interactions, the researcher established a trusting and respectful relationship with the top executives of insurance companies in Kenya and understood their varied knowledge and viewpoints and the subjectivity of each participant. Therefore, a pragmatic view of practicality and real-world inquiry process facilitated a deeper understanding of the relationship among the study variables and was adopted in this study (Kelly & Cordeiro, 2020). These arguments and interrelationships support the pragmatism epistemological stance applied in this study (Creswell & Creswell, 2018; Terrell, 2016).

Research Design

Research design entails transforming research questions into a strategic research framework, highlighting methods the researcher will systematically follow to answer the research questions (Creswell & Creswell, 2018). Moreover, Terrell (2016) shared that the research approach and methods depend on how the research questions are formulated. Consequently, this study employed a mixed methods design, specifically, a convergent mixed methods design (CMD). Creswell and Clark (2017) noted that in a mixed methods study, the researcher might have an overarching question encompassing all aspects of the study, or there

may be sub-questions that separately guide the qualitative and quantitative components of the data collection.

A convergent mixed methods design entails undertaking quantitative and qualitative methods in the same phase of the research process (parallel), taking equal weighting, analyzing the two components independently, and interpreting the results together. The two datasets will then be compared to develop an integrated interpretation of the study findings, as shown in Figure 3 (Creswell & Creswell, 2018). Further, Creswell and Creswell (2018) noted that CMD amalgamates quantitative and qualitative strengths and weaknesses into a more elaborate approach. Consequently, the quantitative and qualitative methods are implemented within the same research timeframe (Kaushik & Walsh, 2019). Furthermore, in this study, CMD provided an inclusive account of obtaining different but complementary data to best understand the study phenomena' relationships. The quantitative and qualitative data collected had equal value in providing interesting study insights (Fetters et al., 2013).

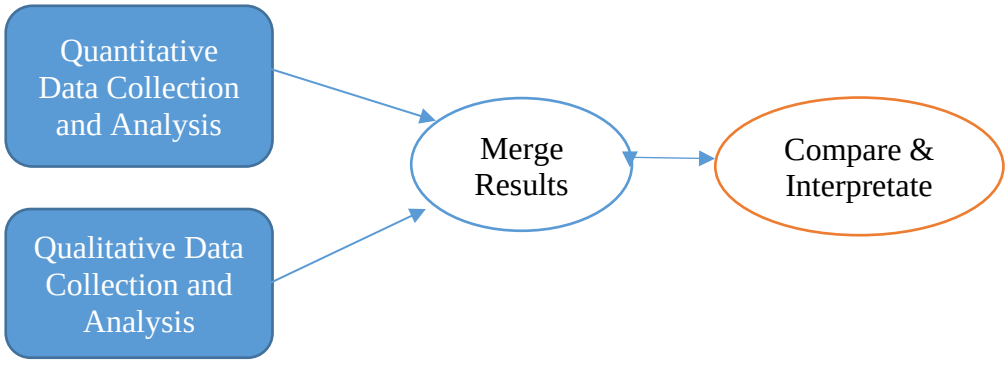
Convergent mixed methods utilized in this study enabled the triangulation of data from various sources, enriching understanding and mitigating biases inherent in singular approaches (Creswell & Creswell, 2018). Employing mixed methods design offers distinct advantages. For instance, in longitudinal studies covering extensive periods, researchers can combine quantitative surveys and qualitative interviews to achieve comprehensive insights (Creswell & Plano Clark, 2017). Similarly, in cross-sectional studies (like the present study), a mixed methods approach facilitates the gathering of both breadth and depth of data, enhancing the richness and validity of findings (Kelly & Cordeiro, 2020). Thus, by utilizing convergent mixed methods, the researcher effectively addressed the complexities of time and scope in the study while maintaining robustness and depth in analyses.

This study aimed to explore and investigate the phenomena illustrated by the research questions to test not only the influence of collaborative leadership on the performance of insurance companies but also provide a general theory about enhancing good practices for the effective implementation of collaborative leadership. Several factors influenced the researcher's choice in using this study design. First, this study employed a pragmatic epistemological framework, meaning that statistical and personal experiences were critical in understanding the relationship among the study variables (Creswell & Clark, 2017).

Second, as highlighted in the literature review, synthesized research gaps noted methodological gaps in that most studies employed either quantitative or qualitative research designs, resulting in insufficient conclusions of their findings on the study phenomena. Finally, it is worth noting that the strengths and limitations of quantitative and qualitative data complemented each other and enabled an in-depth understanding and profound insights into the relationship between collaborative leadership, environmental dynamism, and the performance of insurance companies in Kenya (Creswell & Creswell, 2018; Terrell, 2016). Thus, convergent mixed methods design (CMD) and the inherent approaches of quantitative and qualitative research and analysis methods made the most appropriate approach for achieving the objectives of this research study.

Figure 3

Convergent Mixed Methods Design



Source: Creswell and Creswell (2018)

The Study Population

As Patton (2015) described, the target population encompasses the entire population of interest that a researcher aims to investigate and analyze. It represents the group of people or objects to which research conclusions can be generalized (Patton, 2015). Muthoni and Kinyua (2020) emphasize the dynamic nature of the target population, which should encompass essential characteristics pertinent to the research inquiry. In this study, the target population consisted of 42 licensed insurance companies in Kenya specifically, 642 managers affiliated with insurance companies in Kenya. The appendix provides a grouping of IRA-licensed insurance companies in Kenya as of December 2021 (IRA, 2021).

In this study, each organization was assessed based on two distinct units: the unit of analysis and the unit of observation. The unit of analysis encompassed 42 licensed insurance companies, while the unit of observation consisted of 642 managers spanning from mid-level managers to CEOs. These managers held leadership positions such as regional branch managers, department heads, division heads, general managers, and chief executive officers across various departments including business development, human resources, finance, project execution and delivery, procurement, marketing, and other key areas within the organizations (IRA, 2023). This comprehensive approach facilitated a thorough examination of the organizational landscape, allowing for a detailed understanding of the population from which respondents were selected for the study.

For the quantitative design, the target population specifically comprised 600 managers holding titles such as regional manager, head of department, head of division, or general manager within the insurance companies under investigation (IRA, 2021; Muthoni & Kinyua, 2020). This choice addressed gaps identified in the existing literature, as summarized in Table 4, where previous studies primarily focused on general employees of insurance companies.

Notably, mid-level and senior-level managers were considered suitable for this study due to their roles as both team leaders and followers, as well as strategic leaders, making them knowledgeable contributors capable of providing valuable insights into organizational issues (Muthoni & Kinyua, 2020).

In Addition, the qualitative design targeted a subset of the population, precisely 42 Chief Executive Officers (CEOs) from insurance companies. The selection of CEOs for the qualitative design was guided by the deliberate participant selection process advocated by Collis and Hussey (2014). These CEOs were chosen based on their extensive professional industry experience and strategic perspectives, distinguishing them from other employees within the insurance companies (Collis & Hussey, 2014; Creswell, 2018).

Table 4

Target Population Distribution

Category of Managers	No. of Insurance Companies	Target Population
Chief Executive Officers (Qualitative)	42	42
Regional Managers, Heads of Department, Heads of Division or General Managers (Quantitative)	42	600
Total Population		642

Source: Reviewed Secondary Data, IRA (2021)

Sample Size

A sample is a subset of the study population. The sampling size entails a sample from the list of all the participants in the target population (Creswell, 2018). Terrell (2016) argued that it is not practical for the researcher to investigate and test the entire subjects in the target population. Hence, the importance of sampling the given target population. However, Creswell and Creswell (2018) shared the need for the sample population to be representative and have a

good size based on the entire population where it is drawn to ensure the application of the derived conclusion to the entire population. At the unit of analysis level, a census was employed, all the 42 insurance companies were considered. The following sections gives a summary of sample size determination at the unit of observation level.

This study's quantitative design sample size was 240 managers from the 42 insurance companies in Kenya calculated using the Slovian formula. Slovin's formula, with a 95% level of confidence and 5% as a margin of error, was considered appropriate in computing the sample size since it considers the study target population and employs a random technique (Muthoni & Kinyua, 2020). Slovian formula was also considered appropriate since there was limited information about the study population and their behaviour that may enable actual determination of the appropriate sample size, and thus, this formula ensures reasonable levels of accuracy (Patton, 2015; Terrell, 2016).

$$n = N/1 + Ne^2$$

n is the sample size; ***e*** is the error term, and N is the target population.

$$n = 600/1 + 600 * 0.05^2 = 240 = 240$$

Table 5

Quantitative Sample Size

Category of Managers	Population	Ratio (n/N)	Sample
Regional Managers	222	0.40	89
Heads of Department	210	0.40	84
Heads of Divisions	168	0.40	67
Total	600		240

Source: Author (2023)

This study's qualitative design sample size was 12 Chief Executive Officers (CEOs) out of the total 42 CEOs of the insurance companies in Kenya, which was considered adequate for

this study based on the study population. Robinson (2014) argued that sample adequacy is essential in qualitative research to ensure sample composition and size appropriateness. Thus, the sample size affirms the quality and trustworthiness of the qualitative findings. Moreover, it is critical to have a sufficient qualitative sample size to enhance the credibility of the research findings (Creswell & Creswell, 2018; Denscombe, 2014).

Notably, despite the increasing focus and rigour in qualitative research and the need for extensive analytical disclosures, sample size discourse remains inconsistent in qualitative research (Constantinou et al., 2017; Gergen et al., 2015; Hennink et al., 2017). For example, according to Creswell and Creswell (2018), four to five participants are sufficient for a qualitative interview. Mugenda and Mugenda (2018) discuss 10% of the study population as sufficient for interviews. Further, Boddy (2016) alluded to a sample size of 12 sufficient to ensure data saturation in a homogeneous population. The discourse around qualitative design sample size is still open to further debate. Hence, the study's adoption of 12 Chief Executive Officers was sufficient to reach data saturation and inform this study's findings. (Guest et al., 2006)

Sampling Methods

A sample is the selection of a subset of the study population since it may not be possible to study the entire population in the research. Therefore, choosing a sampling method enabled the research study's practicality and faster data collection (Terrell, 2016). However, it is also essential to understand the vehicle or means used to collect the required data to ensure its validity in analyzing and the conclusions' reliability (Creswell & Creswell, 2018). Turner (2020) alluded to two broad sampling methods in research: probabilistic sampling, where each sample element has a favourable chance of being chosen to participate in the study and may be selected randomly, allowing the researcher to make solid statistical inferences. Alternatively,

non-probabilistic sampling entails a non-random selection of sample elements based on the researcher's convenience. The sampling methods applied in this study are explained in the next section.

For quantitative design, stratified proportionate random sampling was used to identify the mid-level and senior-level managers to participate in the questionnaire survey. This sampling technique was used since it was unbiased and ensured the representation of all subsets of the study population (Kothari, 2004). Terrell (2016) shared that stratified random sampling entails a heterogeneous grouping of populations into homogenous subsets. Consequently, the participants were selected within the subset to ensure representativeness (Ocharo & Kinyua, 2021).

In line with stratified random sampling, the mid-level and senior-level managers of the 42 insurance companies who had worked for a minimum of five years in their organization were grouped into three subgroups (strata): Regional Managers, Heads of Department, and Heads of Division. These subgroups represented the distribution of mid-level and senior-level managers in insurance companies and were assumed to have sound and strategic experience of their companies over the last five years, making the sample size for this study more representative.

For qualitative design, purposive sampling was adopted (Creswell & Creswell, 2018; Terrell, 2016). Qualitative research design gave the researcher some autonomy to select research participants deliberately (Collis & Hussey, 2014). Hence, the researcher used purposive sampling to find and select CEOs of insurance companies in Kenya based on the market share and business model (general insurance, life insurance or both). Additionally, purposive sampling was appropriate to obtain a representative sample that gave valuable feedback, noting it was not practical to get all the chief executive officers from the 42 insurance

companies in Kenya due to their busy schedules.

Further, Saunders and Townsend (2016) shared that qualitative samples are purposive and selected based on the capacity of the participants to provide richly textured information relevant to the phenomenon under investigation. Recent research by van Rijnsoever (2017) confirms the efficiency of purposive sampling compared to random sampling in qualitative studies. This thus supported the choice of purposive sampling in this study.

Types of Data

This study collected both primary and secondary data. Primary data is new data that has not been collected before. Primary data was collected on collaborative leadership, environmental dynamism and the performance of insurance companies in Kenya through questionnaires and interviews. Creswell and Creswell (2018) noted that primary data is the unique findings of a specific research study, and its collection requires more time and effort. On the other hand, secondary data has already been published in books, journals, magazines, and other online portals. Secondary data was collected through desktop reviews of journals and peer-reviewed academic articles that informed the conceptualization in the literature review and summarized in Table 6. Primary data in this study was divided into quantitative and qualitative and explained in the following section.

Quantitative primary data were the numerical Likert-scaled data on the independent variable indicators, authentic relationships, leaders' behaviour and top echelons' support, moderating variable indicators, internal environmental dynamism using the Mckinsey 7-S model, and external environmental dynamism using the PESTEL model and dependent variable indicators, financial measures, customer measures, internal business processes measures and environmental and social measures produced based on the participants'

perspectives. Quantitative data also entailed the participant's gender and the number of years the participant has stayed in their organization, which is collected through the first part of the questionnaire (Creswell & Clark, 2017).

Qualitative primary data were the unique perceptions relevant to the beliefs, experiences, and understanding of the relationship between collaborative leadership, environmental dynamism and performance of insurance companies in Kenya based on the Chief Executive Officers' own words and feelings, which will be critical during the interpretation of the study variables relationship (Creswell & Creswell, 2018; Denscombe, 2014). Qualitative data also entailed the additional perceptions and sentiments shared through open-ended questions at the end of every questionnaire survey section about the study phenomena. In addition, qualitative data included audio records from face-to-face interviews and visual recordings from Zoom interviews, depending on the respondents' preference (Denscombe, 2014).

Data Collection Methods

Data collection entails the methods used by a researcher to gather information. Collis and Hussey (2014) and Creswell and Poth (2018) argued that the numerous methods of data collection depend on the research design (that is, quantitative and qualitative). Thus, the researcher selected an appropriate method to enhance the findings. Creswell and Creswell (2018) emphasized that the data collection method chosen by a researcher must be able to answer the research question or facilitate the prove/disprove of the research hypothesis.

It is also critical to note that no single data collection method is perfect. Each data collection method has limitations and strengths (Mugenda & Mugenda, 2018). In support, Creswell and Creswell (2018) shared that the researcher's role is to select a data collection

method that best answers the research questions, give a rationale for the choice and discuss the strengths and weaknesses of the method chosen. The data collection methods adopted in this study are explained in the next section.

Quantitative data collection methods were tied to the sampling technique applied and, in this case, stratified random sampling. Creswell and Poth (2018) shared that the findings of quantitative studies should be easy to present, summarize, compare and generalize. Therefore, this study collected quantitative data using self-designed structured questionnaires. Patton (2015) noted that one of the cons of the questionnaire is its development; poorly designed questionnaires may produce poor-quality data.

The researcher in this study was well aware of this and took appropriate measures, including pretesting the instrument to enhance its validity and reliability. Further, the choice of questionnaires in this study was due to the strengths of its pros, specifically, its robustness in covering all areas based on study variables, ease in computing the quantitative data and translating the data based on the objective of the study as compared to other forms of data collection instruments (Creswell & Clark, 2017; Mugenda & Mugenda, 2018).

Moreover, questionnaires were also deemed simple, provided clarity on the objectives of the research study, and could gather a large and mixed amount of data within the study's timeframe. The structured questionnaire comprised four parts: Sections A, B, C, and D. Section A were on demographics. Section B was on collaborative leadership (authentic relationships, leaders' behaviour, and top echelons support), Section C focused on environmental dynamism (internal and external environmental dynamism), Section D focused on Performance (financial, customer, internal processes, learning and development, and environmental and social measures). The respondents for quantitative data collection were the 240 mid-level and senior-level managers (Regional Managers and Heads of Departments and Divisions) of insurance

companies in Kenya. The study used a Likert Scale questionnaire to ensure the participants' feedback was scaled on the indicator scale of 1 - 5, with 1 being less likely and 5 being highly likely.

Similarly, since the qualitative design focus is to provide a high level of understanding through opinions, feelings and perceptions, qualitative data in this study was collected using semi-structured interviews. Denscombe (2014) alluded to the importance of interviews for exploring complex and subtle phenomena, including experiences, opinions, and other complex issues based on participants' experiences. Based on this study's research objectives, this was required to understand the relationships of the study's phenomena. Thus, this study adopted semi-structured interviews as the appropriate data collection method (Denscombe, 2014). Collis and Hussey's (2014) perspective on the flexibility and conversation-like nature of semi-structured interviews makes it an appropriate qualitative data collection method.

Moreover, the flexible nature of semi-structured interviews allowed for some questions to be prepared in advance to address the main themes of interest but also allowed the researcher to let the participants elaborate on exciting themes that cropped up during the interview. The interviews helped to gain deep insights into the CEO's opinions and experiences with the practice and impact of collaborative leadership and environmental dynamism at a strategic level in insurance companies in Kenya (Creswell & Creswell, 2018).

The researcher collated insights into the real issues and perspectives on collaborative leadership, environmental dynamism, and performance through the insurance companies' CEOs' detailed accounts and reflections about their organizations' challenges and successes. The interviews were conducted face to face, in person and virtually through Zoom online meeting software. Virtual interviews allow qualitative researchers to access difficult-to-engage or remote individuals, and such convenience may also accommodate participants' schedules

(Archibald et al., 2019; Gray et al., 2020; Lobe et al., 2020). Each interview lasted approximately 40 minutes, and the sessions were recorded with the consent of the participants to allow the researcher to pay full attention to the conversations. The researcher later transcribed the recordings.

Interviews as a research method are not short of pitfalls. For instance, Denscombe (2014) alluded to interviews as time-consuming. Specifically, it involves selecting participants, contacting them to schedule the interviews, conducting the interviews, and finally transcribing and analyzing the collected data, which is time-consuming. However, considering the elaborate and rich data interviews provided in this study, the researcher considered it worthy of the time and effort. The researchers believe this study's final recommendations reflect the insurance companies and industry realities. Furthermore, it is worth mentioning that the researcher collected secondary qualitative data that formed the study's literature review through desktop reviews of dissertation articles, books and chapters, industry journal papers and working papers solicited from Google scholars, google searches and credible academic journals deemed helpful in this study and summarized in Table 6.

Table 6

Sources of Literature Reviewed

Source	Count	Percentage
Articles from Peer-reviewed Journals	257	63%
Books & Chapters	60	14%
Working Papers	21	5%
Industry Reports & Policy Documents	39	9%
Conference papers and proceedings	41	9%
Total Documents	413	100%

Source: Literature Review, Author (2023)

Data Collection Procedure

The researcher incorporated various activities in implementing the research instruments. The researcher sought approval from the PAC University review board before beginning the data collection stage. An introduction letter from the university was requested before actual data collection. This was presented to the relevant authorities in the study population, who were responsible for Human Capital in the insurance companies in Kenya, as an introduction highlighting the researcher's interest in the study and support to be granted permission for data collection.

In the quantitative design, the researcher worked with the persons in charge of Human Capital to identify the 240 respondents in Kenya insurance companies based on the stratified random sample highlighted in this study. The respondents then confirmed their participation, indicating their awareness of privacy and participation issues. The researcher employed web-based/online/crowd-signal forms to administer the questionnaires that improved access and response rates. Email as a channel was also used to administer the questionnaires (Archibald et al., 2019; Gray et al., 2020; Lobe et al., 2020). Respondents received an email containing the survey link and were guided to click on it to give them access to the survey questionnaire.

This data collection procedure was chosen due to its flexibility and benefits, including the respondents' ability to take the survey in their free time using their desktops, laptops, or mobile phones (Terrell, 2016). The questionnaire questions were based on the study variables conceptualized in the literature review. The questions were designed to elicit feedback pertinent to the variables articulated in this study. Creswell and Poth (2018) alluded that the appropriateness and validity of a research instrument are assured when experts agree that measures fall within the construct's domain. Therefore, the researcher facilitated a series of reviews of research instruments by peer scholars and supervisors, a presentation at the

university dissertation defence panel and feedback from the ethical review board, who were perceived as experts in the field of organizational leadership and their feedback was incorporated to ascertain the questionnaires' appropriateness and validity. The analysis began once all data was collected.

In the qualitative design, procedurally, the researcher developed an interview schedule to guide the interview process. The interview guide had four sections: introduction and sections 1, 2 and 3. These sections were based on the research objectives and variables conceptualized in this study. The introduction section guided the respondents on the focus of the interview. Section 1 had three questions touching on collaborative leadership, section 2 had three questions touching on environmental dynamism, and Section 3 had two questions touching on performance.

The semi-structured interview schedule contained questions developed from the objectives of the study. They explicitly addressed the qualitative research question of the study. The aim was to elicit unique qualitative themes based on the Chief Executive Officers' understanding and experience of the influence of collaborative leadership, environmental dynamism, and the performance of insurance companies in Kenya. The researcher used the interview schedule to guide the conversations with the participants. However, based on the flexibility of semi-structured interviews, the researcher expounded on other relevant topics that may come up.

The researcher worked with the persons responsible for Human Capital to schedule diary invites of the identified CEOs of the insurance companies. Creswell and Creswell (2018) emphasized the importance of the researcher understanding the location and timing of the interviews based on the participant’s preference. The researcher was cognizant of participants' daily schedules and work habits to set up a conducive venue and time. The participants then

confirmed their participation, indicating their awareness of privacy and participation issues, and a mutually convenient time and place was scheduled for the interviews. In addition, the researcher obtained voluntary consent from all the participants. Only willing participants proceeded to the actual interview scheduling. The researcher facilitated all the interviews.

Moreover, the researcher recorded the interview sessions to ensure minimal disruptions during note-taking and had quality time observing participants' reactions, which was critical in the analysis. The interview recording was then transcribed and analyzed to ensure that the intended perceptions of the participants were interpreted correctly. The interview recordings were shared with participants to counter-check for accuracy (Denscombe, 2014).

Operationalization and Measurement of Study Variables

Table 7 highlights the operationalization of the study. The table shows collaborative leadership was operationalized using authentic relationships, leaders' behaviour, and top echelons' support. Environmental dynamism was operationalized using internal environmental dynamism and external environmental dynamism. The performance was operationalized using the SBSC. The SBSC measures include financial, internal business processes, customer, learning and development, and environmental and social measures (Hubbard, 2009; Mugo et al., 2016).

Table 7

Operationalization and Measurement of Study Variables

Variable/Type	Dimension/Type	Definition/Operationalization	Indicators	Source	Measurement	Questionnaire section
Collaborative leadership (Independent)	Authentic Relationship (independent)	• Used in this study to refer to the collaborative leadership's actions that enhance genuine connection among employees	Mutual understanding Mutual respect Mutual trust	Dyer & Dyer (2019) Drummond (2019) Echavarria (2015), Mehdinezhad and Arbabi (2015) Bynander and Nohrstedt (2020) Hanaysha and Tahir (2016) Hargreaves and Elhawary (2020)	5 Point Likert type Scale rating Interval	Section B
	Leaders' Behaviour (independent)	• Used in this study to refer to the collaborative leadership's actions that enhance growth of employees	Open communication Inclusive Empowerment			
	Top Echelons Support (independent)	• Used in this study to refer to the collaborative leadership's actions that enhance alignment, structure, and decision making among employees	Governance Operations Strategy			
Environmental Dynamism (Moderating)	Internal Environmental Dynamism (moderating)	• Used in this study to refer to the changes in the internal organizational factors that exert pressure on collaborative leaders.	Strategy, Structure, System, Staff, Skill, Style, Shared Values	Atsegbua (2019) Duncan (2018) Kuratko et al. (2019) Haleem, Jehangir and UlHaq (2018); Munyao (2021)	5 Point Likert type Scale rating Interval	Section C
	External Environmental Dynamism (moderating)	• Used in this study to refer to the changes in the external organizational factors that exert pressure on collaborative leaders.	Political, Economic, Sociocultural, Technological, Ecological and			

Variable/Type	Dimension/Type	Definition/Operationalization	Indicators	Source	Measurement	Questionnaire section
			Legal			
Performance (dependent)	Financial (dependent)	• Used in this study to refer to the monetary resources within an organization, focusing on factors such as revenue, expenses, and profitability performance.	Gross premium Profitability	Elkington (1997) Hubbard (2009)	5 Point Likert type Scale rating Interval Ratio	Section D
	Customer (dependent)	• Used in this study to refer to understanding, acquiring, and retaining customers, encompassing aspects such as satisfaction, new customers, and market share.	Net promoter score, New policyholders (customers), Market share			
	Internal Business Process (dependent)	• Used in this study to refer to the systematic activities and procedures within an organization aimed at delivering products or services efficiently and effectively, including processes related to operations and quality management.	Claims management resolution time, New policy turnaround time, Access to information, Best practice policies and procedure			
	Learning and Growth (dependent)	• Used in this study to refer to the development of human capital, skills, and organizational capabilities through training, education, innovation, and knowledge management, contributing to long-term success	New product development, employee satisfaction index, coaching and mentorship			

Variable/Type	Dimension/Type	Definition/Operationalization	Indicators	Source	Measurement	Questionnaire section
		and adaptability.				
	Environmental and Social measure (dependent)	• Used in this study to refer to an organization's responsibility and impact concerning environmental sustainability, social justice, and corporate governance, including policies, practices, and performance metrics aimed at promoting ethical and responsible behavior.	Corporate social responsibility, energy-saving initiatives, health and safety awareness, sustainability awareness			

Source: Author (2023)

Instrument Testing

The overall reliability and validity of the study instruments are critical in scientific research to ensure that the data collected is relevant to the study method (Creswell & Creswell, 2018). Before the full rollout of the instruments, the researcher conducted pre-tests to ascertain the reliability and validity of the questionnaire and the interview schedule. The pre-tests enabled the researcher to identify and rectify errors and issues in the study data sets and correct unclear questions and those with identified bias (Deem et al., 2016; Leon et al., 2011). The pre-tests were also critical in assessing the constancy and uncovering any issues or faults in the questionnaire and the interview schedule, which was to be rectified before a full rollout to the study's target population (Terrell, 2016).

The pretests were to minimize unnecessary ambiguity and miscommunication between the researchers and participants and optimize research resources. For this study, a series of review discussions to ascertain the research instrument's appropriateness was done by engaging with the researcher's peer scholars and supervisors, and feedback from a panel presentation at the PAC University dissertation proposal defence was also incorporated before the rollout of the instruments. The following section elaborates on how the validity and reliability of the research instruments were conducted.

Reliability of Research Instruments

The reliability test aims to show the accuracy and consistency of the measurement method of the study if the research were repeated (Collis & Hussey, 2014). This means that if the same method is applied to the same sample under the same conditions, the same results will be produced. If not, the method is deemed unreliable (Creswell, 2014; Cronbach, 2004). Notably, Collis and Hussey (2014) alluded to the challenge of producing highly reliable

findings, especially for pragmatists, majorly due to the subjectivity brought out by the researcher's involvement in the study. However, Creswell and Creswell (2018) shared that such subjectivity can still be minimized. Therefore, the researcher undertook the following measures to improve reliability in this study.

Pretest Reliability of the Instruments

In the quantitative design, the researcher sent the online link to the questionnaire to respondents knowledgeable in leadership. Specifically, the researcher used 12 respondents (not part of the study population), who were peer colleagues and key identified professionals, for the pilot test for the questionnaire survey. Their feedback was used to improve the questionnaires and compute the reliability coefficient. The reliability of the questionnaire was examined by determining the Cronbach Alpha of the results and the average Cronbach's alpha of all questionnaire sections using SPSS version 29. The Cronbach's Alpha Coefficient test values were compared to the 0.7 standard value to determine the research's reliability. Coefficient Cronbach's Alpha > 0.7 means reliable results (Cronbach, 1951; 2004). Cronbach alpha was proposed as a sufficient measure of internal consistency reliability since it has the most utility for multiplication item scales at the interval of measurement (Creswell & Creswell, 2018). Table 8 presents the alpha values of the questionnaire items.

Table 8

Pretest Questionnaire Reliability Summary

Study Construct	Number of Items	Cronbach Alpha	Decision
Collaborative Leadership	27	0.901	Reliable
Environmental Dynamism	26	0.876	Reliable
Performance	17	0.925	Reliable
Overall	70	0.931	Reliable

Source: Field Pretest Data (2023)

The pretest reliability test results in Table 8 showed that the lowest alpha was 0.876 on the environmental dynamism items. The highest was on performance items at 0.925. The results were consistent with the Creswell and Creswell (2018) propositions. The questionnaire items on environmental dynamism were reviewed, and questions were enhanced based on experts' feedback from the questionnaire's pre-testing, and amendments were done before full adoption. The pretest's overall reliability of 0.931 meant the measurement scale had high consistency, and all the study constructs were reliable.

Similarly, the researcher remained neutral in qualitative design to avoid subjectivity and minimize potential bias in the findings. The researcher intentionally avoided confirmation bias and manipulation by maintaining high integrity during the pretest of the interview guide when engaging with supervisors and peer colleagues who were termed experts data (Hallihan & Shu, 2013). Denscombe (2014) explained confirmation bias as the researcher's tendency to validate their beliefs and perspectives and disregard views that go against them. After concluding the pretest reliability testing, the researcher proceeded to the field for data collection from the targeted participants. The pretest reliability test results indicated that the research instruments would adequately represent and measure the content that the present study required.

Final Reliability of Instruments

It is essential to establish reliability once data is collected prior to analysis. According to Creswell and Creswell (2018), the reliability of the research is consistent with the score acquired from the study. The reliability test shows how a selected research instrument can provide the same results after repeated analysis (Collis & Hussey, 2014).

Questionnaire Reliability

The reliability of the questionnaire was examined by determining the Cronbach Alpha of the results and the average Cronbach's alpha of all questionnaire sections using SPSS software version 29. The reliability coefficient falls between 0 and 1, with (0) no reliability and (1) perfect reliability. Creswell and Creswell (2018) and Fraenkel and Wallen (2012) argued that reliability should be at least 0.70 or higher for reliable results. Coefficient Cronbach's Alpha > 0.7 means reliable results (Cronbach, 1951; 2004).

Moreover, Mugenda & Mugenda (2018) argued that a reliability coefficient value of 0.60 or more is acceptable when the number of items is small. Munyao's (2021) and Ongeti's (2014) studies adopted a reliability coefficient of a minimum of 0.60 as sufficient for reliable results. The researcher calculated the reliability of each questionnaire construct, and the results are highlighted in Table 9. Noting that the items under each construct were considered minimal, the researcher adopted a minimum reliability coefficient of 0.6 for this study (Munyao, 2021; Ongeti, 2014). Table 9 presents the alpha values of the results.

Table 9

Questionnaire Reliability Summary

Study Construct	Number of Items	Cronbach Alpha (analysis)	Decision
Collaborative Leadership	27	0.954	Reliable
Environmental Dynamism	26	0.721	Reliable
Performance	17	0.911	Reliable
Overall	70	0.929	Reliable

Source: Field Data (2023)

The reliability test results show that the lowest alpha was 0.721 on the environmental dynamism items. The highest was on performance items at 0.954. The reliability compares well

with the pilot reliability test and that of Maina (2021), which was done in the same context of insurance companies in Kenya, of which the reliability ranged from 0.710 to 0.882 across the indicators. Therefore, the measurement scale had high consistency, and all the study constructs were reliable.

Interview Guide Reliability

The interview guide for this study was developed from an extensive literature review. The researcher, PAC University examiner, and PAC University doctoral defence committee members examined the interview questions during the proposal defence for this study. After approval of the PAC University dissertation proposal committee, the interview guide was further discussed with the researcher's supervisors before adoption to enhance its reliability. Moreover, the researcher recorded all the interview sessions. The recorded sessions were sent to the participants for review and to share any additional information they might have left out during the interview discussions.

All participants explicitly expressed their consent regarding the content to ensure an accurate interpretation of their intended perceptions (Denscombe, 2014). Subsequently, the recorded files underwent transcription and analysis, emphasising preserving data integrity throughout the data collection (Denscombe, 2014; Hallihan & Shu, 2013). This qualitative reliability test aimed to ascertain that the interview guide could yield consistent results in future instances. The subsequent section presents the findings of the research study's validity tests.

Validity of Research Instruments

Validity is the accuracy of the research method in measuring the intended measure. Collis and Hussey (2014) defined validity as a measure of the quality of the research design and methods. Moreover, a validity test measured the extent to which the questions in the

research instruments were valid and pertinent to the research objectives and could answer the research questions. Further, validity tests also measured the adequacy and relevance of the items in the research instruments based on the attributes of the study (Creswell & Creswell, 2018).

Hence, high validity means the research method and instrument results produced outcomes corresponding to actual characteristics and variations in the social world (Terrell, 2016). Bryman (2016) and Mugenda and Mugenda (2018) alluded to validity tests as the ability of the research instrument to measure what is supposed to be measured with accuracy. The second data test the researcher conducted was a validity test to determine whether the research truly measured what was intended to measure in terms of the truthfulness of the research results.

Questionnaire Validity

In the quantitative design, the researcher used construct, face, and content validity to ascertain the validity of the questionnaire (Creswell & Creswell, 2018). Specifically for construct and face validity, the researcher used expert judgements from 12 respondents who were peer colleagues in PhD in Organizational Leadership and identified professionals for the pre-test for the questionnaire survey. Notably, Mugenda and Mugenda (2018) alluded that a sample size of 5% to 10% for the pilot/pre-test is sufficient. A pre-test was conducted to evaluate the construct and face validity to understand whether the items in the questionnaire represent the constructs the study is interested in measuring (Creswell & Creswell, 2018; Terrell, 2016).

Additionally, for content validity, the researcher used expert judgment from the supervisors who are senior lecturers of the PAC University, Department of Leadership. Creswell and Poth (2018) alluded that the research instrument is valid if the questionnaire items represent what the study intended to measure and was assured when experts agreed that

measures fall within the construct's domain. The questionnaire was designed to cover all relevant parts of collaborative leadership, environmental dynamism, and performance. The peer colleagues, professionals and supervisors gave their interpretation and opinion of each item in the questionnaire. Their opinions were marked as requiring revision, appropriate or inappropriate. No items were marked as inappropriate; the items marked as requiring revision due to their ambiguity were reviewed and enhanced as advised.

The researcher checked for content validity based on pre-test results by calculating the validity coefficients for all items using SPSS version 29. The pretest validity coefficient values ranged from -0.329 to 0.937. Only eight items had negative values and fell outside the acceptable Critical Values (CV) for the Pearson Correlation limit of 0.553 (for N=12, at 95% significance), confirming that most of the questionnaire items were appropriate. The eight items were maintained. However, the researcher revised and cleaned all the questions appropriately based on expert feedback before administering the survey to targeted respondents.

The researcher checked for validity post-data collection by calculating the validity coefficients for all 70 questionnaire items. The final validity coefficient values for 67 items ranged within acceptable Critical Values (CV) for Pearson Correlation limit of 0.113 – 0.755 CV in the table for the sample size of 217, degree of free of 215 (N-2) is 0.113} with all items significant except for three items with validity coefficient values of -0.056, -0.236 and 0.071. This was improved compared to the pretest validity test due to the incorporated feedback shared by experts during pilot testing. The results confirmed that the questionnaire items were significant and appropriate for further analysis (Ng'ang'a, 2018).

Interview Guide Validity

Validity refers to the extent to which the instrument (typically interview questions for qualitative research) measures what it is intended to measure accurately and effectively. Creswell and Creswell (2018) shared that validity in qualitative research entails understanding whether the given explanation fits a given description. Patton (2015) highlights critical considerations for qualitative research validity as the techniques and methods used to ensure the integrity and accuracy of the findings, the experience and qualification of the researcher, and the assumptions underpinning the study. The researcher enhanced the study's validity by paying close attention to critical ethical issues in the research design and following all ethical guidelines approved by the PAC University Ethical Board.

Moreover, the researcher intentionally minimized subjectivity and bias throughout the research process. Additionally, to enhance content validity, the researcher subjected the interview schedule to review by peer colleagues and supervisors who are experts in organizational leadership. The experts reviewed the interview schedule against the research objectives and research questions to check congruence and alignment with the research phenomenon. Their feedback enhanced the interview schedule before the complete administration to the targeted respondents.

Additionally, the researcher used one expert professional at the Chief Executive leadership level to review the interview schedule and share feedback. The expert review was carried out to ensure that the interview schedule supported the aim of the study in creating a space for participants to share their own and the organization’s experiences on the research topic. Creswell and Creswell (2018) alluded that qualitative validity (especially content and construct validity) is assured when experts agree that measures fall within the construct’s domain. Further, all the interviews were conducted by the researcher, skilled in conducting

qualitative research (Denscombe, 2014). The measures undertaken enhanced the accuracy and appropriateness of this study.

Data Analysis

Data analysis in this study involved using quantitative and qualitative analytical techniques within the same framework (Creswell & Creswell, 2018). Specifically, quantitative and qualitative data analysis occurred concurrently and did not interact until the data interpretation stage (Creswell & Clark, 2017). Notably, Creswell and Poth (2018) argued that quantitative data is analyzed using quantitative methods, while qualitative data uses qualitative methods in a convergent mixed method research before both data sets are mixed at the interpretation stage. This is explained in more detail in the section that follows.

Quantitative Data Analysis

All quantitative data collected were read, reviewed, and scrutinized to reveal their structure, meaningful configuration, coherence, and the circumstances and clustering of the data collected (Creswell & Creswell, 2018). Procedurally, quantitative data was inputted into the advanced version of the computer software Statistical Package for Social Sciences (SPSS) version 29 for data analysis. The study questionnaires were referenced and coded to facilitate data entry. For quantitative variables and data, the researcher used descriptive statistics (mean and standard deviation) for analysis and estimations to describe the measurement distribution using indices (Creswell & Creswell, 2018).

Descriptive statistics was generated first, and then, the researcher conducted multiple regression analyses to ascertain the relationship between the independent, moderating, and dependent variables. The researcher employed frequency distributions and percentages to classify the participants and their actual responses based on the specific questions and sections

in the questionnaires. The sections and variables percentages were computed by dividing by the total sample number of respondents who participated in the questionnaires. The mean scores were interpreted using the assessment scale created by Nunnally and Berstein (1994, as cited in Sambu, 2022), which provides the following interpretations: mean score (M) between 1.00 and 2.00 is considered ‘Low’; mean score (M) between 2.01 and 3.00 is categorized as 'Moderately low’; mean score (M) between 3.01 and 4.00 is classified as 'Moderately high'; and mean score (M) between 4.01 and 5.00 is indicative of 'High' levels.

To examine the associations between collaborative leadership (independent variable), environmental dynamism (moderating variable) and performance (dependent variable), inferential statistics were employed. Correlation analysis assessed the strength and direction of the relationship between collaborative leadership and performance. The correlation coefficient was interpreted using Cohen's (1988 scale, as cited in Sambu, 2022). Pearson's correlation coefficient relationships and strengths were interpreted as ± 0.01 to ± 0.29 as low positive/negative, ± 0.30 to ± 0.49 as moderate positive/negative, ± 0.50 to ± 1.00 as high positive/negative.

In addition, the researcher conducted the Analysis of Variance (ANOVA) to test the significance of the model. This means that the study hypothesis was tested using a t-test. A 95% confidence level (significance $\alpha = 0.05$) is standard for reliable results. Table 3.7 indicates the relationship between the study objectives, how the hypotheses were tested, and the data analysis models for the study. The coefficient of determination (R^2) was used to determine the percentage of the dependent variable explained by the independent variable.

Table 10

Objectives, Hypotheses and Data Analysis Models

Objective	Hypothesis	Analysis Model	Interpretation
To explore the influence of collaborative leadership on the performance of insurance companies in Kenya.	$H_0$1: There is no significant positive effects of collaborative leadership on the performance of insurance companies in Kenya	Multiple Regression Analysis $Y = \alpha_\circ + \alpha_1 X_1 + \alpha_2 X_2 + \alpha_3 X_3$ Where Y = Performance; X_{1-3} = Authentic Relationships, Leaders Behaviour, and Top Echelons Support; α_1, α_2, α_3 = coefficient estimate of the effect of X_{1-3} on Y respectively; $\alpha_\circ$ = coefficient estimate of the intercept.	t-value, Pearson's correlation, R, R2, F-ratio, B, P-values, If $p<0.05$, Reject H_0 If $p>0.05$ fails to reject H_0
To establish the effect of authentic relationships on the performance of insurance companies in Kenya.	$H_0$2: There is no significant positive effect of authentic relationships on the performance of insurance companies in Kenya.	Regression Analysis: $Y = \alpha_\circ + \alpha_1 X_1$ Where Y = Performance; X_1 = Authentic Relationships; α_1= coefficient estimate of the effect of X_1 on Y; $\alpha_\circ$= coefficient estimate of the intercept.	t-value, Pearson's correlation, R, R2, F-ratio, B, P-values, If B_1 $p<0.05$, Reject H_0 If B_1 $p>0.05$ fails to reject H_0
To assess the effect of leaders' behaviour on the performance of insurance companies in Kenya.	$H_0$3: There is no significant positive effect of leaders' behaviour on the performance of insurance companies in Kenya.	Regression Analysis: $Y = \alpha_\circ + \alpha_2 X_2$ Where Y = Performance; X_2 = Leaders behavior; α_2= coefficient estimate of the effect of X_2 on Y; $\alpha_\circ$= coefficient estimate of the intercept.	t-value, Pearson's correlation, R, R2, F-ratio, B, P-values, If B_2 $p<0.05$, Reject H_0 If B_2 $p>0.05$ fails to reject H_0
To investigate the effect of top echelons' support on the performance of insurance companies in Kenya.	$H_0$4: There is no significant positive effect of top echelons support on the performance of insurance companies in Kenya	Regression Analysis: $Y = \alpha_\circ + \alpha_3 X_3$ Where Y = Performance; X_3 = Top Echelons Support; α_3= coefficient estimate of the effect of X_3 on Y; $\alpha_\circ$= coefficient estimate of the intercept.	t-value, Pearson's correlation, R, R2, F-ratio, B, P-values, If B_3 $p<0.05$, Reject H_0 If B_3 $p>0.05$ fails to reject H_0

To examine the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance of insurance companies in Kenya.	$H_0$5: Environmental dynamism has no significant moderating effect on the relationship between collaborative leadership and the performance of insurance companies in Kenya.	Multiple Regression Analysis: $Y = \alpha_\circ + \alpha X$ ……Model 1 $Y = \alpha_\circ + \alpha X + \alpha_4 Z$ ……Model 2 $Y = \alpha_\circ + \alpha X + \alpha_4 Z + \alpha_5 (X*Z)$ ……Model 3 Where Y = Performance; X = Collaborative leadership (composite); Z= Environmental Dynamism; α, α_4, α_5 = coefficient estimate of the effect of X, Z and X*Z on Y respectively; $\alpha_\circ$= coefficient estimate of the intercept; X*Z = Interaction variable.	Changes in t-value, Pearson's correlation, R, R2, F-ratio, B, P-values, If B_5 $p<0.05$, Reject H_0 If B_5 $p>0.05$ fails to reject H_0

Source: Author (2023)

Quantitative Diagnostic Tests

Diagnostic tests were undertaken before quantitative data analysis to validate the assumptions for multiple regression and ascertain the outcomes (Chikere et al., 2019). The following diagnostic tests were done: normality, linearity, multicollinearity and homoscedasticity. First, the researcher conducted normality tests through SPSS version 29. The normality test is defined by Ghasemi and Zahediasl (2012) as the probability of a variable being normally distributed over the population sample. The assumption on the null hypothesis was that data would be taken from the normally distributed population. Therefore, if $P > 0.05$, the null hypothesis would be accepted since the data would be deemed normally distributed (Ghasemi & Zahediasl, 2012). If these assumptions were ignored, the regression coefficient would not be reliable.

Second, the linearity test is essential in correlation and linear regression analysis in

research. This study test for linearity included correlation coefficient (R), which measured the strength and direction of the variables' linear relationship and varied from +1.0 to -1.0. The coefficient (R^2) is the coefficient of determination and denotes the total variation in the dependent variable (Y) that is explained by the variation of the independent variable (X) (Lind et al., 2015). A value of 0 denotes a little linear relationship; near 1 denotes a positive relationship; near -1 indicates an inverse or negative linear relationship between the variables. The overall statistical significance of the model (F-ratio) was measured at ($p < 0.05$) (Lind et al., 2015).

Multicollinearity indicates that the research predictor variables are highly correlated. The study will use Variance Inflation Factor (VIF) values to test multicollinearity; if vif values are below 10.00, multicollinearity assumptions will be validated. This test ascertained that the study regression model accurately associated the outcome variable with the correct predictor variable (Chikere et al., 2019).

Homoscedasticity checks if the variables are equally distributed, concentrated or dispersed far apart (Kim, 2013). Field (2013) shared that multiple regression assumes the error variance is constant (Homoscedasticity). The study employed t-tests and ANOVAs to ascertain the equality or homogeneity of variances. The KMO and Bartlett's Test were done to test for homogeneity of variance. KMO value of 0.6 and above and a $p<0.005$ were considered acceptable (Chikere et al., 2019). Yang et al. (2019) shared that homoscedasticity makes the regression coefficient less reliable and can be corrected by conducting a log-linear transformation.

Qualitative Data Analysis

In qualitative research, the failure to extensively describe the data analysis process could result in limitations of the research, which may affect the study's validity and result in

criticism. This section explains how the researcher engaged with the data and the methodology employed to develop the research story. The following interview questions (also in the interview guide in the appendix) were of interest in the research based on the research objectives and research questions conceptualized in this study.

"In your view, what does collaborative leadership mean in practice for insurance companies in Kenya? Do you feel the authenticity of employee relationships affects performance in your organization? Could you share how leaders' behaviours affect the performance of your organization? In your view, how can top management support improve organizational performance? What do you think are some environmental changes affecting insurance companies in Kenya? Tell me more about the internal and external changes affecting your organization's performance. Do you have any suggestions on how your organization navigates these environmental changes to sustain performance?" To uphold research ethics, the confidentiality of respondents was ensured by giving the participants pseudo-names, with prefixes numbered from 1 to 11 for CEO 1 to CEO 11. Thus, the respondents were marked as C1, C2, C3, C4, C5, C6, C7, C8, C9, C10, and C11.

Thematic analysis was used to analyze the qualitative data. Thematic analysis is a qualitative research method that uses participants' perceptions of the constructs to develop patterns on which the research focuses (Braun & Clarke, 2019; Terrell, 2016). The study compared the perspectives and reflections of the CEOs of insurance companies in Kenya and identified themes from the interview data. The aim of generating themes was to understand the relationship between collaborative leadership, environmental dynamism and performance. The themes were the foundation of the researcher's analysis and interpretation in obtaining answers to the research questions.

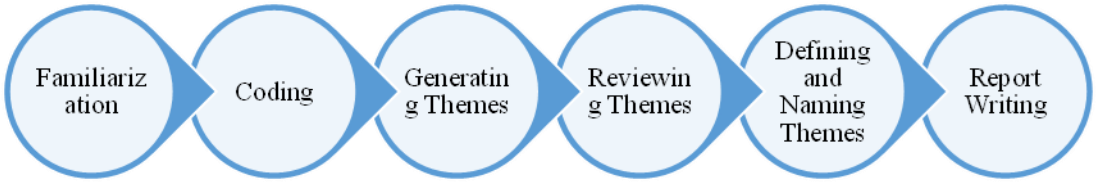
Notably, the thematic analysis gives the researcher the autonomy for customization

based on the researcher's requirements (Boyatzis, 1998). Guest et al. (2012) shared the suitability of thematic analysis in analyzing complex themes in qualitative data sets. Marshall and Rossman (2016) highlight six stages: organizing, immersion, coding, writing analytics and generating case summaries. Vaismoradi et al. (2016) and Terry et al. (2017) proposed four cyclic phases of thematic analysis, including initialization (which combines familiarization and coding), construction (which combines generating and reviewing themes), rectification, and finalization. Moreover, Braun and Clarke (2019) highlighted a six-step process when conducting thematic analysis, which is critical to avoid the researcher's confirmation bias. These steps include familiarization with the data, generating initial coding, generating themes, reviewing potential themes, defining and naming themes, and writing up.

The researcher adopted Braun and Clarke's (2015; 2019) thematic analysis steps and methods in this study as it was found appropriate to enable the objective construction of themes and patterns. This study chose Braun and Clarke's thematic analysis due to its flexibility in the data analysis process. Braun and Clarke's thematic analysis framework made the researcher aware of their active role in applying meaning and constructing themes from the data set as influenced by their understanding of relevant literature and theoretical assumptions discussed extensively in Chapter Two (Braun & Clarke, 2015). Moreover, Braun and Clarke's (2019) recent work enhanced their initial ideas of thematic analysis to "reflexive" thematic analysis, emphasizing the importance of the researcher's awareness when engaging with the data and acknowledging theoretical assumptions to enhance their objective and conscious choices (Braun & Clarke, 2019). The six steps are shown in Figure 4.

Figure 4

Thematic Analysis Stages



Source: Braun and Clarke (2019)

The Braun and Clarke thematic process comprises six distinct phases, thoughtfully organized logically and sequentially. It is important to note that this process is neither linear nor one-dimensional; rather, it embodies a recursive and iterative character. These six phases should be regarded as guiding principles rather than rigid directives, with their application necessitating a degree of adaptability tailored to the specific dataset and research inquiries (Braun & Clarke, 2015; 2019). The study in qualitative design used constructivism and interpretivism approaches, giving the researcher the flexibility to choose suitable approaches that best answered the qualitative research question.

The researcher adopted a predominantly deductive approach to thematic analysis to make it easy to follow the qualitative data analysis and relate findings to the research questions (Boyatzis, 1998; Braun & Clarke, 2019). The focus was on providing a detailed analysis of collaborative leadership's influence on performance interpreted through the theoretical lens per the research questions. Braun and Clarke (2019) alluded that a researcher opting for a deductive or 'theory-driven' approach may seek to establish thematic codes per a pre-established conceptual framework (also in Boyatzis 1998). In this scenario, the analysis tends to be 'researcher-driven,' predicated on the researcher's theoretically informed interpretation. Consequently, the following sections expound upon the systematic progression of the researcher's actions during the Braun and Clarke (2019) thematic data analysis methodology

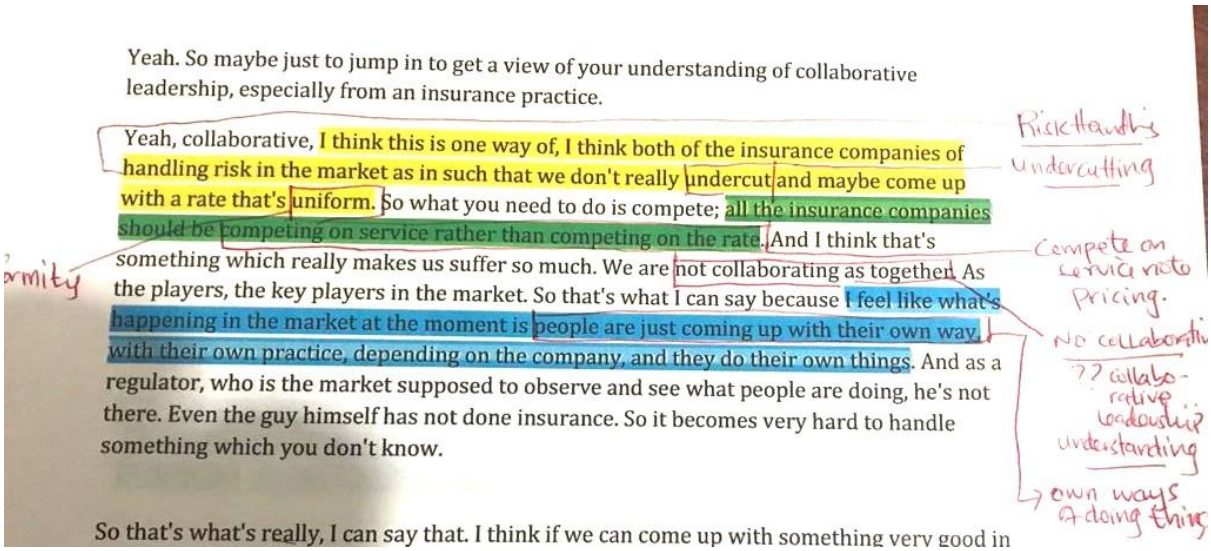
and straightforwardly present the qualitative findings.

Familiarization with the data: This first step involved the researcher acquainting with the dataset. Initially, the researcher embarked on this phase by engaging in a comprehensive review of the interview recordings. This entailed listening to each recording in its entirety prior to commencing the transcription process. This initial playback necessitated the researcher's undivided attention and heightened concentration. Consequently, the researcher made concise notations at specific junctures while intermittently pausing and replaying the audio to capture critical elements accurately. The primary objective during this step was to establish a foundational comprehension of the salient sub-themes and areas covered within each interview before embarking on the transcription.

Subsequently, the researcher transcribed each interview using the online transcription tool called "Cockatoo." These transcriptions underwent multiple revisions and were subjected to extensive readings. Additionally, the researcher documented the initial patterns or noteworthy segments within the transcripts. Furthermore, the researcher recorded personal reflections and sentiments concerning the data and the analytical process. It is worth noting that an extract of the preliminary annotations made during the initial stages of data familiarization is provided in Figure 5. These early observations served as valuable inputs that later contributed to shaping the interpretation of the finalized thematic framework for this study.

Figure 5

Sample Preliminary Unedited Notes Taken



Source: Field Data (2023)

Generating initial codes: In this second step, the researcher tracked the evolution of the data coding process from NVivo software Version 14 before transferring the data to a Microsoft Excel Spreadsheet version 2016, wherein data elements were catalogued within the initial column, and consecutive columns were allocated for the various code iterations. This method afforded the researcher a systematic means of instilling structure and enhancing data oversight. Furthermore, it facilitated the identification of modifications made to individual codes during successive iterations. Braun and Clarke (2019) emphasized the importance of sensitivity to context in this step. Therefore, the researcher gave equal attention to each interview transcript and generated all initial codes with equal rigour. Since the researcher adopted a predominantly deductive approach to thematic analysis and not an inductive one, the main focus was on the interpretation of data through the theoretical lens as per the research questions.

For illustrative purposes, Table 11 offers a snapshot from a Microsoft Excel (version 2016) Spreadsheet specifically tailored for tracking the evolution of coding iterations and

documenting the comprehensive analytical process. In this spreadsheet, all codes formulated during the initial coding iteration within NVivo software were transferred, accompanied by the participants' narratives associated with each code. Subsequent iterations of coding were recorded within both NVivo software and the Excel Spreadsheet. Column one provides a record of the respective data item subject to coding. Column two denotes the initial coding process colour-coded to various codes and linked narratives.

Table 11

Generated Initial Codes Sample Extract from one component theme

Primary Theme: Collaborative Influence on Performance	
Component Theme: Understanding Collaborative Leadership – "Collaborative Leadership"	Initial Codes Generated
The ways insurance companies internally align	Code: Internal Alignment
And handle risk in the market.	Code: Handle risk
So that we don't undercut and maybe come up with a uniform rate.	Code: Uniformity
	Code: shared services
…we do have shared services departments like HR, Product Development, and even ICT, which are actually	Code: Foster Collaboration
The units that foster collaborations.	Code: Come together
They do create that environment for collaboration for all of us as	Code: Relationships
Departmental players actually to come together; they provide like an ideal framework for collaborative leadership in our company…	Code: Leaders behaviour
Fostered through the relationship aspect.	Code: Collaboration
Within us as an individual insurance company, but also externally in terms of looking at the industry…	Code: Leaders actions
	Code: Top executives
… there is also an aspect of leaders' behaviour	Code: Collaboration
because for collaboration to take place,	Code: Work together
There are certain elements or actions and behaviours that leaders need to portray…	Code: shared values
…And then there is also an aspect that, as top executives,	Code: Shared goals

Primary Theme: Collaborative Influence on Performance	
Component Theme: Understanding Collaborative Leadership – "Collaborative Leadership"	Initial Codes Generated
…we play a role in developing a culture of collaboration in our institutions…	Code: Alignment in achievement
…entails how, as an organization, we work together	Code: Working together
Towards serving customers, number two, towards the returning value to the shareholders, and the last one, being responsible to the society, right	Code: Common goal
... it is about having shared goals in action…when you broaden the goals in such a manner, then you find that they are actually shared by all departments.	Code: leaders working together
They actually become common, and everyone becomes aligned towards their achievement.	Code: Within an organization or industry
…it is just working together towards a common goal in the organization.	Code: working together across management and staff
… is about leaders kind of working together either in within an organization or in the industry as a whole. Yeah.	Code: common goal
Working together with, you know, people in all kinds of management and also the lower level	
…to drive organizational or industry common goals.	

Source: Field Data (2023)

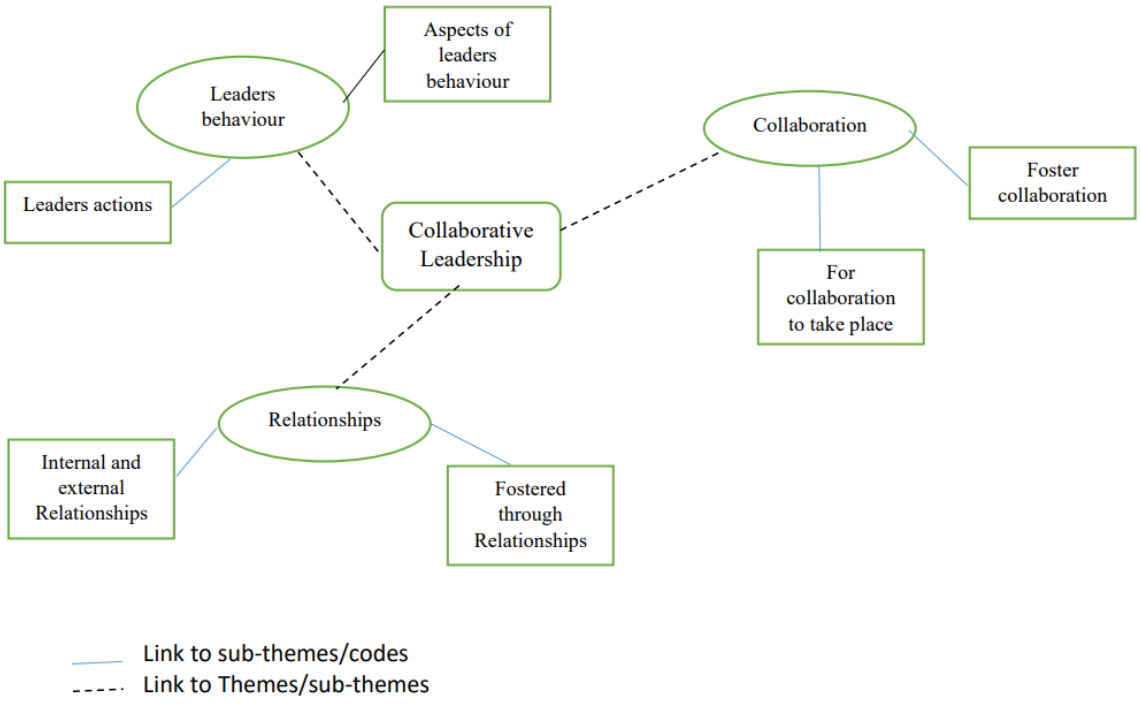
Generating Themes: In this third step, it is essential to note that the overarching theme, "Collaborative Leadership Influence on Performance," was derived deductively from examining the pertinent theoretical literature and the primary qualitative research question. Similarly, the component theme "collaborative leadership," which means "understanding collaborative leadership" in this study, was derived deductively from examining the first interview question. Braun and Clarke (2015; 2019) support the researcher's actions in this third step, arguing that themes are created by the researcher while engaging with the data. In this step of the analysis, the researcher undertook the process of consolidating the identified codes into initial sub-themes. The graphical representation of an extracted initial sub-theme is

illustrated in Figure 6.

To exemplify, one of the sub-themes, "collaboration," demonstrated a clear and distinct definition, with the constituent coded data materializing into six concurrent narratives and mentions. These narratives were systematically organized into six distinct codes. Similarly, the sub-theme "leaders' behaviour" exhibited a clear demarcation. The researcher discerned a dichotomy of narratives within this sub-theme. Notably, these narratives appeared to exhibit a heightened degree of synergy. Furthermore, the sub-theme "relationships" was established by aggregating coded data items that pertained to internal and external relationships.

Figure 6

Sample Initial thematic map indicating sub-themes for collaborative leadership



Source: Field Data (2023)

Reviewing Themes: In this fourth step of the analysis, the researcher attended to the sub-themes that exhibited ambiguity and challenges in delineating their boundaries. The

primary objective was to establish the coherence and distinctiveness of all sub-themes (Braun & Clarke, 2019). For instance, the sub-theme "sincerity" within the broader theme of "Authentic Relationships" was cited by six respondents on thirteen occasions and bore similarities to the concept of 'trust.' Consequently, the researcher determined that this particular sub-theme adequately represented the dataset. Another instance was the sub-theme "shared values" within the 'authentic relationship' theme, which was articulated by four respondents on six occasions and proved instrumental in refining the sub-theme. Appendix VI gives an illustration table summary of the process the researcher engaged in developing the initial themes using colour coding of similar codes. Due to the volume of data collected through this process, I have presented a partial summary of the process.

The analysis process revisited earlier stages, incorporating novel interpretations of the data. In this step, the researcher's constructivist and interpretivist approach was critical in constructing and reconstructing these sub-themes and linking them to the component themes and primary themes based on the study's main research question. The idea was to ensure the sub-theme blends into the theoretical approach as much as it is evolving from the research coding phase (Braun & Clarke, 2019; Creswell & Creswell, 2018).

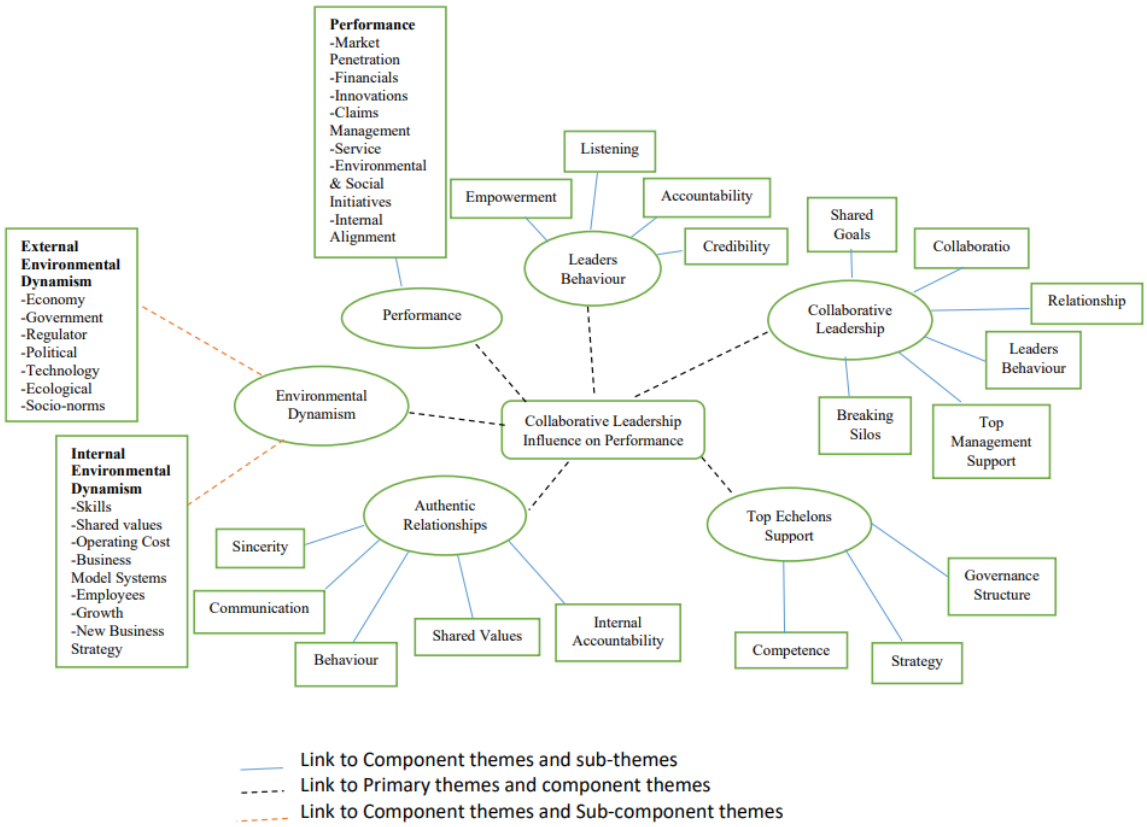
Defining and Naming Themes: In this fifth step, the researcher revisited the themes, sub-themes, and codes and reviewed their initial definition and naming where needed to ensure clarity in understanding the overall story of the research. Freeman and Sullivan (2019) alluded to themes and sub-themes as stories that connect whose length is at the researcher’s discretion and whose data is considered. The researcher reviewed the themes and sub-themes to ensure they related to the research questions by writing a short narrative about each theme. For example, the component theme, “collaborative leadership,” had a narrative to mean “understanding collaborative leadership,” similarly, the theme, “authentic relationships ', had

a narrative, “authentic relationships influence on performance.” This was done for all component themes.

The short description supported understanding the data analysis's story about the research study. The researcher then made sense of the data, drawing on theoretical assumptions and relevant literature. The researcher was contended with the final themes and sub-themes and believed they reflected and captured the story told through this research. The researcher was interpretive in defining and naming sub-themes and linking them to component themes, enabling the researcher to examine the underlying ideas, assumptions, and ideologies theorized (Braun & Clarke, 2019). This step yielded seven component themes, deductively selected and linked to the study's theoretical framework, thirty-nine sub-themes, and various core ideas from the coded texts, as summarized in Figure 7.

Figure 7

Finalized Study Thematic Map Demonstrating the Themes



Source: Field Data (2023)

Final Report: The sixth and final stage entailed developing the final report and presenting the research findings. Freeman and Sullivan (2019) argued that this is the stage where the research story is discussed in response to the research questions. The researcher continued to review the themes and codes as the final presentation of the data was developed. The final report was presented and discussed in Chapter 4.

Mixed (Integrated) Analysis

This phase integrated quantitative and qualitative data (Creswell & Creswell, 2018). Creswell and Creswell (2018) and Creswell and Poth (2018) aligned on some critical

importance for mixing quantitative and qualitative data sets. This includes comparing the two data sets for convergence and concurrence (that is, triangulation of the findings); enhancing or clarifying the findings from one data set with the other (That is, the complementarity of findings); informing, where findings of one data sets inform the collection and analysis of the other data set (development); contradictions of the findings of both data sets to inform new direction (initiation); and finally, the findings of both data sets used in expanding the scope of the study (expansion).

This study compared and merged the questionnaire and interview data sets. The aim was to evaluate, explain, and interpret the congruence in the two data sets. The interpretation and presentation of quantitative and qualitative data were based on the objectives of the study using statistical diagrams and tables (Creswell & Clark, 2017). The results of the analysis were shared in the study discussion section. It was envisaged that mixing quantitative and qualitative data at analysis would yield rich findings and provide the impetus for future studies in collaborative leadership, environmental dynamism, and the performance of insurance companies in Kenya.

Presentation of Data Results

Quantitative Presentation of Data Results

In line with the convergent mixed method study design, quantitative data analyzed were obtained through a structured questionnaire along various operational indicators of the study variables. In the structured questionnaire, respondents were presented with descriptive statements for each study variable on a 5-point Likert scale and were required to indicate the extent to which they agreed with the statements as applied in their organizations. Performance data along sustainable, balanced scorecard guidelines as measured in insurance companies in

Kenya was also obtained based on the respondents' rating on a 5-point Likert scale.

Data collected from the questionnaire was automatically exported into a Microsoft Excel spreadsheet file and then into SPSS software Version 29 for analysis. The file contained information about the respondents' demographics and their responses to the Likert scale on the variables related to the study. Incomplete responses and responses by respondents with less than five (5) years of experience in their current organizations were removed from the data set before the final analysis. The findings were presented in graphs and tables.

Qualitative Presentation of Data Results

Qualitative data analyzed were obtained using a semi-structured interview. In the semi-structured interviews, respondents were presented with open-ended statements for each study variable. They were required to give insights into the real issues and perspectives on the study variables through their detailed account and reflections about their organizations. All interviews were recorded, checked for completeness, and used for the final analysis. The interview findings were transcribed and coded according to the research questions and study variables. The findings were presented using thematic diagrams, graphs, and tables.

Mixed Presentation of Data Results

The mixed (integrated) data used all contributions from quantitative and qualitative data. The quantitative and qualitative results were integrated using a joint display matrix for interpretation. The survey results were presented concurrently with the interview findings in joint display tables.

Ethical considerations

There was no conflict of interest identified by the researcher in the undertaking of this

research study. The essence of the ethical considerations by the researcher is to ensure that the research design is cognizant of the potential harm it may cause to not only the participants in the study but also to the researcher, the wider audience, stakeholders, and the insurance companies under study (Denscombe, 2014; Terrell, 2016). Therefore, considering such potential harm, the researcher's approach eliminated and minimized the risk, with the participants being fully informed of the risks.

The researcher encouraged reciprocity in interacting with participants throughout the research (Berg & Lune, 2017; Creswell, 2014; Denscombe, 2014). The researcher took necessary steps to protect access to the raw data collected (Denscombe, 2014). Specifically, any interview notes, recordings, and transcripts were secured in a password-protected researcher's laptop. Finally, plans were made to destroy the raw data within two years after the final publication of this research study by PAC University.

All aspects of the research protocol were disclosed to the participants and their institutions and approved before implementation (Creswell & Clark, 2017). Specifically for quantitative design ethical consideration, the participants were well briefed on the purpose of the research study, their rights to anonymity and confidentiality, and their right to withdraw from participating at any stage in the research. Codes were given to insurance companies and participants to protect and preserve confidentiality (Berg & Lune, 2017). In return, the researcher encouraged total honesty and candidness in their questionnaire responses. Details of engagements between the researcher and the participants were also highlighted in the consent letter approved by the Institutional Scientific and Ethics Review Committee (ISERC) of PAC University.

Similarly, qualitative design ethical consideration entailed briefing each participant on the background and purpose of the research study. In addition, the researcher obtained

voluntary consent from all the participants. Since the researcher had to schedule the interviews in advance, the participants could withdraw from the study without giving any reason (Creswell & Creswell, 2018; Denscombe, 2014). Finally, each insurance company's person in charge of Human Capital approved the participants' participation.

Chapter Summary

This chapter has discussed the methodology that was adopted in this study. Convergent mixed methods design was used to collect data to ascertain the relationship between collaborative leadership, environmental dynamism and the performance of insurance companies in Kenya. The study population was 642 managers and top executives from 42 insurance companies in Kenya. The sample population was narrowed down to 240 managers for quantitative design and 12 Chief Executive Officers for qualitative design. They were selected using stratified random sampling and purposeful sampling methods, respectively. Quantitative data was collected and analyzed using SPSS Version 29 software, while qualitative data was collected and analyzed using NVivo Version 14 software. Ethical considerations remained paramount throughout every phase of data collection, meticulously adhered to and reported on. The next chapter presented and discussed the results of the study.

Chapter Four: Results and Discussion

Introduction

This study examined the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. It had five specific objectives and corresponding hypotheses. The study assessed how collaborative leadership, including authentic relationships, leaders' behaviour, and top echelons' support, affected the performance of insurance companies in Kenya. Additionally, it examined whether environmental dynamism

moderated the relationship between collaborative leadership and performance. This research used a convergent mixed-methods design collected and analyzed quantitative and qualitative data separately before integrating the results. The chapter presents the results of the questionnaire and interview response rates, quantitative results including descriptive and inferential statistics, and various statistical analyses to test hypotheses. Moreover, qualitative findings are discussed through thematic analysis, using explore diagrams and narratives. The chapter concludes with a synthesis of integrated results, demonstrating a comprehensive research approach and a chapter summary.

Response Rate

This study adopted a convergent mixed method design in which two hundred forty (240) respondents were sampled using stratified proportionate random sampling (for quantitative design), and twelve (12) respondents were sampled using purposive sampling (for qualitative design) from the forty-two (42) insurance companies in Kenya. The study's overall response rate is summarized in Table 12. At the start of data collection, two insurance companies were under receivership, making the number of insurance companies considered for this study forty (40).

Table 12

Study's Overall Response Rate

Research Design	Sample	Response Rate	Percentage (%)
Quantitative Design	240	217	90.4
Qualitative Design	12	11	91.6
Total	252	228	90.5

Source: Field Data (2023)

Questionnaire Response Rate

The questionnaire was made into an online survey using Crowd Signal online software,

and respondents filled in from anywhere. Emails were sent to all forty (40) insurance companies in Kenya, introducing the research and the researcher's intentions. All emails sent had an attachment of the introduction letter from PAC University, the National Commission for Science, Technology and Innovation (NACOSTI) license, a sample questionnaire together with its online link, and a sample interview guide. Of the 40 insurance companies, nine (9) declined the researcher's request to conduct research in their institution due to a lack of substantive policy guidelines to support such requests. In the end, a total of thirty-one (31) insurance companies consented for their employees to be engaged by the researcher for this study and their contributions were used in the final analysis.

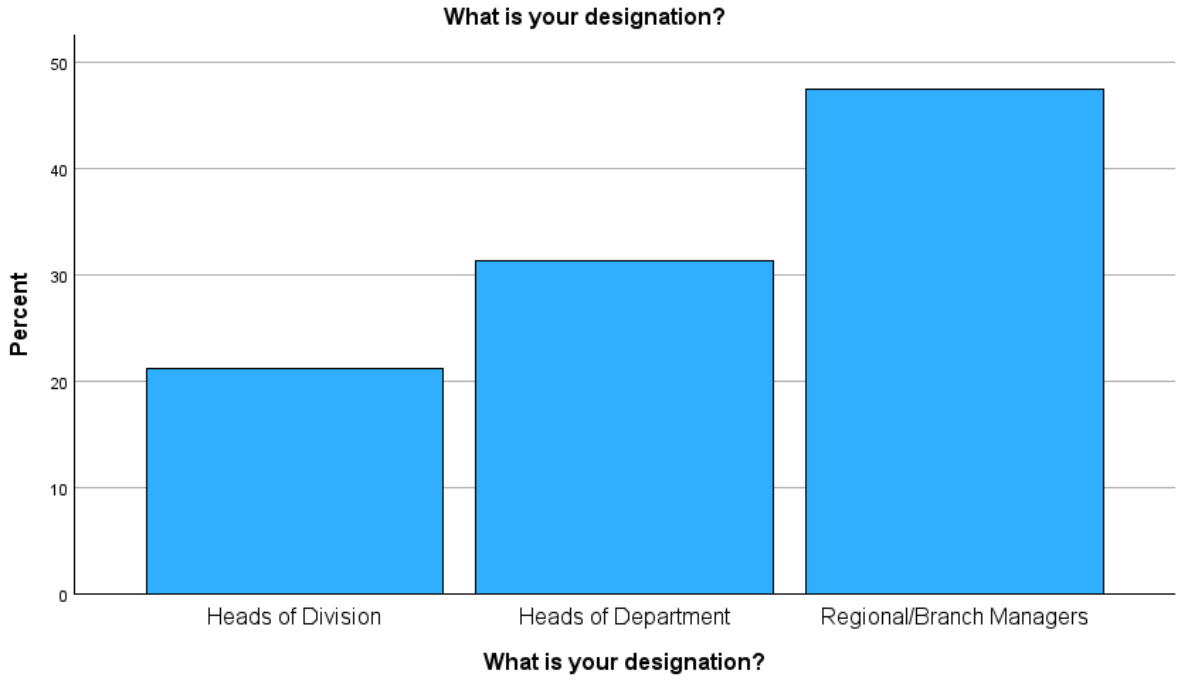
Two hundred forty-five (245) consenting respondents filled out the questionnaire, and their contributions were used in the final analyses. The initial response rate for the questionnaire was 102%. The additional number of respondents above the sample size was due to restructuring programs by a few insurance companies and re-organization of their branch network leadership. However, out of the 245 responses received, 19 were incomplete, while nine (9) were filled by respondents with less than 5 years of experience in their current organization. The researcher removed the 28 questionnaires as ineligible from the final data. Therefore, 217 responses were used for the final analysis, which was a response rate of 90.4%, as summarized in Table 11. This was considered a satisfactory response rate to make conclusions for the study (Creswell & Creswell, 2018).

Fincham (2008), Awino (2011), Mugenda and Mugenda (2018), and Wu et al. (2022) posit that a response rate of 70% and over is acceptable for such studies and allows for excellent extrapolations of sample characteristics to the entire population. This high response rate was facilitated by the researcher's close engagements with the insurance companies persons in charge of Human Capital to explain the rationale of the study and also by acquiring the relevant

research permit from the National Commission for Science, Technology and Innovation, and a personal introduction letter from Pan Africa Christian (PAC) University. These documents are attached as Appendices. Figure 8 shows the designation distribution of questionnaire participants.

Figure 8

Designation of Respondents



Source: Field Data (2023)

Interview Response Rate

For the interviews, thirty-one (31) consented insurance companies were approached, and interview requests were sent to their Chief Executive Officers through their personal assistants (PAs). Eleven (11) respondents out of the targeted sample of twelve (12) consented and participated in the interviews between April and July 2023. This response rate was 91.6% and was used in data analysis. The researcher provided the flexibility of online interviews through Zoom. Eight (8) of the eleven (11) interviews were conducted online via Zoom, and

three (3) were conducted face-to-face in the respondents' offices. Decisions for interview selection were based primarily on the availability of interview times that corresponded between the CEOs and the researcher. Each interview lasted at least 25 minutes, with the longest lasting 39 minutes. The interviews were recorded and transcribed.

Respondents' Demographic Characteristics

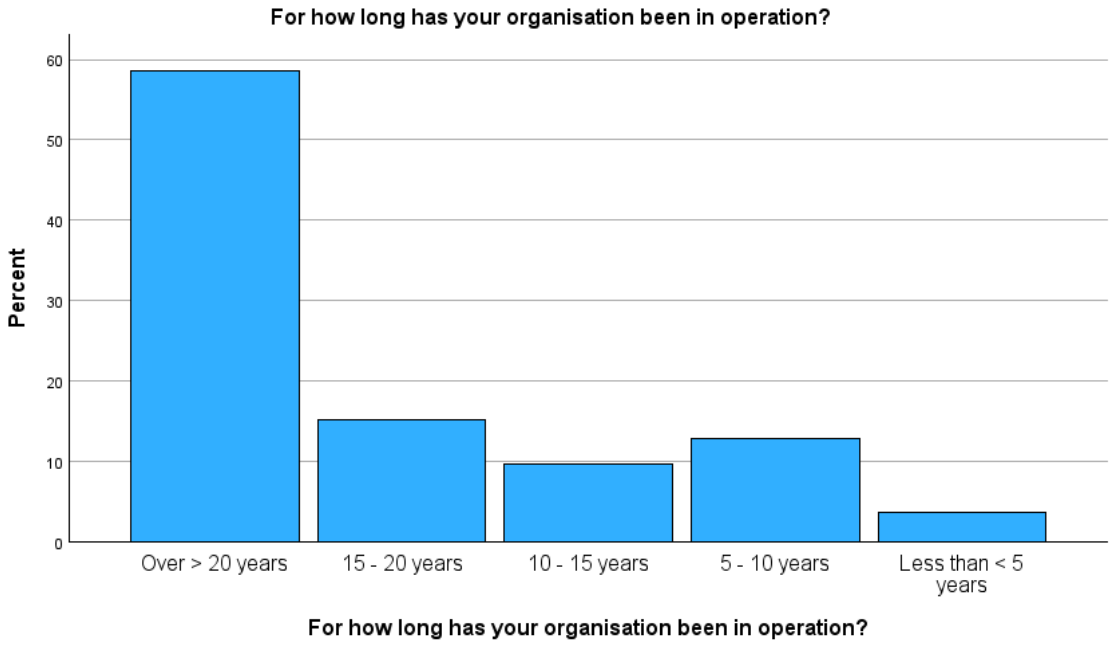
The study gathered data on various demographics of the employees of insurance companies in Kenya. The demographics that were considered included the broad categorization of respondents' designation, categorization of the age of their organization operation in Kenya, their gender, and the categorization of the respondent's length of service in their organization. Frequency distribution tables were used to present the results of the nominal scale. The following sections describe the demographic data from the questionnaire and interview respondents.

Length of the Organization's Operations in Kenya

The questionnaire respondents were requested to categorize the length bracket their organizations have operated in Kenya. The findings from the questionnaire are presented in Figure 9. The data shows that most insurance companies (59%) have extensive experience operating in Kenya over 20 years, 15% between 15 to 20 years, 9% between 10 to 15 years, and 17% have less than 10 years of experience. This finding indicates that most organizations have navigated numerous seasons of environmental dynamism in Kenya.

Figure 9

Length of the organization's operations in Kenya



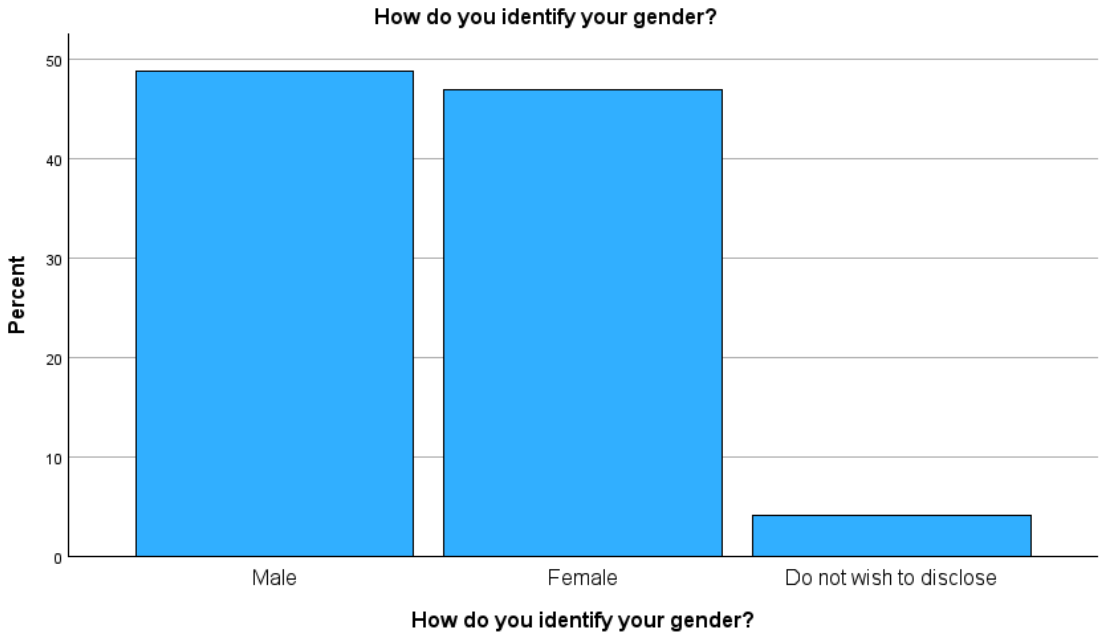
Source: Field Data (2023)

Respondents' Gender

The questionnaire respondents were requested to specify their gender. The findings from the questionnaires are presented in Figure 10. According to the results, 48.9% were male, 47% were female, and 4.2% did not wish to disclose their gender. This implies that the respondents' gender is reasonably balanced at mid and senior-level management levels.

Figure 10

Questionnaire Respondents' Gender



Source: Field Data (2023)

However, for interview respondents who were top executives of the organizations, only one (1) out of the eleven (11) respondents was female. An observation of this data shows that the insurance industry is fairly balanced in gender equality in roles from mid-level managers to senior leadership (Heads of Department). However, the industry seems to have gender imbalance at top echelon levels (from Heads of Division to Chief Executive Officers level), as highlighted in Table 13. This table shows the distribution of respondents across different categories of gender and designation, useful for understanding patterns between the two indicators. According to the Association of Kenya Insurance report, AKI (2018), the industry is predominantly male-dominated and strives towards 50-50 gender equality from entry-level management to Board level roles. From the sampled demographic characteristics in this study, the insurance companies may need to be more intentional in developing their female leaders to take up top echelons positions to achieve the industry aspirations.

Table 13

Respondents' Gender and Designation

		Designation			
		Heads of Division	Heads of Department	Regional/Branch Managers	CEOs
Gender	Male	29	31	46	10
	Female	17	37	48	1
	Do not wish to disclose	0	0	9	0
Total		46	68	103	11

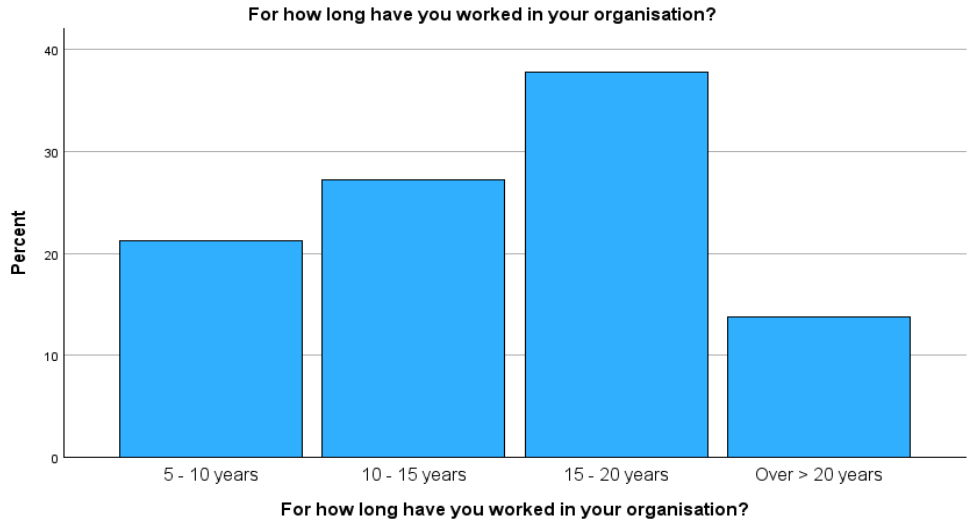
Source: Field Data (2023)

Respondent's Length of Service

The questionnaire respondents were also asked to state their length of service in their organization. The results obtained are indicated in Figure 11. From the results, 21.2% of the respondents specified that they have worked for their organizations for between 5 years and 10 years, and 27.2% specified they have worked for between 10 and 15 years. Further, 37.8% of the respondents specified they had worked for 15- and 20 years. In addition, the results showed that 13.8% of the respondents have worked in their organization for more than 20 years.

Figure 11

Respondent's Length of Service



Source: Field Data (2023)

For the interview, 10 Chief Executive Officers had been in their organizations for more than five years, and only one respondent had been in their current organization for 3.5 years. This suggests that these CEOs have relatively stable and long-term commitments to their current organizations, which may have implications for organizational stability and leadership continuity. It is also worth noting that all interview respondents have extensive experience of more than 15 years in senior leadership positions within the financial services sector. This indicates a high level of industry expertise and leadership experience, which contribute to the depth of insights and decision-making abilities of these CEOs. The researcher conducted descriptive data analysis afterwards.

Findings of the Study

Employing a convergent mixed methods design, this study intricately navigated the complex interplay between quantitative and qualitative methodologies to illuminate the multifaceted dynamics underpinning collaborative leadership and environmental dynamism's effects on the performance of insurance companies in Kenya. Grounded in a rationale steeped in methodological robustness, the convergence of data sources unfolded across distinct stages: from parallel sampling, to the subsequent simultaneous collection and analysis phases. Through this methodological alignment, the study triangulated the findings, ushering forth a comprehensive understanding that transcended the limitations of singular methodological approaches. The ensuing sections unfold a rich insights, delineating the quantitative descriptive findings, the insights garnered from quantitative regression analysis, and the rich narratives unearthed through qualitative thematic analysis. Ultimately, the integrated findings serve as a beacon, illuminating pathways for nuanced policy interventions and strategic imperatives within the insurance compnies landscape, underscoring the profound implications and

conclusions that emerge at the intersection of these pivotal variables. The following sections present the quantitative results of the study's descriptive and inferential statistics.

Quantitative Findings

This section presents collaborative leadership's descriptive characteristics (as represented by authentic relationships, leaders' behaviours, top echelons support), environmental dynamism, and performance of insurance companies in Kenya. The variable descriptive statistics based on the questionnaire were calculated to describe patterns and general trends in the data set used in the statistical tests and indicate the error associated with the result and output.

Descriptive Findings

Responses on Collaborative Leadership

Collaborative leadership, an independent variable, was adapted from an extensive literature review and was developed and measured in this study using three indicators (authentic relationships, leaders' behaviour and top echelons support) on a five-point Likert scale ranging from 1 - strongly disagree; 2 - disagree; 3 - fairly; 4 - agree and 5 - strongly agree. The descriptive results of each of the collaborative leadership variables are presented below.

Responses on Authentic Relationships

Authentic relationship in collaborative leadership entails individuals sharing their passions and interests and owning up to their mistakes and challenges. Authentic relationships within an organization can influence performance. To establish the extent of the influence of authentic relationships on the performance of insurance companies in Kenya, the participants were asked to indicate the extent to which they agree or disagree with statements that relate to authentic relationships as they apply to their organizations on a 5-point Likert scale. The descriptive statistics generated were mean scores and standard deviation. The mean score

illustrates the ranking of the dimensions and indicators of variables—the standard deviation gauges deviation from the mean. The results of descriptive statistics are depicted in Table 14.

Table 14

Authentic Relationships Descriptive Characteristics

Authentic Relationships indicators	Authentic Relationships Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
Mutual Understanding	Employees continuously establish common ground in their interactions.	217	1	5	3.94	.749	.561	19 %
	Employees freely express their concerns.	217	1	5	3.41	1.060	1.123	31 %
	Employees proactively understand each other's roles.	217	2	5	3.99	.788	.620	20 %
Mutual Respect	Employees value each other's feelings.	217	2	5	3.79	.781	.610	21 %
	Employees speak kindly to and about each other.	217	2	5	3.73	.754	.569	20 %
	Employees support each other to achieve shared and individual goals.	217	2	5	3.92	.897	.804	23 %
Mutual Trust	Employees take time to listen to others actively.	217	2	5	3.72	.799	.638	21 %

	Employees share their personal struggles and challenges openly.	217	1	5	3.07	1.080	1.166	35 %
	Employees follow through on their commitments.	217	2	5	3.88	.746	.556	19 %
	Aggregate Scores	217	2.67	5	3.72	0.853		16%

Source: Field Data (2023)

Authentic relationship was measured using three indicators (mutual understanding, mutual respect, and mutual trust) expounded into the nine questionnaire items listed in Table 14. The mean scores for each item were obtained from the ratings for each questionnaire question. The respondents rated the mutual respect indicator the highest, at a moderately high aggregate mean of 3.81 (SD = .811), meaning they value each other's feelings (M=3.79; SD = .781), they speak kindly to and about each other (M=3.73; SD = .754), and they support each other to achieve shared and individual goals (M=3.92 SD = .897). The highly rated items were from the mutual understanding indicator, whose aggregate mean was moderately high at 3.78 (SD = .866), an indication that although employees proactively understand each other's roles (M=3.99; SD = .788) and continuously establish common ground in their interactions (M=3.94; SD = .749), they do not express their concerns freely (M=3.41; SD = 1.060; V = 1.123). At the lower end of the rating is mutual trust, at a moderately high aggregate mean of 3.56 (SD = 0.876). These results indicate that although employees follow through on their commitments (M=3.88; SD = .746) and take time to listen to each other actively (M=3.72; SD = .799), they do not share their personal struggles and challenges openly (M=3.07; SD = 1.080; V = 1.166).

The top findings that employees proactively understand each other and continuously establish common ground in their interaction could result from ongoing insurance companies' internal transformational projects aimed at enhancing their digital infrastructures, reviewing their product offerings and pricing and creating alignment and accountability within their employees based on responses from most respondents in the qualitative findings. In fact, one respondent shared:

> …there have been internal conversations around whether we have the right product solutions for our clients and if our price is right. Which are aimed towards creating internal alignment and accountability… (C3)

The findings on low mutual trust among the insurance companies' employees are aligned with most respondents' perspectives on the lack of sincerity among employees within their insurance companies and even at interorganizational level based on the qualitative findings. All the respondents alluded to historical trust concerns as a possible root cause both within insurance companies and at industry level. One respondent C1 shared, "… there is no sincerity at all among many employees. That one I can say, I can confirm to you that, and it is not only an issue in our organization but also an industry issue."

These descriptive findings indicate rooted authenticity concerns among employees of insurance companies in Kenya. The descriptive findings underscore the complexity of trust dynamics within organizations, especially in insurance companies in Kenya, where trust is paramount and the need for insurance companies in Kenya to address trust-related challenges to foster authentic relationships among employees.

Responses on Leaders Behaviour

Collaborative leadership is based on the belief that individuals can be more competent, creative, and capable than others. How leaders tap into this potential is essential, especially when dealing with various novel and complex issues (Echavarria, 2015). Leaders' behaviour in an organization can influence performance. To establish the extent of leaders' behaviour in the insurance companies in Kenya, participants were asked to indicate the extent to which they agree or disagree with statements that relate to their organization on a 5-point Likert scale. The descriptive statistics generated were mean scores and standard deviation. The mean score illustrates the ranking of the dimensions and indicators of variables—the standard deviation gauges deviation from the mean. The results of descriptive statistics are depicted in Table 15.

Table 15

Leaders' Behaviour Descriptive Characteristics

Leaders' behaviour Indicators	Leaders Behaviour Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
Open Communication	Leaders consistently do what they say they will do.	217	1	5	3.50	.752	.566	21%
	Leaders encourage employees to share feedback.	217	2	5	3.86	.720	.518	19%
	Leaders encourage and welcome criticism.	217	1	5	3.15	.972	.944	31%
Inclusive	Leaders are friendly and easily accessible.	217	2	5	3.77	.839	.703	22%
	Leaders are concerned about the personal well-being of their employees.	217	1	5	3.40	.897	.805	26%
	Leaders are conscious of how they use their authority respectfully.	217	1	5	3.51	.771	.594	22%
Empowerment	Leaders involve employees in critical decision-making.	217	1	5	3.47	.928	.861	27%
	Leaders consistently	217	2	5	3.83	.626	.392	16%

	align their expectations with their team members.							
	Leaders consistently share critical responsibilities with their employees.	217	2	5	3.81	.799	.638	21%
	Aggregate Scores	217	2.33	5.00	3.59	.811		17%

Source: Field Data (2023)

Leaders' behaviour was measured using three indicators (open communication, inclusive, and empowerment) expounded into the nine items listed in Table 15. The mean scores for each item were obtained from the ratings for each questionnaire question.

The respondents rated the empowerment indicator the highest, at a moderately high aggregate mean of 3.70 (SD = .784), meaning that their leaders consistently align their expectations with their team members (M=3.83; SD = .626), consistently share critical responsibilities with their employees (M=3.81; SD = .799), even though the leaders do not involve employees consistently in critical decision-making (M=3.47 SD = .928; V = .861). Despite the highly rated item coming from the open communication indicator, its mean was the lowest of the three indicators, at a moderately high aggregate mean of 3.50 (SD = .815), an indication that although insurance companies' leaders encourage employees to share feedback (M=3.86; SD = .720), they do not consistently do what they say they will do (M=3.50; SD = .752), and also do not encourage and welcome criticism (M=3.15; SD = .972; V = .944). At the second level is the rating on the inclusive indicator, at a moderately high aggregate mean of 3.56 (SD = 0.836). These results indicate that although insurance companies' leaders are friendly and easily accessible (M=3.77; SD = .839), they are not necessarily conscious of how they use their authority respectfully (M=3.51; SD = .771) and are not concerned about the personal well-being of their employees (M=3.40; SD = .897).

The top-rated findings on the empowerment indicator that "leaders insurance companies align their expectations with their employees' and 'share critical responsibilities with employees'" and the top-rated item under the open communication indicator, "leaders encourage employees to share feedback," could be a result of ongoing measures by insurance companies leaders that involved pulse checks for open feedback sessions between leaders and their employees to foster more connection and resolve their organization's challenges as shared

by most respondents from qualitative findings.

The finding on the issue of “leaders not doing what they say they will do” is also a concern shared by most qualitative respondents who alluded to lack of open communication and feedback from leaders resulting in issues around empowerment and accountability. Moreover, respondents C10 and C3 from qualitative findings alluded to issue about leaders' credibility, which have been avenues for propagation of fraud and corruption with the insurance companies. The issue of leadership credibility could also be related to gaps in leadership accountability in terms of tracking employee’s productivity and leadership effectiveness in strategy and performance delivery. One of the respondents C1 shared:

> We went through a rough patch before with a lack of accountability of our leaders, which heavily affected our performance…It was not until we were able to translate our strategy with automated individual accountabilities and contributions for every team member that it became very easy actually to track leaders' effectiveness through their teams' productivity…so leadership accountability was critical for our success. (C1)

The concerns around the lack of consciousness of insurance leaders on how they exercise authority and not being concerned much about their employees' personal well-being could be attributed to legacy leadership and a need for leadership development, especially in change leadership. Most respondents from the qualitative findings alluded that recruiting and developing young leaders could resolve this in the long run and create an empowering and listening culture among leaders in insurance companies in Kenya.

Responses on Top Echelons Support

Collaborative leadership is founded on shared purpose, ground rules, core values,

structures, processes, and operations that define interdependence (Archer & Cameron, 2013). Top echelons' support in an organization can influence performance. To establish the extent of top echelons' support in the insurance companies in Kenya, the participants were asked to indicate the extent to which they agree or disagree with statements that relate to as they apply to their organization on a 5-point Likert scale. The descriptive statistics generated were mean scores and standard deviation. The mean score illustrates the ranking of the dimensions and indicators of variables—the standard deviation gauges deviation from the mean. The results of descriptive statistics are shown in Table 16.

Table 16

Top Echelons Support Descriptive Characteristics

Top Echelons Support Indicators	Top Echelons Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
Governance	The top management has set up structures that sufficiently encourage collaboration among employees.	217	1	5	3.68	.848	.720	23%
	The top management has set up adequate processes that facilitate an environment of team synergy and partnership.	217	1	5	3.77	.938	.879	25%
	Top management consistently encourages employees to seek innovative solutions for problems encountered.	217	1	5	3.71	.909	.825	25%
Operations	There are sufficient risk management processes to identify and evaluate significant risks to the organization.	217	2	5	3.86	.835	.697	22%
	The top management has established sufficient	217	1	5	3.70	.907	.822	25%

	accountability mechanisms in shared activities/projects.							
	The top management has established adequate monitoring and assessment tools to track shared activities or project milestones.	217	1	5	3.71	.988	.976	27%
Strategy	Top management encourages employees to seek buy-in from team members on contentious issues.	217	1	5	3.48	1.010	1.019	29%
	The top management has established a comprehensive environmental analysis mechanism before approving new solutions.	217	1	5	3.59	1.110	1.233	31%
	Top management consistently provides the required resources to deliver shared outcomes.	217	2	5	3.72	.803	.645	22%
	Aggregate Scores	217	1.56	5.00	3.69	.927		20%

Source: Field Data (2023)

Top echelons' support was measured using three indicators (collaborative governance, operations, and strategy) expounded into the nine items listed in Table 16. The mean scores for each item were obtained from the ratings for each question in the questionnaire. The respondents rated operations indicator the highest, at a moderately high aggregate mean of 3.76 (SD = .910), meaning that there are sufficient risk management processes to identify and evaluate significant risks in their organizations (rated highest at M=3.86; SD = .835), their top management has established adequate monitoring and assessment tools to track shared activities or project milestones (M=3.71; SD = .988), and there are sufficient accountability mechanisms in shared activities/projects (M=3.70 SD = .907).

Despite having one highly rated item, the strategy indicator mean was the lowest of the three indicators at a moderately high aggregate mean of 3.60 (SD = .974), an indication that although insurance companies' top management consistently provides the required resources to deliver shared outcomes (M=3.72; SD = .803), they do not consistently establish a comprehensive environmental analysis mechanism before approving new solutions (M=3.59; SD = 1.110; V = 1.233), and also do not encourages employees to seek buy-in from team members on contentious issues (M=3.48; SD = 1.010; V = 1.019).

At the second level is the rating on the governance indicator, at a moderately high aggregate mean of 3.72 (SD = 0.898). These results indicate that although insurance companies' top management has set up adequate processes that facilitate an environment of team synergy and partnership (M=3.77; SD = .938) and consistently encourages employees to seek innovative solutions for problems encountered (M=3.71; SD = .909), they have not set up structures that sufficiently encourage collaboration among employees (M=3.68; SD = .848).

The descriptive findings on improved operations in the insurance companies could be

due to the ongoing transformation initiatives in the insurance companies, such as omnichannel technology projects aimed at driving operational excellence and organizations' effectiveness as alluded by most qualitative respondents. One of the respondents C6 shared:

> As a company, we have an ambitious technology omnichannel project to ensure we have all our products online, the way it is done in South Africa, where our customers just log in and can serve themselves for any solution offering end-to-end…this will reduce our operating cost and improve our staff productivity. (C6)

Moreover, the finding that top management does not consistently establish comprehensive environmental analysis mechanisms during new solutions approvals could be attributed to a possible competency gap at top leadership at the organizational level and possibly at the board of directors' level as shared by most qualitative respondents. There are ongoing efforts by the top leadership of insurance companies to set up effective governance structures to enhance employee collaboration as alluded by most qualitative respondents.

Considering and comparing the three collaborative leadership variables indicate all have moderately high aggregate means, authentic relationships (M=3.72; SD = .584), leaders' behaviour (M=3.59; SD = .598), and top echelons support (M=3.69; SD = .727). The results indicate that insurance companies' employees have some level of authentic relationships and the top management have provided considerable governance and operational support. However, there is a need to improve leaders' behaviour, especially in open communication and inclusivity, which may be linked to the experienced lack of mutual trust and challenges in strategy development and execution in insurance companies.

Responses on Environmental Dynamism

Environmental dynamism is the change in organizational environmental factors as

advanced in this study. Environmental dynamism can influence the relationship between collaborative leadership and the performance of an organization. Environmental dynamism in this study was conceptualized to include internal environmental changes and external environmental changes. Environmental dynamism, the moderating variable in this study, was operationalized using two indicators: internal environmental dynamism (factors adopted from the Mckinsey 7-S framework) (Peters et al., 1980) and external environmental dynamism (factors adopted from PESTEL framework) (Aguilar, 1967), with statements on a five-point scale ranging from 1 – not at all; 2 – less extent; 3 – fairly; 4 – great extent; 5 – very great extent.

The participants were asked to indicate the extent to which they agree or disagree with statements that relate to environmental dynamism as it applies to their organization. The descriptive statistics generated were mean scores and standard deviation. The mean score illustrates the ranking of the dimensions and indicators of variables—the standard deviation gauges deviation from the mean. The results of descriptive statistics are depicted in Table 17.

Table 17

Environmental Dynamism Descriptive Characteristics

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
Internal Environmental Dynamism	Strategy	Our organization's overall strategies have remained unchanged.	217	1	5	3.36	1.434	2.057	43%
		Our organization's strategic intent (vision, mission, objectives) has changed.	217	1	5	2.40	1.298	1.686	54%
	Structure	Our organization's management responsibilities and accountabilities have remained consistent over some time.	217	1	5	3.30	1.221	1.490	37%
		The overall organizatio	217	1	5	3.01	1.340	1.796	45%

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
		nal structure has remained unchanged.							
	System	The organization-wide procedures and policies have remained unchanged.	217	1	5	3.06	1.286	1.653	42%
		The risk controls in our organization have remained consistent.	217	1	5	3.22	1.265	1.599	39%
	Staff	The employee performance appraisal process has been revised.	217	1	5	3.31	1.412	1.994	43%
		There has been no breach of ethical practice by	217	1	5	3.06	1.019	1.038	33%

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
		employees, e.g., fraud, bribery, and corruption.							
	Skills	The employees' training needs analysis process has remained unchanged.	217	1	5	3.20	1.286	1.653	40%
		The training delivery mode in the organization has remained unchanged.	217	1	5	3.27	1.338	1.789	41%
	Style	Decision-making in our organization has been decentralized.	217	1	5	2.56	1.212	1.470	47%
		The management style of leading teams has	217	1	5	3.29	1.077	1.161	33%

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
		improved.							
	Shared Values	The core values of our organization have remained unchanged.	217	1	5	2.44	1.185	1.405	49%
		There has not been a culture change initiative in the organization.	217	1	5	3.27	1.376	1.893	42%
External Environmental Dynamism	Political	The tax policies and frameworks have remained consistent over time.	217	1	5	3.59	1.123	1.261	31%
		The political landscape has remained stable.	217	1	5	3.24	1.273	1.621	39%
	Ecological	Covid 19, among other high-	217	1	5	3.55	1.067	1.138	30%

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
		scale diseases like cancer and HIV, has been contained.							
		Global warming and other climate factors have stabilized.	217	1	5	3.06	1.070	1.145	35%
	Socio-cultural	The religious and cultural beliefs have remained consistent over time.	217	1	5	3.62	1.057	1.117	29%
		The population of youth and women has remained unchanged.	217	1	5	3.27	1.077	1.160	33%
	Technological	Fintech and insurtech have not evolved.	217	1	5	3.44	1.287	1.655	37%

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
		The adoption of innovations has not improved.	217	1	5	3.60	1.225	1.501	34%
	Economical	The cost of living has remained stable for a while.	217	1	5	2.00	1.373	1.884	69%
		The rate of unemployment has remained constant.	217	1	5	2.28	1.242	1.544	54%
	Legal	Local laws such as NSSF and NHIF regulations, among others, have remained unchanged.	217	1	5	4.04	1.164	1.355	29%
		International legislation, such as monetary policy and data protection	217	1	5	2.83	1.132	1.281	40%

Environmental Dynamism Indicators		Environmental Dynamism Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
		laws, has remained stable.							
		Aggregate Scores	217	2.62	4.31	3.13	1.221		13%

Source: Field Data (2023)

The highly-rated indicator of environmental dynamism was technological (moderately high aggregate M = 3.52; SD = 1.256), noting that the employees fairly agree (based on the high SD) that the adoption of innovations has not improved in the insurance companies (M=3.60; SD = 1.225) and also fairly agree that fintech and insurtech have not evolved (M=3.44; SD = 1.287). The lowest rated indicator was ecological (moderately low aggregate M = 2.14; SD = 1.308), indicating that employees fairly agree that COVID-19, among other high-scale diseases like cancer and HIV, have been fairly contained (M=3.55; SD = 1.067) and also fairly agree that global warming and other climate change factors have stabilized (M=3.06; SD = 1.070). The findings on external environmental dynamism indicate a moderately high aggregate mean (M = 3.21; SD = 1.174) similar to those of internal environmental dynamism with a moderaly high agreegate mean (M = 3.05; SD = 1.268).

The high SD across all environmental dynamism indicators indicate that responses to the factors varied widely among respondents. This could mean that different individuals have different perceptions or attitudes toward the environmental dynamism factors being studied. Environmental dynamism as alluded in the literature review in Chapter 2 is multifaceted and can affect individuals in different ways. A high SD may indicate a significant range of experiences within the population. Some individuals may have extremely positive experiences,

while others may have negative ones, leading to the higher variability. Further, such high SD could also indicate a situation where some individuals have adapted well to the environmental dynamism, while others are still struggling to adapt or facing challenges leading to higher variability.

The descriptive findings rating change in technological factors highest has concurrence with qualitative findings based on most respondents' feedback. Qualitative findings indicate that the adoption of innovations in the insurance companies in Kenya has fairly improved and could be linked to the evolution of fintech and insurtech. There is an opportunity for insurance companies in Kenya to take advantage of these changes to automate their product offerings fully. Moreover, most respondents shared that insurance companies can take advantage of technological advancements, especially driven by Artificial Intelligence (AI), to enhance their products.

The descriptive findings rating ecological changes lowest align with the descriptive findings noted under top echelons support response that top management does not consistently establish a comprehensive environmental analysis mechanism before approving new solutions, which has a link to a lack of competency in such environmental risk management based on qualitative findings by most respondents. Most qualitative respondents agree that insurance companies can still do more not only from environmental initiatives but also from corporate social involvement. These environmental dynamism descriptive findings could indicate that understanding the unique challenges posed by insurance companies' specific internal organizational context, as well as broader industry trends, is essential for leaders to make informed decisions that may impact the performance of their organizations.

Responses on Performance

The performance of insurance companies can be influenced by collaborative leadership

and environmental dynamism. In this study, performance was the dependent variable and was measured using five indicators adopted from the sustainable balanced scorecard framework (Hubbard, 2009) on a five-point Likert scale ranging from 1 – poor; 2 – below average; 3 – fair; 4 – good and 5 - excellent). The participants were asked to rate the performance indicators as they apply to their organization over the last five years. The results of descriptive statistics are depicted in Table 18.

Table 18

Performance Descriptive Characteristics

Performance Indicators	Performance Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
Financials	Profitability	217	1	5	4.08	.821	.674	20%
	Gross Premium Growth	217	2	5	4.00	.930	.866	23%
Customer	Market share	217	2	5	3.88	.900	.810	23%
	Net Promoter Score/Customer Satisfaction Index	217	2	5	3.96	.741	.549	19%
	New customers growth	217	2	5	4.08	.644	.415	16%
Internal Business Processes	New policy turn-around time (TAT)	217	2	5	3.74	.833	.695	22%
	Claims management process	217	1	5	3.57	.896	.802	25%
	Information Access	217	1	5	3.80	.847	.718	22%
	Organizational policies and procedures	217	2	5	3.83	.818	.670	21%
Learning and Growth	New product development process	217	1	5	3.84	.980	.960	26%
	Employees satisfaction index	217	1	5	3.14	1.111	1.234	35%

Performance Indicators	Performance Items	N	Minimum	Maximum	Mean	Std. Deviation	Variance	CVs (%)
	Coaching and Mentorship	217	1	5	3.38	.970	.941	29%
Environmental and Social	Corporate Social Responsibility activities	217	1	5	3.44	1.044	1.090	30%
	Environmental Management Initiatives, such as energy savings Initiatives, paperless policy, etc.	217	1	5	3.62	.960	.922	27%
	Workplace health and safety awareness/initiatives, e.g. employee well-being, mental health awareness etc.	217	1	5	3.59	1.015	1.029	28%
	Corporate sustainability awareness	217	1	5	3.59	.851	.724	24%
	Overall Performance	217	1	5	3.79	.812	.659	21%
	Aggregate Scores	217	2.41	5.00	3.75	.900		15%

Source: Field Data (2023)

The descriptive statistics generated were mean scores and standard deviation. The mean score illustrates the ranking of the dimensions and indicators of variables—the standard

deviation gauges deviation from the mean. Performance was measured using five indicators (financials, customer, internal business process, learning and growth, and environmental and social) expounded into the sixteen (16) questionnaire items listed in Table 18. The mean scores for each item were obtained from the ratings for each questionnaire question.

The respondents rated financial indicator the highest, at a high aggregate mean of 4.04 (SD = .876), meaning that most respondents believe that their organization's profitability is good (rated at a high M=4.08; SD = .821) and that they consider their organization's premiums growth as good (moderately high mean of M=4.00 SD = .930). Customer indicator was the second high-rated indicator at moderately high aggregate mean of 3.97 (SD = .762), indicating that employees believe their organization's new customers growth is considered good (top rated at a high mean of M=4.08; SD = .644), their organization's Net Promoter Score/Customer Satisfaction Index at fairly good (moderately high mean of M=3.96; SD = .96), and their organization's market share to be fairly good at (moderately high mean of M=3.88; SD = .900).

Moreover, the internal business process indicator rating was third, at a moderately high aggregate mean of 3.74 (SD = 0.849). The results indicate that although insurance companies' policies and procedures are fairly good (moderately high mean of M=3.83; SD = .818) and information access is fairly good (moderately high mean of M=3.80; SD = .847), there seems to be work to be done to improve the new policy turnaround time (moderately high mean of 3.74; SD = .833) and the claims management process (moderately high mean of 3.57; SD = .896).

Further, environmental and social performance indicator was the second lowest rated at a moderately high aggregate mean of 3.56 (SD = .968), indicating that most employees of insurance companies fairly agree that their organizations have established environmental management initiatives, such as energy saving and paperless (moderately high mean of 3.62;

SD = .960), workplace health and safety awareness/initiatives, e.g. employee well-being, and mental health awareness is fairly okay (moderately high mean of 3.59; SD = 1.015), and corporate sustainability awareness (moderately high mean of 3.59; SD = .851). However, employees believe their organizations have not done enough regarding their corporate social responsibilities (moderately high mean of 3.44; SD = .1.044).

Finally, the lowest rated indicator was learning and growth at a moderately high aggregate mean of 3.45 (SD = 1.020), indicating that even though employees feel their organizations have done fairly good in new products development (moderately high mean of 3.84; SD = .98), there is work to be done by their organizations in coaching and mentorship of employees (moderately high mean of 3.38; SD = 0.97) and also in improving the employee's satisfaction index which was the lowest rated performance item at a moderately high mean of 3.14 (SD = 1.111).

The descriptive results align with the qualitative findings, especially on the essential role of customer, more so from a customer service perspective. Most respondents alluded to the importance of customer satisfaction as a key driver of performance in insurance companies. A few respondents shared their thoughts as: "Service is the key…once you serve this client very well, you know he will come back tomorrow" (C3). "...people should compete on service, nothing else. Pricing is the same" (C5). In contrast, the descriptive results on financial indicators do not align with qualitative findings and industry analysis. The insurance penetration, a component of gross premium growth, has been fairly stagnant in the insurance companies, which has not been significant in expanding the insurance market. This is mainly because most insurance companies shift existing business within each other instead of developing new innovative products that will attract new customers as alluded by most respondents in the qualitative findings.

The descriptive findings under environmental dynamism align with qualitative findings where respondents emphasized on the need for insurance companies to enhance their focus on their ecological leadership. Most respondents from the qualitative findings alluded that insurance companies have an opportunity to improve their environmental and social responsibility focus. Moreover, the descriptive findings on internal business processes are aligned to some of the sentiments shared by respondents from the qualitative findings. Most respondents shared that insurance companies do not focus on developing new products that can expand the insurance market. For instance, respondent C6 shared, "...I can tell you that most insurance companies do not really focus more on developing new products that can help the insurance market grow. Finaly, descriptive findings from learning and growth have some alignment with most respondents perspectives in the qualitative findings. Most respondents shared that the reasons for low employee satisfaction could be the lack of leadership development opportunities in insurance companies. Respondents alluded to the cost of learning and growth and the insurance staff turnover rate as a barrier.

Summary of the Study Variables Aggregate Mean Scores

To illustrate the emerging patterns across the study variables, we summarized and presented the aggregate mean scores for each variable and its components in Table 19. Collaborative leadership, environmental dynamism, and performance, along with their sub-variables and indicators, exhibit moderately high mean scores. This suggests a significant level of agreement among respondents regarding the statements representing these variables.

Table 19

Summary of Study Variables Aggregate Mean

Variable	Aggregate Mean	Aggregate SD
Collaborative Leadership	3.66	0.865
• Authentic Relationships	3.72	0.853
○ Mutual Understanding	3.78	0.866
○ Mutual Respect	3.81	0.811
○ Mutual Trust	3.56	0.876
• Leaders Behaviour	3.59	0.811
○ Open communication	3.50	0.815
○ Inclusiveness	3.56	0.836
○ Empowerment	3.70	0.784
• Top Echelons Support	3.69	0.927
○ Governance	3.72	0.898
○ Operations	3.76	0.910
○ Strategy	3.60	0.974
Environmental Dynamism	3.13	1.221
• Internal Environmental Dynamism	3.05	1.268
• External Environmental Dynamism	3.21	1.174
Performance	3.75	0.900
• Financials	4.04	0.876
• Customer	3.97	0.762
• Internal Business Process	3.74	0.849
• Learning and Growth	3.45	1.020
• Environmental and Social Governance	3.56	0.968

Source: Field Data (2023)

Diagnostic Tests

Statistical tests involve making several assumptions about variables to ensure the reliability of their findings for decision-making purposes. Failure to adhere to these assumptions can result in Type I or Type II errors. Assessing these assumptions is advantageous as it guarantees that the analysis aligns with the relevant assumptions and helps prevent Type I and Type II errors. In analyzing the obtained data, the pre-requisite exploratory analyses were done to test assumptions and see whether or not the data was normal and homogeneous.

Diagnostic tests were undertaken before proceeding to quantitative data multiple regression analysis to validate the assumptions for multiple regression and ascertain the

outcomes (Chikere et al., 2019). The following diagnostic tests were done, and results are presented in the following sections: normality, linearity, multicollinearity and homoscedasticity. The researcher conducted all the diagnostic tests using SPSS software version 29.

Normality Test

The assumption on the null hypothesis was that data would be taken from the normally distributed population. Therefore, if $P > 0.05$, the null hypothesis would be accepted since the data would be deemed normally distributed (Ghasemi & Zahediasl, 2012). The normality test is defined by Ghasemi and Zahediasl (2012) as the probability of a variable being normally distributed over the population sample. A normality test was used in this study to measure whether the data was normal or not. The researcher used the Kolmogorov Smirnov and Shapiro Wilk in SPSS software Version 29 to conduct the normality test. The findings are presented in Table 20.

Table 20

Test for Normality

Variables	Kolmogorov-Smirnov[a]			Shapiro-Wilk		
	Statistic	df	Sig.	Statistic	df	Sig.
Authentic Relationships	.090	217	<.001	.964	217	<.001
Leaders Behaviour	.112	217	<.001	.969	217	<.001
Top Echelons Support	.121	217	<.001	.951	217	<.001
Environmental Dynamism	.176	217	<.001	.877	217	<.001
Performance	.072	217	.009	.982	217	.006
a. Lilliefors Significance Correction						

Source: Field Data (2023)

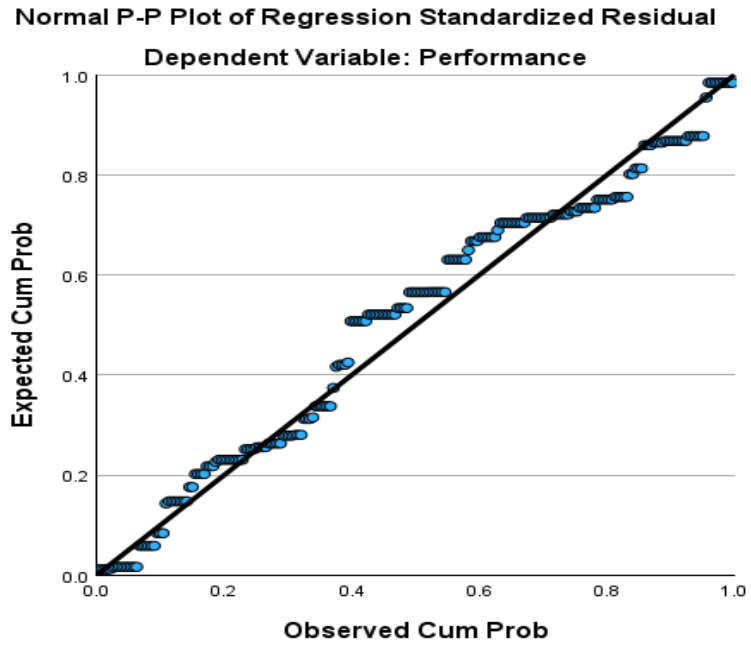
Table 20 shows the respective p-values as authentic relationships (KS p = <.001; SW p = <.001); leaders' behaviour (KS p = <.001; SW p = <.001); top echelons support (KS p = <.001; SW p = <.001); and environmental dynamism (KS p = <.001; SW p = <.001). Field (2013) alluded that the normality assumptions for independent variables data are not necessary

to be validated, especially for large sample size populations. Therefore, noting that the p-values for independent and moderating variables were all less than 0.05 (p-value significance threshold) and the large sample population (df: 217), the assumption that the data were acquired from a normally distributed population is invalid. However, validating the normality assumption of the independent variable data was essential.

The p-values for performance data (KS = 0.09; SW = 0.06), as shown in Table 4.9, are above $p>0.05$, confirming that the data was normally distributed. Performance data was obtained from the respondents' ratings of various performance-related items based on their organizations. There was also a need to check the independent (dependent) normality using the normal P-P plot for regression standardized residual. Normality for the Collaborative leadership (performance) construct was done by plotting a normal P-P plot for regression standardized residual. The plot is presented in Figure 12. The normal P-P plots indicate that the residual was normally distributed. Normal distribution was an essential precondition for subsequent multivariate and hierarchical regression tests.

Figure 12

Normal P-P plot of Performance



Source: Field Data (2023)

Linearity Test

A value of 0 denoted a little linear relationship; near 1 denoted a positive relationship; near -1 indicated an inverse or negative linear relationship between the variables. Linearity test is essential in research correlation and linear regression analysis (Lind et al., 2015). The study test for linearity included the Pearson correlation coefficient, which measures the strength and direction of the variables' linear relationship and varies from +1.0 to -1.0. The Pearson coefficient is the coefficient of determination and denotes the total variation in the dependent variable explained by the independent variable's variation (Lind et al., 2015). The overall statistical significance of the model (p-ratio) was measured at $p < 0.05$. The results of the linearity test are presented in Table 21.

Table 21

Linearity Test Results

		Authentic Relationships	Leaders Behaviour	Top Echelons Support	Environmental Dynamism	Performance
Authentic Relationships	Pearson Correlation	1				
	Sig. (2-tailed)	<0.001				
	N	217				
Leaders Behaviour	Pearson Correlation	.844**	1			
	Sig. (2-tailed)	<.001				
	N	217	217			
Top Echelons Support	Pearson Correlation	.823**	.667**	1		
	Sig. (2-tailed)	<.001	<.001			
	N	217	217	217		
Environmental Dynamism	Pearson Correlation	.584**	.552**	.524**	1	
	Sig. (2-tailed)	<.001	<.001	<.001		
	N	217	217	217	217	
Performance	Pearson Correlation	.278**	.265**	.429**	.495**	1
	Sig. (2-tailed)	<.001	<.001	<.001	<.001	
	N	217	217	217	217	217
**. Correlation is significant at the 0.01 level (2-tailed).						

Sources: Field Data (2023)

The results in Table 21 indicate that collaborative leadership (represented by variables of authentic relationships (0.278), leaders' behaviour (0.265), and top echelons support (0.429) and organizational performance were linearly dependent, and the relationship was positive and significant ($p<0.05$) since all p values were at $p<0.001$. The results also show that environmental dynamism (0.429; $p<0.001$) positively and significantly correlates with performance.

Multicollinearity Test

The study used Variance Inflation Factor (VIF) values to test multicollinearity; if vif values are below 10.00, multicollinearity assumptions will be validated. Multicollinearity indicates that the research predictor variables are highly correlated. This test was critical to ascertain that the study regression model accurately associated the outcome variable with the correct predictor variable (Chikere et al., 2019). The results are presented in Table 22.

Table 22

Multicollinearity Test Results

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.665	.262		6.358	<.001		
	Authentic Relationships	-.506	.136	-.511	-3.708	<.001	.163	6.150
	Leaders Behaviour	.063	.101	.065	.622	.535	.280	3.576
	Top Echelons Support	.448	.079	.563	5.697	<.001	.316	3.169
	Environmental Dynamism	.659	.099	.462	6.650	<.001	.639	1.565
a. Dependent Variable: Performance								

Source: Field Data (2023)

The results of the multicollinearity test, as indicated in Table 22, show that the variables were statistically significant with a tolerance value of 0.163 for authentic relationships, 0.280 for leaders' behaviour, 0.316 for top echelons support, and 0.639 for environmental dynamism and all the variables VIF values are below 10.00 which validated the multicollinearity assumptions and confirmed data was fit to undergo further analysis.

Homoscedasticity Test

The KMO and Bartlett's Test were done to test for homogeneity of variance. KMO value of 0.6 and above and a $p<0.05$ is considered acceptable (Chikere et al., 2019). Homoscedasticity checks were conducted to check if the variables were equally distributed, concentrated, or dispersed far apart (Kim, 2013). Yang et al. (2019) shared that homoscedasticity makes the regression coefficient less reliable and can be corrected by conducting a log-linear transformation. Field (2013) shared that multiple regression assumes the error variance is constant (Homoscedasticity). The study employed ANOVA to ascertain the equality or homogeneity of variances. Results are presented in Table 23, Figure 13, and Figure 14.

Table 23

KMO and Bartlett's Test Results

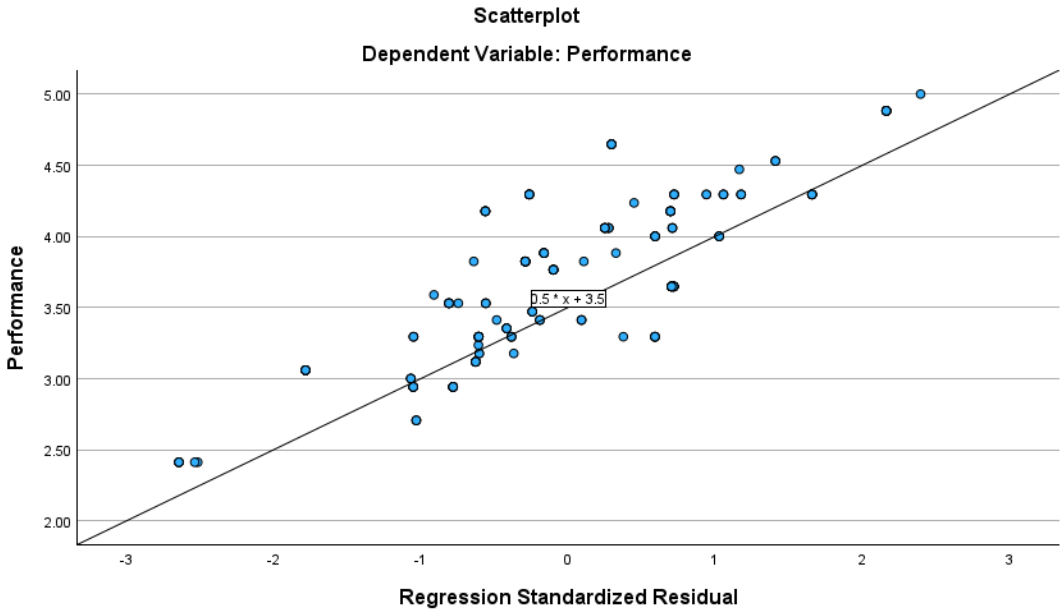
Kaiser-Meyer-Olkin Measure of Sampling Adequacy.		.719
Bartlett's Test of Sphericity	Approx. Chi-Square	695.649
	df	10
	Sig.	<.001

Source: Field Data (2023)

Table 23 shows a KMO value of 0.719, which is greater than 0.5 and is considered excellent. This result indicates that the researcher can conduct factor analysis with these data sets. Additionally, Bartlett's test shows a significance value of <0.001, less than $p<0.05$, indicating that the factors forming the variables are satisfactory. This means there is no high correlation or coefficient among the items and variables.

Figure 13

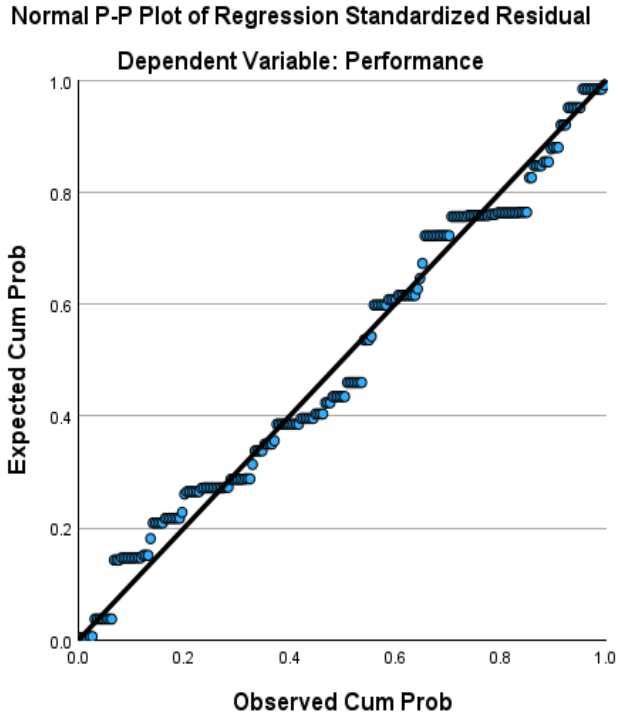
Homoscedasticity of variances



Source: Field Data (2023)

Figure 14

Homoscedasticity of variances (Normal P-P Plot)



Source: Field Data (2023)

A plot of the standardized residuals (the errors) versus the regression standardized predicted value was also examined as a further test for the homoscedasticity of the variances. Figure 4.5 shows that the residuals were spread relatively uniformly from the line of reference, indicating that the variable follows a normal distribution and, therefore, validating homoscedasticity assumptions of variances. This is also confirmed by Figure 14, where data points lie along the 45-degree line, which means variables follow a normal distribution.

Factor Analysis

Factor analysis is described as a measure of the substantive importance of a given variable to the factor and is used to identify and remove hidden constructs or variable items that may not be apparent from direct analysis as they do not meet the objectives of the study (David et al., 2010). Not all variable factors are statistically crucial in research. Therefore,

communalities were used in this research to indicate the substantive importance of variable factors where a loading value of 0.7 is considered satisfactory.

In contrast, Rahim and Magna (2005) and Stevens (2002) argued that a loading value of up to 0.4 level is still acceptable due to the seeming difficulties of meeting the 0.7 criterion (Kaiser, 1974). This study adopted a minimum of 0.4 loading value as sufficient. However, all the items had loading values above 0.7. Hence, all items were found fit for the regression analysis. The results are shown in the Appendices. After testing the assumptions of multiple regression, the researcher moved to the next step of hypothesis testing and fitting the variables into the model.

Hypotheses Testing

The broad objective of this study was to examine the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. Specific objectives were set to achieve this, and corresponding hypotheses were stated. Simple, multiple, and hierarchical regression analyses were used to test these hypotheses. Simple regression was used to test independent effects of authentic relationships, leaders' behaviour, and top echelons support on performance. Multi-regression was used to test the effect of collaborative leadership (joint variables effects) on performance, and hierarchical regression was used to test the moderating effects of environmental dynamism on collaborative leadership and performance. These tests were performed at a 95% significance level ($p<0.05$). The coefficients of determination and t-values were also extracted. The researcher's decision to reject or fail to reject the null hypothesis was based on the p-values. Where $p<0.05$, the study rejected the null hypotheses.

In addition, the researcher calculated the correlation coefficient to express how the variables are associated with each other using the Pearson Correlation. A correlation is

measured between -1 and 1; a negative correlation means no relationship between the study variables. A positive correlation means a positive relationship between the study variables (Bryman, 2016). The interpretations of results also considered coefficients of determinations (R^2), F-statistic values, and beta values. R^2 indicated the change in the dependent variable explained by a change in the independent variable. Further, the higher the F-statistic, the more significant the model was. The negative or positive effect of the independent variable on the dependent (either negative or positive) was explained by checking the beta (β) sign. The findings were presented along with the study objectives and corresponding hypotheses in the following sections.

The Effects of Collaborative Leadership on Performance

The first objective of this study was to explore the influence of collaborative leadership on the performance of insurance companies in Kenya. This research study employed a convergent mixed-method design. Therefore, despite this objective aimed at exploring the qualitative aspect of the study, it was also essential to quantitatively examine the effects at this stage. Therefore, a corresponding quantitative null hypothesis was stated as *H01: There is no significant positive effects of collaborative leadership on the performance of insurance companies in Kenya.*

The results of the test of the null hypothesis are presented in Table 24. The model summary represents the multiple linear regression and consists of performance (Y), which is the outcome, and collaborative leadership {authentic relationship (X_1), leaders' behaviour (X_2), and top echelons support (X_3)}, which is the predictor variable.

Table 24

Collaborative Leadership Effects on Performance Summary

Correlations					
		Authentic Relationships	Leaders Behaviour	Top Echelons Support	Performance
Authentic Relationships	Pearson Correlation	1			
	Sig. (2-tailed)				
	N	217			
Leaders Behaviour	Pearson Correlation	.844**	1		
	Sig. (2-tailed)	<.001			
	N	217	217		
Top Echelons Support	Pearson Correlation	.823**	.667**	1	
	Sig. (2-tailed)	<.001	<.001		
	N	217	217	217	
Performance	Pearson Correlation	.278**	.265**	.429**	1
	Sig. (2-tailed)	<.001	<.001	<.001	
	N	217	217	217	217
**. Correlation is significant at the 0.01 level (2-tailed).					

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.457[a]	.209	.198	.51762
a. Predictors: (Constant), Top Echelons Support, Leaders Behaviour, Authentic Relationships				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	15.090	3	5.030	18.773	<.001[b]
	Residual	57.069	213	.268		
	Total	72.158	216			
a. Dependent Variable: Performance						
b. Predictors: (Constant), Top Echelons Support, Leaders Behaviour, Authentic Relationships						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.702	.231		11.709	<.001
	Authentic Relationships	-.381	.148	-.385	-2.574	.011
	Leaders Behaviour	.162	.110	.167	1.469	.143

	Top Echelons Support	.504	.086	.634	5.881	<.001
a. Dependent Variable: Performance						

Source: Field Data (2023)

The model summary reveals that collaborative leadership exerts a higher moderate effect on performance, with an R value of 0.457, as per Cohen's scale (1988). The R-squared value of 0.209 indicates that approximately 20.9% of the variation in performance can be attributed to collaborative leadership. Moreover, the F-value of 18.733, significant at $p < 0.001$ (below the threshold of $p < 0.05$), suggests that the regression model fits well. In the coefficients model, it is observed that, holding other variables constant, a one-unit change in authentic relationships results in a negative performance change of B= -0.385 (p=0.011) units. Furthermore, the coefficient model reveals that, holding all other variables constant, a one-unit change in leaders' behaviour corresponds to a positive performance change of B= 0.167 (p=0.143). Finally, the coefficients model demonstrates that with all other variables held constant, a one-unit change in top echelons' support corresponds to a positive performance change of B=0.634 (p=<0.001).

The T-stat value for collaborative leadership {authentic relationships ($t = -2.574$; $p<0.011$), leaders' behaviour ($t = 1.469$; $p<0.143$), and top echelons support ($t= 5.881$; $p<0.001$)} indicate its significance with the constant significance value of <0.001 is the significance value of performance when all variables are assumed to take a value of zero (0). With two variables and constant significance levels less than $p<0.05$, the null hypothesis $H_0 1$ in this research was rejected, and the alternate hypothesis was accepted. The results of the regression analysis above indicate that the effects of collaborative leadership (authentic relationships, leaders' behaviour, and top echelons support) on performance exists and can be represented in multiple linear regression equations as was explained in Chapter Three, Table

3.5 with the regression model below.

$$Y = 2.702 - 0.385X_1 + 0.634X_3$$

The results on the reverse effect of authentic relationships underscores the intricate dynamics of trust within insurance companies, suggesting that an emphasis on authenticity may not always yield positive outcomes within their organizational culture. The descriptive aggregate mean score in mutual trust indicator (M=3.56) indicate that trust issues may offset the potential benefits of authentic relationships in these companies. Most respondents from the qualitative fidings alluded to insincerity of insurance companies employees. The negative effect of authentic relationships on performance may stem from perceived insincerity within insurance company environments. These findings underscore the need for insurance companies to address trust-related challenges to foster genuine authentic relationships among team members. Insurance companies should prioritize finding lasting solutions to initiatives that build mutual trust and mutual understanding among employees to address the negative impact on the performance of their organizations. For instance, respondent C1, pointed out, "… there is no sincerity at all. That one I can say, I can confirm to you that it is an issue maybe not in our organization alone, but it is also an industry issue." Further, respondent C9 shared the challenges of trust issues in insurance companies and how they are attempting to bridge the gap by focusing on departmental and cross-departmental problem-solving sessions as per the excerpt:

> Definitely…authenticity is critical…we are trying…we keep sensitizing our teams to have sessions within their departments and cross-departments where they can ventilate and share views and come together to resolve challenges…well, you know trust issues are hard. (C9).

The results on the positive effect of leaders behaviour underscores the constructive

effect of leaders' behaviour on the performance of insurance companies in Kenya, emphasizing the importance of fostering collaborative leadership practices. It highlights leaders' pivotal role in cultivating a supportive work environment conducive to open communication, inclusivity, and empowerment, thereby enhancing organizational performance. However, although the observed effect of leaders' behaviour on performance is positive, it lacks statistical significance ($p=0.143$). This suggests that while there is a discernible positive trend, it's insufficient to definitively assert that leaders' behaviour significantly influences insurance companies performance in Kenya. This observation might also suggest that leaders' behaviour could be construed within the broader context of top echelons support, which potentially has a more substantial positive impact, or that certain types of behaviours carry more weight than others.

There is some alignment with this result and those from leaders behaviour descriptive results. It's noteworthy that leaders' behaviour garnered the lowest descriptive aggregate mean ($M=3.59$) of the three collaborative leadership variables, indicating areas for improvement in leadership within insurance companies. Specifically, empowerment emerged as the leader behaviour with the highest impact, boasting the highest aggregate mean ($M=3.70$). This suggests that empowerment might wield more influence compared to other behaviours such as open communication ($M=3.50$) and inclusiveness ($M=3.56$). Qualitative findings partially align with these quantitative results, with most respondents from the qualitative findings alluding to an essential influence of leaders' behaviour on performance. Most qualitative respondents emphasized the imperative for enhancing leadership behaviour within insurance companies. For instance, respondent C10 shared:

> We have challenged our leaders to build trust and create rhythms of open sessions where they do pulse checks and listen to their teams' feedback…once in a while, as top executives, we join in those pulse check sessions, and they have been

valuable in improving the connection in the teams and finding solutions to challenges and innovations. So that is more from our leadership behaviour. (C10)

The positive effect of top echelons support underscores the pivotal role of senior leadership in effectively implementing collaborative leadership practices. Such support not only reinforces the strength of collaborative leadership but also amplifies its overall effect within insurance companies. The findings on top echelons support align with the top echelons support descriptive results, where top echelons' support ranked second highest in terms of aggregate mean score (M=3.69). Specifically, operations (M=3.76) and governance (M=3.72) exhibit the highest aggregate means among the three indicators of top echelons support. This underscores the perceived importance of governance structures and operational guidelines as critical components of collaborative leadership actions promoted by top executives within insurance companies.

Further, these quantitative results corroborate qualitative evidence highlighting the significant influence of top executives on insurance company performance in Kenya. The emphasis on top echelons' support underscores that collaborative leadership initiatives are not solely grassroots efforts but also depend on the alignment and endorsement of top-level executives. Most respondents from the qualitative findings suggests that robust support from top management can contribute to improved collaborations internally and therefore influence performance in insurance companies. Most respondents suggest that insurance companies should prioritize ensuring strong backing from top management in creating the environment and structures for collaborative leadership to thrive in their organization. For example, respondent C3 emphasized the importance of governance within the context of top echelons support, as evidenced in the excerpt below:

…of course, for collaboration to be done effectively and efficiently, there are

> those things that we need to put together as a company, like a governance model or rather a structure that is able to govern how we collaborate…that majorly is our responsibility as top management…in our organization, we are progressing well, we have set up internal structures that enable us to have better synergy, but we can do better… (C 3)

The overall effects of collaborative leadership on performance can be elucidated by a reverse effect of authentic relationships, a positive effect of leaders' behavior, and a positive effect of top-level support. In summary, while all three variables of collaborative leadership were examined, the findings indicate that top echelons support plays a critical role in influencing performance positively, while authentic relatioships has a reverse effect. The significance of this results suggest that insurance companies should prioritize fostering strong support from top management for effective collaborative leadership initiatives. Additionally, the findings call for a closer examination of the role of authentic relationships and leaders' behavior in the insurance companies in Kenya to better understand their implications on performance.

The quantitative findings of the study on collaborative leadership align with the principles of distributed leadership theory as advanced in this study. The significance of authentic relationships resemble the emphasis on collaboration, shared decision-making, and involving multiple individuals in leadership processes (Bush, 2019; Lizier et al., 2022). The moderate and positive effect of collaborative leadership on performance supports the idea that the collective social process supported in distributed leadership can contribute to improved outcomes and performance (Ibrahim, 2022). The findings also enriches the distributed leadership theory and aligns on the essential role of mutual trust, empowerment, and governance, which are key concepts in distributed leadership theory (Bush, 2019; Leithwood

et al., 2009; Lizier et al., 2022).

These quantitative findings have concurrence with previous scholarship. For instance the quantitative study by Maalouf (2019) on the effects of collaborative leadership on organizational performance. The context of their study was in Lebanon focused on SMEs and found a positive effect of collaborative leadership on organizational performance. Their study boardly measured collaborative leadership as a composite of trust, active presence, and the ability to connect smoothly with others. Moreover, Broadhurst et al. (2021) examined England's local enterprise partnerships (LEPs) and highlighted the role of collaborative leadership in addressing the complexity within these partnerships, especially concerning the interaction between the private and public sectors. Their findings suggest that collaborative leadership plays a crucial role in managing the complexity inherent in LEPs. Collaborative leadership was measured in terms of fostering cooperation, communication, and shared decision-making.

In contrast, Schlebusch's (2020) study on collaborative leadership and sustained learner academic performance in secondary schools in Egypt provides insights into the relationship between collaborative leadership and academic outcomes in the context of secondary education. Their study suggests that despite the emphasis on collaborative leadership within schools and between schools and district education offices, it may not be effectively contributing to sustained learner academic performance. Their findings underscored the complexities inherent in educational settings, where various factors beyond leadership style or collaboration dynamics may influence academic performance.

Testing the Direct Effects of Collaborative leadership Variables on Performance

According to the literature reviewed in Chapter Two of this study, collaborative leadership has been conceptualized into three variables: authentic relationships, leaders'

behaviour, and top echelons' support. These variables formed the study specific objectives 2, 3, and 4, which were to: establish the effect of authentic relationships on the performance of insurance companies in Kenya; investigate the effect of leaders' behaviour on the performance of insurance companies in Kenya; and assess the effect of top echelons' support on the performance of insurance companies in Kenya.

The objectives corresponding null hypothesis were: *H02:* There is no significant positive effect of authentic relationships on the performance of insurance companies in Kenya; *H03:* There is no significant positive effect of leaders' behaviour on the performance of insurance companies in Kenya; and *H04:* There is no significant positive effect of top echelons' support on the performance of insurance companies in Kenya. The following sections summarize the direct independent effects of each collaborative leadership variable on performance.

The Effect of Authentic Relationships on Performance

Table 25 presents the results of the correlation analysis between authentic relationships and performance. The model summary represents linear regression and consists of performance (Y), the outcome, and authentic relationships (X_1), the predictor variable. The linear regression analysis was run, and the results are explained in Table 25.

Table 25

Authentic Relationships Effect on Performance Summary

Correlations			
		Authentic Relationships	Performance
Authentic Relationships	Pearson Correlation	1	.278**
	Sig. (2-tailed)		<.001
	N	217	217
Performance	Pearson Correlation	.278**	1
	Sig. (2-tailed)	<.001	
	N	217	217

**. Correlation is significant at the 0.01 level (2-tailed).						
Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
1	.278[a]	.077	.073	.55645		
a. Predictors: (Constant), Authentic Relationships						
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	5.587	1	5.587	18.044	<.001[b]
	Residual	66.571	215	.310		
	Total	72.158	216			
a. Dependent Variable: Performance						
b. Predictors: (Constant), Authentic Relationships						
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
2	(Constant)	2.701	.244		11.067	<.001
	Authentic Relationships	.276	.065	.278	4.248	<.001
a. Dependent Variable: Performance						

Source: Field Data (2023)

The results presented in Table 25 above indicate a relatively low effect of authentic relationships on performance at R=0.278, p<.001 (Cohen's, 1988 scale). The results also show an R^2 of 0.077, indicating that authentic relationships cause a 7.7% variation in performance. This could mean that performance increases directly to authentic relationships in the insurance companies in Kenya, and the increase is positive and significant. The F-value is 18.044 at a significance value of <0.001, below p<0.05, indicating that this model fits for regression. The Beta value (B) for the direct effect of authentic relationships on performance is B=0.278, indicating that with a one-unit increase in authentic relationships, the performance of insurance companies will increase by 0.278 units. Finally, the T-stat value for authentic relationships is t=4.248 at a significance level of <0.001, less than p<0.05, indicating that authentic relationships have a significant positive effect on the performance of insurance companies in Kenya. Therfore, the null hypothesis *$H_0$2: There is no significant positive effect of authentic*

relationships on the performance of insurance companies in Kenya in this research should be rejected and the alternate hypothesis accepted. The results of the linear regression above can be represented in a regression equation as:

$$Y = 2.701 + 0.278X1$$

The findings suggest that while there is a positive relationship between authentic relationships and performance, it is not particularly strong. These findings imply that while authentic relationships do contribute to performance, they explain only a modest portion of the variability observed in performance outcomes. Nonetheless, the statistically significant relationship observed underscores the importance of fostering authentic relationships in organizational contexts to drive performance improvements.

Further, the discrepancy in the effect of authentic relationships on performance within collaborative leadership framework suggests a nuanced relationship. When examined in isolation, authentic relationships have a positive effect on performance, reflecting the essential role mutual trust, understanding, and respect play. However, within the broader context of collaborative leadership, other factors like leader behavior and top echelons support might overshadow the benefits of authentic relationships, resulting in a reverse effect. This suggests that while fostering genuine connections is important, their impact within complex leadership dynamics requires careful consideration and integration with other leadership components to ensure optimal performance outcomes.

The quantitative findings have some convergence with qualitative findings on the influence of authentic relationships on performance. Most qualitative respondents alluded to importance of prioritizing relationship-building initiatives and fostering a culture of authenticity to create a supportive and collaborative work environment that enhances overall performance of insurance companies. Qualitative respondents also linked authenticity to how

insurance companies employees engage with the customers from an ethical underwriting perspective, which impacts insurance companies' perceived ethical business conduct and reputation. Moreover, most qualitative respondents suggested that integrating the measures of relationship quality into performance evaluations can reinforce the importance of authentic relationships in driving organizational success. Respondents C2 and C4 alluded to various initiatives insurance companies use to address barriers to authentic relationships, such as employees' fears through change management communication, unity of purpose, and change leadership approaches. These perspectives are shared in their excerpts:

> …you know authenticity in employees is about an individual, but it definitely affects our organization. We have had cases of individual employees asking for cash from customers in their business engagements. So, this means our ethical underwriting and ethical business are not in play and affects our reputation as a company…(C2)

> …for authenticity to work, we have to address the fear among employees and counter it through different approaches, like change management communication and unity of purpose, so that they are able to work together and also develop change leadership by being able to lead from a thought leadership perspective, then that is how it will effectively work because we have been able to address any fears that people might affect authenticity…we are continuously addressing such fears in our various collaborative engagements as a company. (C4)

The significance of authentic relationships, as emphasized by the Social Constructivism Theory (SCT) and Leader-Member Exchange (LMX) Theory, underscores their pivotal role in influencing organizational outcomes (Robbins & Judge, 2015; Wang et al., 2022). Cultivating high-quality relationships characterized by mutual trust and respect is posited to enhance productivity and contribute to the achievement of organizational goals (Robert, 2013; Akhabue,

2015). The significance of authentic relationships aligns with social constructivism theory, which emphasizes the importance of collaboration and interaction among individuals in constructing knowledge and achieving goals (Schreiber & Valle, 2013; Vygotsky, 1962). The findings on positive and significant influence of authentic relationship on performance links to social constructivism theory in explaining that the performance of an organization is not solely determined by individual actions, but also by the collective efforts and interactions of its members (Kinder et al., 2021).

Further, these results are aligned with other previous studies. For example, a study by Odongo et al. (2019) on employee relationships and organizational performance, a case study of Kenya Airways Limited found a positive relationship between the participation of employees and organizational performance. Their sudy focused on participation of employees is a component that has similarities with mutual understanding indicators of authentic relationships in this study. Samwel's (2018) study on the effect of employee relations on employee performance and organizational performance based on small and medium organizations in Tanzania found a significant positive relationship between employee relations and employee performance and employee relations and organizational performance. Authenticity in this current study was considered a factor that enhance mutual trust, understanding and respect. Finally, Muthoka's (2017) study on the influence of employee relations practices on the organizational performance of the public healthcare sector in Kenya found a positive and significant relationship between innovative employee practices and organisational performance. This current study advances that innovative employee practices can be enhanced when employees develop deeper mutual understanding, respect, and trust, which are components of authentic relationships.

The Effect of Leaders' Behaviour on Performance

Table 26 presents the results of the correlation analysis between leaders' behaviour and performance. The table also indicates a model representing a simple linear regression consisting of performance (Y), the outcome, and leaders' behaviour (X_2), the predictor variable. The linear regression analysis was run, and the results are explained in Table 26.

Table 26

Leaders' Behaviour Effect on Performance Summary

Correlations			
		Leaders Behaviour	Performance
Leaders Behaviour	Pearson Correlation	1	.265**
	Sig. (2-tailed)		<.001
	N	217	217
Performance	Pearson Correlation	.265**	1
	Sig. (2-tailed)	<.001	
	N	217	217

**. Correlation is significant at the 0.01 level (2-tailed).						
Model Summary						
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate		
3	.265[a]	.070	.066	.55855		
a. Predictors: (Constant), Leaders' Behaviour						
ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
3	Regression	5.084	1	5.084	16.296	<.001[b]
	Residual	67.074	215	.312		
	Total	72.158	216			
a. Dependent Variable: Performance						
b. Predictors: (Constant), Leaders" Behaviour						
Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.805	.231		12.147	<.001
	Leaders Behaviour	.256	.064	.265	4.037	<.001
a. Dependent Variable: Performance						

Source: Field Data (2023)

The results presented in Table 26 indicate that a relatively low effect of leaders' behaviour on performance at R=0.265, p<.001. The results also show an R^2 of 0.070, indicating a 7.0% variation in performance is caused by leaders' behaviour. The F-value is 16.296 at a significance value of <0.001 below p<0.05, indicating that this model fits for regression. The Beta value (B) for leaders' behaviour is B=0.265, indicating that insurance companies' performance will increase by 0.265 units with one unit increase in leaders' behaviour. Finally, the T-stat value for leaders' behaviour is 4.037 at a significance level of <0.001, less than p<0.05, indicating that the null hypothesis *$H_0$3: There is no positive effect of leaders' behaviour on the performance of insurance companies in Kenya* in this research should be rejected and the alternate hypothesis accepted. The results of the linear regression above indicate that the positive impact of leaders' behaviour on performance exists and can be represented in a simple linear regression as:

$$Y = 2.805 + 0.265X_2$$

This quantitative results provide valuable insights into the relationship between leaders' behavior and performance within the context of insurance companies in Kenya. Beyond the direct implications outlined, these findings shed light on the nuanced interplay between leadership dynamics and organizational effectiveness. Firstly, the statistically significant relationship between leaders' behavior and organizational performance, as indicated by the Pearson correlation coefficient ($R=0.265$, $p<.001$), underscores the importance of leadership in shaping organizational outcomes. The discrepancy between the leaders behaviour regression analysis results when measured within the joint collaborative leadership framework, which showed significance only for authentic relationships and top echelons support on insurance companies' performance, while leaders' behavior lacks significance, suggests potential other effects it could have (mediating or moderating effects) not fully captured in this study. Leaders' behavior might be contingent on specific organizational contexts or practices. The significance of leaders' behavior in the current results implies context-dependent effects.

This aligns with existing research literature, which documents the influential role of leadership behavior in driving employee engagement, motivation, and overall performance (Langat et al., 2019; Okumu & Were, 2017; Omobude & Umemezia, 2018). For instance, Langat et al. (2019) study in the context of insurance companies in Kenya emphasized the criticality of transformational leadership behaviors in fostering a positive organizational climate conducive to high performance. Omobude and Umemezia (2018) study on LMX and organizational citizenship behaviour argued that employees are more motivated, exhibit high citizen behaviours and are committed to performing at a higher level as payback to the organization if they are empowered.

Moreover, the modest proportion of performance variation explained ($R2 = 0.070$),

suggesting that only 7.0% of the variability in performance can be attributed to leaders' behavior, underscores the multifaceted nature of organizational performance. This finding echoes the complex interplay of various internal and external factors that influence organizational effectiveness, beyond the direct influence of leadership behaviors alone (Robbins & Judge, 2015). For instance, contextual factors such as market conditions, organizational culture, and industry-specific challenges may also significantly impact performance outcomes (Porter et al., 2019; Teece et al., 2010).

The Beta coefficient (B) of 0.265 signifies the magnitude and direction of the effect of leaders' behavior on performance. This finding underscores the actionable nature of leadership behavior as a lever for enhancing organizational effectiveness, offering practical implications for leadership development and training initiatives within insurance companies (Kitaka et al., 2019). These findings are strongly aligned with Leader-Member Exchange (LMX) theory. These results underscore the importance of leaders exhibiting favorable behaviors to cultivate high-quality exchange relationships with their followers, characterized by trust, respect, and understanding (Akhabue, 2015; Dilshani, 2015). Such relationships enable leaders to effectively mobilize followers towards organizational goals, thereby enhancing performance outcomes.

The quantitative findings converge with the qualitative findings albeit the later incline to a strong influence of leaders' behaviour on performance. The importance of leaders' behaviour and its influence on the performance of insurance companies was highlighted to involve tracking leaders' effectiveness. Most qualitative respondents alluded that leaders' effectiveness may be achieved through setting up accountability mechanisms linking with their team's productivity through automation. Moreover, most qualitative respondents shared on the critical role of effective leadership behaviors in driving performance within insurance

companies in Kenya, highlighting the need for insurance companies to invest in leadership development initiatives and cultivate behaviors that contribute to positive organizational outcomes. Most respondents further shared of lack of accountability as a barrier. For instance, respondents C1 and C10 shared:

> We went through a rough patch before with the lack of accountabilities by our leaders, which heavily affected our company's performance in the past…It was not until when we were able to translate our strategy with automated individual accountabilities and contributions for every team member that it became very easy actually to track our leaders' effectiveness through their teams' productivity…so leadership accountability, which is a part of leadership behaviour is critical for organization's success. (C1)

> We have challenged our leaders to build trust by having rhythms of open sessions where they do a pulse check and listen to their teams' feedback…once in a while, our top executives join in those pulse check sessions, and they have been valuable in improving employees connections in the teams and finding solutions to challenges and innovations. So that is more from leadership behaviour rhythm internally. (C10)

Further, these findings have resemblance with other studies, such as Dilshani's (2015) study on the impact of leader-member exchange on job burnout in Sri Lanka, which found a positive and significant relationship between leader-employees relationship on performance and positing that employees with positive exchange relationships with their leaders can effectively manage work-related stress, strain, and burnout and are more likely to perform better. Dilshani's leader employee relationship is attributed to leaders' ability to be inclusive, have open communication, and empower employees, which are indicators of leaders' behaviour

in this study.

Furthermore, Markle-Reid et al. (2017) study on collaborative leadership and the implementation of community-based fall prevention initiatives: a multiple case study of public health practice within community groups in Canada found a positive relationship between the behaviour of leaders such as clarity in communication, aligning shared values, capacity building and development, aligning teams and tasks and open sharing of information and knowledge among others on the performance of public health groups. These behaviours are aligned with this present study leaders' behaviour indicators of open communication, inclusiveness, and empowerment. Finally, Ombuna and Obere's (2018) study on employee relations and organization performance of selected Kenyan aviation firms found a positive relationship between leaders' effective communication, building a conducive workplace environment, facilitating employees' development, and practising participatory and shared leadership on performance.

The Effect of Top Echelons Support on Performance

Table 27 presents the results of the correlation analysis between top echelons' support and performance. The table also shows the model representing a simple linear regression consisting of performance (Y), the outcome, and top echelons support (X_3), the predictor variable. The linear regression analysis was run, and the results are explained in Table 27.

Table 27

Top Echelons Support Effect on Performance Summary

Correlations			
		Top Echelons Support	Performance
Top Echelons Support	Pearson Correlation	1	.429**
	Sig. (2-tailed)		<.001
	N	217	217
Performance	Pearson Correlation	.429**	1
	Sig. (2-tailed)	<.001	
	N	217	217
**. Correlation is significant at the 0.01 level (2-tailed).			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
4	.429[a]	.184	.180	.52340
a. Predictors: (Constant), Top Echelons Support				

ANOVA						
Model		Sum of Squares	df	Mean Square	F	Sig.
4	Regression	13.260	1	13.260	48.402	<.001[b]
	Residual	58.899	215	.274		
	Total	72.158	216			
a. Dependent Variable: Performance						
b. Predictors: (Constant), Top Echelons Support						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.467	.184		13.388	<.001
	Top Echelons Support	.341	.049	.429	6.957	<.001
a. Dependent Variable: Performance						

Source: Field Data (2023)

The results presented in Table 27 indicate a relatively moderate effect of top echelons' support and performance (R=0.429, p<.001). The results from the model summary show an R^2 of 0.184, indicating an 18.4% variation in performance is caused by top echelons. The F-value is 48.402 at a significance value of <0.001 below p<0.05, indicating that this model fits for regression. The Beta value (B) for top echelons support is 0.429, indicating that with one unit increase in top echelons support, the performance of insurance companies will positively

increase by 0.429 units. Finally, the T-stat value for top echelons support is 6.957 at a significance level of <0.001, less than p<0.05, indicating that the null hypothesis *$H_0$4: Top echelons support has no positive significant effect on the performance of insurance companies in Kenya* in this research should be rejected and the alternate hypothesis accepted. The results of the linear regression above indicate that the positive and significant impact of top echelons support on performance exists and can be represented in a linear regression equation as:

$$Y = 2.467 + 0.429X3$$

These findings suggest a significant, moderate, and positive relationship between top echelons' support and performance within insurance companies in Kenya. Beyond the explicit findings, these results imply the critical role of top leadership support in driving organizational effectiveness. Research scholarship supports this notion, emphasizing the influential impact of top leadership behaviors and support on organizational outcomes (Kalei, 2018). Muchemi, and Kiiru (2021) study on the performance of insurance companies in Kenya and their transformation capacity identified strategic decision-making, resource allocation, and vision setting, as vital for aligning organizational objectives and motivating employees toward shared goals and these are top echelons' support initiatives.

The observed Beta value of 0.429 underscores the tangible effect of top echelons' support on performance, highlighting it as a key determinant of organizational success. The findings emphasize the pivotal role of top echelons' support in fostering a conducive organizational environment and motivating employees to achieve superior performance outcomes, underscoring the significance of effective leadership practices at the highest levels of the organization (Kamau & Kwanya, 2019). Notably, top echelons' support appears to have the highest explanatory power on the performance of insurance companies in Kenya among the three collaborative leadership variables.

The quantitative findings converge with qualitative findings with the later inclined to a strong influence of top echelons support on performance. Most respondents from the qualitative findings underscore senior leadership's crucial role in effectively implementing collaborative leadership. The qualitative respondents alluded to the essential role of top echelons which transcends to the board of directors' governance and alignment with the top executive management. The two groups should be able to align well for effective support in implementing ethical practices within the insurance companies. Most qualitative respondents also shared that top echelons support also involves developing internal structures for discussions around risks, products, pricing, and rates that will enable the insurance companies to be competitive. For instance respondents C7 and C10 shared:

> …as a company, our top management and board have an alignment on our strategic focus. My previous work experience was not good due to divergent perspectives of ethical insurance business between some of my board members and the executive management…here in my present organization, the governance structure is firm…but this area affects many other insurance companies today. (C7)

> …this is a rhythm we are in the process of inculcating now…if our divisional top leaders can come together and have forums where they meet once in a while to discuss the risks and innovations, work out the rates and pricing to be charged to customers based on each risk products so that we do not undercut. It will help us as an organization be competitive. (C10)

Further, most respondents from the qualitative findings allude to the top echelons' governance role in driving change to entail aspects of influencing internal conversations by establishing committees that discuss and resolve technical issues. The respondents shared that governance extends to influence at the board and regulator level. However, the qualitative

respondents shared that despite the ongoing positive initiatives in insurance companies' top echelons support, there is still a competency gap from a strategic, operational aspect. Most respodents alluded that insurance companies are cognizant of the need to bridge the gap by building more capacity on such competencies. For instance, respondents C2 and C1 shared:

> …driving changes internally really requires much effort, influencing, conversations from board levels, and engagements with the regulators…we have various committees led by top management which foster an understanding of the primary issues, especially from a technical perspective, and ensure quick resolution...this points to our governance on various internal matters. (C2)

> …we really need to build serious, competent leaders in executive positions, people who know how to handle some risks…and who can provide the overall strategic support to ensure that whatever needs to take place within the different groups working on the operational aspect can be supported smoothly without issues…we have some good leaders internally. However, we need to build more capacity on the right competencies. (C1)

These findings analyzed through the lenses of distributed leadership, social constructivism, and Leader-Member Exchange (LMX) theories offer a comprehensive understanding of the interplay between top echelons' support and organizational performance within insurance companies in Kenya. These findings underscores the distributed nature of leadership influence within the organization (Spillane, 2006). Distributed leadership theory posits that leadership functions are distributed among individuals at various levels of the organization, including top echelons, middle management, and frontline employees (Ibrahim, 2022; Lizier et al., 2022; Spillane et al., 2004). The observed relationship between top echelons' support and performance highlights the critical role of top leaders in setting the organizational

direction, providing support, and empowering lower-level employees to contribute to organizational success (Bush, 2019; Ibrahim, 2022).

The significant impact of top echelons' support on performance can also be interpreted through the lens of social constructivism, emphasizing the importance of top leaders in creating a shared vision, fostering a supportive organizational culture, and facilitating collaborative efforts among employees (Emerson et al., 2012; Kinder et al., 2021). Top leaders serve as architects of organizational reality, shaping the collective understanding of goals, values, and norms that guide employee behavior and performance (Jin et al., 2019; Johnson & Bradbury, 2015; Markle-Reid et al., 2017). Furthermore, the significant positive relationship between top echelons' support and performance reflects the high-quality exchange relationships between top leaders and employees, characterized by mutual trust, respect, and reciprocity (Aggarwal & Srivastava, 2019). This aligns with LMX theorists emphasis on the importance of positive leader-follower relationships in fostering employee engagement, motivation, and performance outcomes (Bauer & Erdogan, 2014; Graen & Scandura, 1987).

Furthermore, these quantitative top echelons' support findings align with previous studies, such as Mbae's (2018) study on the drivers of strategy execution among insurance companies in Kenya, which found operational systems to have a positive and significant relationship to the insurance companies' growth. Mbae recommends that the top management of insurance companies streamline their operational excellence to achieve effectiveness resembling the role of operational indicators in this study. Moreover, Kamau and Kwanya's (2019) study on the impact of knowledge management on the competitiveness of insurance firms in Kenya found a positive relationship between knowledge management techniques and the competitive advantage of insurance companies. They recommended that top executives of insurance companies embrace structured knowledge management techniques to gain a

competitive advantage. The adoption of structured knowledge management could be related to the strategy indicator as one of the top echelons supports strategic intent avenues to influence the performance of insurance companies.

Further, the result aligns with Kinyua et al. (2021) study on the performance of insurance companies in Kenya and transformation capacity, which found a positive relationship between policy guidelines enacted and the performance of insurance companies. Kinyua et al. recommended that insurance company leaders enact policy guidelines that bolster sharing, reconfiguration, combination, and adaptation practices of new knowledge to the reality and specific needs of the organization. This also aligns with the descriptive findings under top echelons support indicators where operations were rated highest (average M=3.76), underscoring its importance in influencing the performance of insurance companies through the enactment of effective operational and policy guidelines.

The Moderating Effect of Environmental Dynamism on the Relationship Between Collaborative Leadership and Performance

The main objective of this study was to establish the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. The fifth specific objective was developed to address this broad objective of the study: "To determine the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance." A null hypothesis matching the objective was stated as *H05: Environmental dynamism has no moderating effect on the relationship between collaborative leadership and performance of insurance companies in Kenya*. There is a possibility that the relationship between collaborative leadership and the performance of insurance companies in Kenya can be influenced by environmental dynamism.

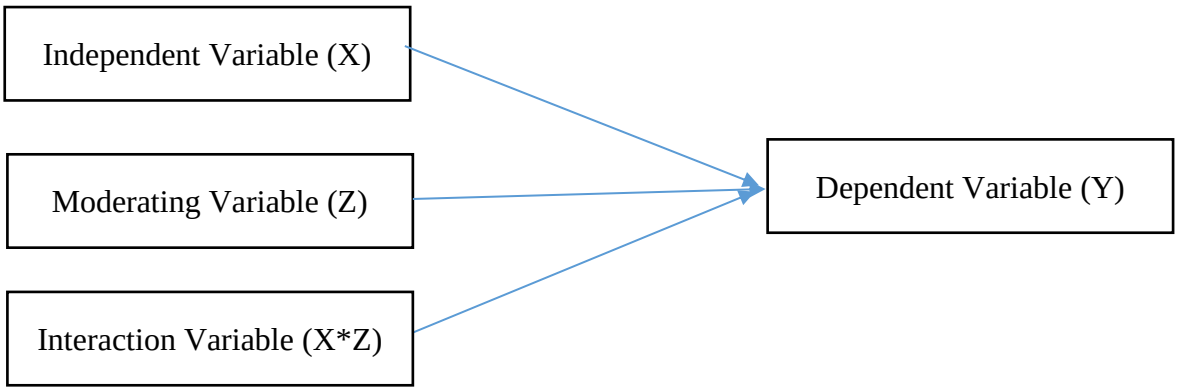
This reasoning required empirical attention and was advanced in this study. This study

adopted the definition that environmental dynamism is the change in organizational environmental factors (internal and external). Therefore, this study tested environmental dynamism for the moderation effect.

A moderator is a variable that influences the relationship between independent and dependent variables (Ongeti, 2014). Moderation happens when the correlation between the dependent and independent variables is dependent on the third variable (moderating variable). Since it influences the course or intensity of the relationship between the dependent and independent variables, this variable's influence is referred to as interaction (Oloo, 2021). In ANOVA, the moderation effect is represented by the interaction variable effect, as shown in Figure 15.

Figure 15

Moderation Test



Source: Baron and Kenny (1986, as cited in Ongeti, 2014)

First, a composite index of collaborative leadership was computed and regressed to test for the composite influence of collaborative leadership on performance. The results of the composite value is presented in Table 28.

Table 28

Composite value of collaborative leadership

Correlations			
		CollaborativeL	Performance
CollaborativeL	Pearson Correlation	1	.360**
	Sig. (2-tailed)		<.001
	N	217	217
Performance	Pearson Correlation	.360**	1
	Sig. (2-tailed)	<.001	
	N	217	217
**. Correlation is significant at the 0.01 level (2-tailed).			

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.360[a]	.129	.125	.54055
a. Predictors: (Constant), CollaborativeL				

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.337	1	9.337	31.953	<.001[b]
	Residual	62.822	215	.292		
	Total	72.158	216			
a. Dependent Variable: Performance						
b. Predictors: (Constant), CollaborativeL						

Coefficients						
Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.426	.233		10.423	<.001
	CollaborativeL	.354	.063	.360	5.653	<.001
a. Dependent Variable: Performance						

Source: Field Data (2023)

The results in Table 28 indicate that collaborative leadership correlates with performance, reflecting a moderate impact explained by up to R=0.360. The R^2=0.129 indicate that collaborative leadership composite value explains 12.9% variation in performance. The Beta value for collaborative leadership composite value is B= 0.360 indicating a positive effect of collaborative leadership on performance and the effect is statistically significant ($p<0.05$). The model explained by collaborative leadership was statistically significant (Higher F-value = 31.953, $p<0.001$). The collaborative leadership composite relationship is represented in the

following equation:

$$Y= 2.426 + 0.360X$$

Where Y = Performance Index and X = Collaborative Leadership (Composite)

In the equation, the collaborative leadership coefficient is positive and significant. This means that a unit change in collaborative leadership causes a positive change of 0.360 in performance. The finding for collaborative leadership composite is positive and significant with $p<0.001$, which is less than $p=0.005$ and supports the arguments that collaborative leadership influences the performance of insurance companies in Kenya.

Second moderation test stage entailed introduction of the moderating variable environmental dynamism on the relationship between collaborative leadership (composite) and the performance of insurance companies in Kenya. The third and final moderation test stage entailed the introduction of the interaction variable (interaction of environmental dynamism and collaborative leadership), if found to be significant, can cause an amplifying or weakening effect between collaborative leadership (X) and performance (Y). Table 29 shows moderation test stage two on the R-squared results based on the three-step moderation test process as per Baron and Kenny (1986).

Table 29

R-Squared and ANOVA Moderation Test Summary

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.360[a]	.129	.125	.54055
2	.502[b]	.252	.245	.50238
3	.513[c]	.263	.253	.49952
a. Predictors: (Constant), Collaborative Leadership				
b. Predictors: (Constant), Collaborative Leadership, Environmental Dynamism				
c. Predictors: (Constant), Collaborative Leadership, Environmental Dynamism, Interactor				

ANOVA[a]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.337	1	9.337	31.953	<.001[b]
	Residual	62.822	215	.292		
	Total	72.158	216			
2	Regression	18.149	2	9.074	35.955	<.001[c]
	Residual	54.010	214	.252		
	Total	72.158	216			
3	Regression	19.010	3	6.337	25.395	<.001[d]
	Residual	53.149	213	.250		
	Total	72.158	216			
a. Dependent Variable: Performance						
b. Predictors: (Constant), Collaborative Leadership						
c. Predictors: (Constant), Collaborative Leadership, Environmental Dynamism						
d. Predictors: (Constant), Collaborative Leadership, Environmental Dynamism, Interactor						

Sources: Field Data (2023)

The first model, as presented in Table 29, represents the first step in examining the influence of collaborative leadership (composite) (X) on the performance of insurance companies in Kenya. The R-value of 0.360 suggests a moderate impact of collaborative leadership on performance. Furthermore, the R-squared value for the impact of collaborative leadership on insurance company performance in Kenya was 0.129, indicating that 12.9% of the variance in performance can be attributed to collaborative leadership.

Moving to the second model, depicted in Table 29, which encompasses the second step of the moderation test, we introduced the moderating variable, environmental dynamism (Z). The inclusion of this moderating variable in model two reveals a moderately high effect of environmental dynamism on collaborative leadership and performance, as indicated by an R-value of 0.502. The R-squared value of 0.252 suggests that incorporating the moderating variable in the second model results in a 25.2% change in performance.

Finally, the third and last step of the moderation test involved introducing the interaction variable (X*Z - collaborative leadership*environmental dynamism), a composite value composed of collaborative leadership (X) and environmental dynamism (Z). The introduction of this interaction variable led to an increase in the R-value to 0.513, signifying a moderately high effect on collaborative leadership and performance. The R-squared value of 0.263 indicates that incorporating the interaction term in the third model results in a 26.3% change in performance.

The results of ANOVA show the association between collaborative leadership and the performance of insurance companies and the moderating effect of environmental dynamism (interactor) on the association between collaborative leadership and the performance of insurance companies in Kenya. From the findings, the F-calculated for the first model, as depicted, was 31.953, and for the third model was 25.395. Since the F-calculated for two models were significant, with both having $p<0.001$, below $p<0.05$, the models were a good fit for the data. Hence, they could be used in predicting the moderating effect of environmental dynamism on collaborative leadership and the performance of insurance companies in Kenya. Table 30 below shows the regression coefficients (B-values) tabulated as per the three-step moderation test process.

Table 30

Effects of Environmental Dynamism on Collaborative Leadership and Performance Summary

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	2.426	.233		10.423	<.001
	Collaborative Leadership	.354	.063	.360	5.653	<.001
2	(Constant)	1.424	.275		5.181	<.001
	Collaborative Leadership	.097	.073	.099	1.338	.182
	Environmental Dynamism	.622	.105	.436	5.909	<.001
3	(Constant)	1.079	.330		3.267	.001
	Collaborative Leadership	.097	.072	.099	1.345	.180
	Environmental Dynamism	.744	.124	.522	6.021	<.001
	Interactor	-.062	.033	-.139	-1.858	.065
a. Dependent Variable: Performance						

Sources: Field Data (2023)

The results from model 1 demonstrate that collaborative leadership significantly influences and explains the change in the performance of insurance companies, as evidenced by its coefficient (B=0.360; p<0.001). This can be expressed by the equation:

$$Y = 2.426 + 0.360X \ldots\ldots\ldots\ldots\ldots\ldots \text{ model i}$$

In model 2, the introduction of environmental dynamism as a moderating variable shows a positive enhancement in performance, indicated by its coefficient (B=0.436; p<0.001). However, collaborative leadership fails to explain the change in performance, indicated by its coefficient with a p-value of 0.182, which exceeds the threshold of 0.05. This suggests that

environmental dynamism may exert a direct impact on performance. The model equation can be expressed as:

$$Y = 1.424 + 0.436Z\text{…….. model ii}$$

In model 3 from the third step in the moderation test regression modelling, by substituting the Beta values and the constant term, the equation is as follows:

$$Y= 1.079+ 0.099X +0.522Z - 0.139X*Z\text{…….. model iii}$$

The model indicate that collaborative leadership is not statistically significant, as indicated by the regression coefficient (B=0.099, p=0.180). The results also showed that environmental dynamism (moderating variable) has a positive and statistically significant impact on the performance of insurance companies in Kenya, as indicated by the regression coefficient (B=0.522, p<0.001). The interaction variable (collaborative leadership*environmental dynamism) has an inverse effect and is not significant, as indicated by (B= - 0.139; p=0.065). The null hypothesis was thus accepted, *$H_0$5: Environmental dynamism has no moderating effect on the relationship between collaborative leadership and the performance of insurance companies in Kenya.*

Environmental dynamism has been found to have a positive and strong impact on collaborative leadership and performance in as much as the moderating effect of environmental dynamism was not confirmed. This means that, there is merit for leaders to understand and adapt to the dynamic nature of their environment to enhance the performance of their insurance companies. Table 31 summarizes the moderation change statistics.

Table 31

Summary of Moderation Change Statistics

Parameter	Model	Model 3	Change	Observations

	1			
R	0.360	0.513	0.153	High Impact Positive Explanatory evidence
R^2	0.129	0.263	0.134	
Adjusted R^2	0.125	0.253	0.126	
F	31.953	25.395	-0.6558	Reduced effect
Constant (B_0)	2.426	1.079	-1.347	
Interaction Variable (p-value)		0.065	0.065	No moderating effect since p>0.05

Source: Field Data (2023)

Table 31 above indicates a summary of moderating effect change statistics. From the results, the introduction of environmental dynamism interaction variable in the relationship between collaborative leadership and the performance of insurance companies in Kenya improved the variation in performance from R-squared from 12.9% to 26.3%. However, the p-value for the interaction variable regression coefficient was not significant indicating no moderating effect. These moderation results suggest that while collaborative leadership alone does not show statistical significance in predicting performance within insurance companies in Kenya, environmental dynamism significantly influences performance. However, the interaction between collaborative leadership and environmental dynamism is not statistically significant, indicating that environmental dynamism does not moderate the relationship between collaborative leadership and performance. Despite this, the positive and strong impact of environmental dynamism on both collaborative leadership and performance highlights the importance of leaders adapting to dynamic environments to enhance organizational outcomes.

These findings align with research on leadership effectiveness and organizational performance, which emphasizes the role of environmental factors in shaping leadership behaviors and their impact on performance outcomes (Martinez-Conesa et al., 2017; Yang, 2019; Kafetzopoulos, 2022). Leaders need to recognize and respond to the ever-changing context in which their organizations operate, demonstrating agility and adaptability to ensure continued success (Duncan, 2018).

While collaborative leadership may not independently predict performance in this context, the influence of environmental dynamism underscores the need for leaders to navigate complexities and leverage opportunities presented by dynamic environments to drive organizational performance (Adomako et al., 2023; Martinez-Conesa et al., 2017; Yang, 2019). These findings highlight the importance of contextual considerations in understanding the relationship between leadership behaviours and organizational performance, providing valuable insights for leaders seeking to enhance their effectiveness within dynamic organizational settings.

The significant increase in performance variance explained when introducing environmental dynamism as a moderating variable aligns with previous empirical and theoretical perspectives, highlighting the critical role of context in shaping the impact of leadership on organizational performance. Previous scholarship provided insights into the nuanced interplay between leadership behaviours and contextual factors in shaping organizational outcomes. For instance, Kim and Lee (2022) argue that effective leadership involves not only individual leader behaviours but also the ability to adapt and respond to environmental contingencies based on their study on the impact of celebrity CEOs on US restaurant firm performance. Their study focused on the moderating role of environmental dynamism and found that external factors exert a positive moderating influence, resulting in a diminishing positive impact of CEO celebrity on firm performance as industry dynamism increases. Similarly, Mutisya et al. (2020) investigated environmental dynamism, organizational ambidexterity, and performance in large manufacturing firms in Kenya. Their study emphasized the importance of situational factors, such as environmental dynamism, in influencing the effectiveness of leadership practices.

This moderation finding resonates with research on contingency theories of leadership,

which posit that the effectiveness of leadership styles depends on the alignment between leader behaviours and situational demands (Mullins, 2010; Teece et al., 2010). In this case, collaborative leadership may be particularly effective in dynamic environments where adaptability, flexibility, and collective problem-solving are essential for organizational performance. The results are in line with Dynamic Capabilities Theory (Teece et al., 1997) and Open System Theory (Bertanlanffy, 1969), underlining the pivotal role of collaborative leaders in navigating dynamic environments to bolster performance.

Although collaborative leadership alone may not suffice to predict performance, the substantial impact of environmental dynamism underscores the necessity for leaders to possess dynamic capabilities enabling adaptation and effective response to changing environments (Porter et al., 2019). Dynamic Capabilities Theory emphasizes organizations' abilities to sense, seize, and reconfigure resources in response to environmental changes (Mugo, 2018; Teece, 2007), while Open System Theory underscores the interconnectedness between organizations and their external environment (Prosci, 2017). Effective collaborative leaders, drawing on these theories, must leverage dynamic capabilities and adopt an open systems perspective to sustainably drive organizational performance amidst environmental dynamism, ensuring continuous adaptation.

The quantitative findings converge with the qualitative findings asserting the influence of environmental dynamism on the relationship between collaborative leadership and performance. Most respondents from the qualitative findings alluded to the importance of internal systems in driving innovations in insurance companies as a strategy for business growth. For instance, respondent C11 shared, "...I think one of those is the ability to innovate. So, reorienting our business models so that we are more innovative than traditional is critical to our business growth and success." Further, most respondents highlighted what it entails to

have robust internal systems, which entailed the insurance companies' information communication technology, data storage and accessibility, and security systems. For instance, respondent C3 shared:

> …internal factors, some have to do with information communication technology (ICT), cybersecurity, which are actually a priority today, everyone needs to rethink their data storage, their data accessibility, their systems security...we are setting up a big project on these lines that will enhance our ICT security looking into our future business. (C3)

Moreover, most of the respondents from the qualitative findings singled out essential external dynamism factors influencing insurance companies' performance and products significantly. For example, the political war, especially in Russia and Ukraine, affected the marine insurance product, the microenvironment and performance of the country's economy influenced by taxation, and stock market performance, among others, have affected the insurance business. Two respondents C7 and C10 shared these perspectives as per the excerpts:

> …for example, when Ukraine and Russia went to war, one of the international covers affected was marine insurance, and you do understand that the Kenyan market is a net importer of wheat and a little bit of rice from the two affected countries. Thus, when the environment becomes unsafe, that does mean something from a marine insurance perspective. (C7)

> …our microenvironment and the performance of our economy have a huge impact and are currently a big threat to our insurance business… issues of revenue collection, taxation, debt repayments, and stock market performance. These issues directly affect our insurance business. (C10)

The external dynamism quantitative results align with previous studies. For example,

Agyapong et al. (2019) study on strategy and performance moderated by environmental dynamism had a contrasting findings that environmental dynamism positively moderated the relationship between strategy and performance. Environmental dynamism was conceptualized to entail external factors only in Agyapong et al.'s study. Adomako et al. (2022) explored the relationship between entrepreneurial passion and venture profit in an emerging market in Ghana, examining the moderating effect of political connections and environmental dynamism. They found that environmental dynamism conditions interactions, particularly evident in the stronger moderating impact of political connections on the relationship between entrepreneurial passion and venture profit under high dynamism conditions.

Further, Mutisya et al. (2020) investigated environmental dynamism, organizational ambidexterity, and performance in large manufacturing firms in Kenya. Their study found no significant moderating effect of environmental dynamism on the relationship between organizational ambidexterity and performance. Environmental dynamism was measured in terms of the intensity and frequency of change. Furthermore, Tindika et al. (2020) examined environmental dynamism, opportunity evaluation, and the growth of NGOs in Kenya. They found that environmental dynamism moderates the relationship between opportunity evaluation and growth, with dynamism measured in terms of market, technology, and socio-political factors.

Qualitative Findings

This study was guided by the overarching aim of addressing a specific set of research inquiries, which have subsequently informed the structure and content of the literature review, data analysis, and the presentation of findings. The primary qualitative research question that guided this study was: How does collaborative leadership influence the performance of insurance companies in Kenya? Additionally, although not explicitly framed in a qualitative

context, supplementary research questions were designed to complement the primary qualitative inquiry, shaping the collection and analysis of qualitative data. These inquiries include: What is the effect of authentic relationships on performance? What is the effect of leaders' behaviour on performance? What is the effect of top echelons' support on performance? What is the effect of environmental dynamism on the relationship between collaborative leadership and performance of insurance companies in Kenya? Detailed elucidation of the data analysis procedures is extensively expounded in Chapter Three. The final description of the data and research findings is explored in the next section.

Collaborative Leadership Influence on Performance

The qualitative results addressed the primary qualitative research question: *RQ1: How does collaborative leadership influence the performance of insurance companies in Kenya?*

To address this question, the study's primary theme was collaborative leadership's influence on performance. The seven component themes were identified as understanding collaborative leadership (collaborative leadership), authentic relationship influence on performance (authentic relationships), leaders' behaviour influence on performance (leaders' behaviour), top echelons support influence on performance (top echelons support), environmental dynamism influence on collaborative leadership and performance (environmental dynamism), and performance (see Figure 7). The next section provides a narrative of the component themes and sub-themes the researcher constructed from data analysis to answer the primary research question. Statements and phrases from the respondents were quoted verbatim to keep the expressions of the responses and give richer meaning to the component themes under discussion (Silverman, 2013).

Understanding Collaborative Leadership (Collaborative Leadership)

The respondents were asked to explain their understanding of collaborative leadership in practice for insurance companies in Kenya. Appendix XIII indicates a thematic representation diagram linking the component theme and the sub-themes. “Collaboration” was one of the sub-themes mentioned by most respondents as one of the understandings of collaborative leadership. Collaborative leadership and collaboration in insurance companies are assumed to be extended through common departments such as human resources (HR), product development, and information communication technology (ICT), which may be because the departments provide a supportive framework that cuts across all departments within the organization.

Moreover, respondent C2, in expounding collaborative leadership understanding in terms of working together and its implications in their organization, shared, “I think collaborative leadership is what really makes us suffer so much as an organization. We are not collaborating as together.” Additionally, respondent C7, in expounding, further shared, “...for collaboration to take place, then there are certain elements of actions and behaviours that our leaders need to portray.” The excerpts from respondents indicate that most understand collaborative leadership as collaboration, as alluded in their excerpts underscoring the face value understanding of collaborative leadership. To emphasize the essential role of collaborative leadership influence on the performance of insurance companies, respondent C5 shared, “If there was collaboration in insurance companies the way the banks do, then I am sure insurance companies will be more profitable.”

A second sub-theme under collaborative leadership was “relationship, " which was mentioned by most respondents. Most respondents argued that collaborative leadership entails building consensus and managing conflicts, which minimizes operational losses and creates a future forecast that drives organizational sustainability. Respondents believed collaborative

leadership is fostered through sound relationships, but there is still work to be done in insurance companies as employees and departments are not coordinating well. Respondent C6 shared, “Collaborative leadership is fostered through the relationship aspect.” Respondent C11, while expounding on the insurance companies' current status, shared, “I feel like what is happening in our company at the moment is people and departments are just coming up with their own way, with their own practice, and they do their own things.”

A third sub-theme mentioned by most respondents was “shared goals.” Most respondents argued that collaborative leadership entails managers taking ownership of the shared responsibilities and outcomes at individual and group levels. The respondents agreed that collaborative leadership is a practice where employees work together to achieve expected business benefits. Most respondents argued in terms of working together towards a common goal (for example, handling risks in the market). For instance, respondent C2 shared, “…it is just working together towards a common goal in the organization.” Respondent C1 expounded further and shared, “Collaborative is one way as an insurance company employees work together internally but also externally with other insurance companies, and come up with common ways of handling risk in the market as in such that we do not really undercut and maybe come up with a rate that's uniform…” The excerpts enhanced the understanding of shared goals to aspects of working together, finding common ways of handling risks to ensure the common goal of growth in the insurance market is achieved beyond competing on pricing.

“Leaders' behaviour” was also a sub-theme that most respondents mentioned. Most respondents agreed that a collaborative leadership approach depends on the leaders’ ability to engage and facilitate an environment for collaboration. The success of collaborative leadership depends on the organization’s culture created by leaders and involves open negotiations between leaders and their employees on their roles and objectives that contribute to their shared

objectives. Respondent C7 shared, "… there is also an aspect of leaders' behaviour because for collaboration to take place, there are certain elements or actions and behaviours that leaders need to portray…" These respondents' sentiments are aligned with some literature arguments; collaborative leadership is argued as a leadership mindset that is enabling, facilitative, inclusive, and open to feedback, emphasizing the role of leadership behaviour (Meister & Willyerd, 2020).

"Top executives support" was also a sub-theme in understanding collaborative leadership. Top executives have a role in developing a culture that facilitates collaborative leadership in insurance companies and was mentioned by two respondents. Respondent C4 shared, "…and then there is also an aspect that, as top executives, we play a role in developing a culture of collaboration in our institutions…" Respondents also agreed that collaborative leadership can enhance customer satisfaction and loyalty and position insurance companies to anticipate their customers' needs best and offer innovative services to satisfy those needs. When the top executives facilitate collaborative leadership, the insurance companies will be better placed to improve their service, delivery, return on shareholder value, and involvement in corporate social responsibility.

"Breaking silos" was one of the sub-theme alluded to by two respondents, especially in noting that most departments within the insurance companies are not operating synergistically. To emphasize the need for breaking silos if insurance companies have to be competitive, respondent C9 shared, "I can put it in a very summarized form, you know, collaborative leadership is a new competition. We can only compete if we are collaborating…" Respondent C11 shared how some of the systemic silos and dynamics can only be solved through collaboration, underscoring the importance of breaking silos as per the excerpt, "…there are those dynamics or what I would call systemic organizational and even industry issues which

can only be resolved by collaboration…"

The perspectives and sentiments shared by respondents in the qualitative findings on their understanding of collaborative leadership and how it influences insurance companies underscores the critical role collaborative leadership plays. Qualitative findings point to a positive influence of collaborative leadership on the performance of insurance companies in Kenya. These findings align with the quantitative findings that collaborative leadership positively and significantly affects insurance companies' performance in Kenya. The findings also indicate that collaborative leadership entails a combination of essential sub-themes that influence performance.

Despite the vast perspectives on the understanding of collaborative leadership by the respondents from the insurance companies in Kenya, the results indicate a consensus on the influence of collaborative leadership on the performance of their organizations. The varied perspectives on the understanding of collaborative leadership confirm the argument in this study that there seems to be a lack of coherence and consensus on the definition of collaborative leadership that cuts across multiple disciplines (Hargreaves & Elhawary, 2020; Maalouf, 2019). This misalignment has led to multiple dimensions of collaborative leadership based on the organization's orientations (Archer & Cameron, 2013; Echavarria, 2015; Goleman & Boyatzis, 2013; Meister & Willyerd, 2020). Therefore, the lack of a generally acceptable conceptual framework that enables the multidisciplinary understanding and application of collaborative leadership is one of the problems that this study attempted to address. The next section explains the influence of each collaborative leadership variable on the performance of insurance companies in Kenya.

Authentic Relationships Influence on Performance (Authentic Relationships)

The respondents were asked their views on how the authenticity of employee

relationships influences performance in their organization. Appendix XIII gives a diagrammatic link to the critical sub-themes developed from the coding process. Most respondents mentioned the sub-theme “sincerity” thirteen times, signifying the broad link between authenticity and sincerity. The respondents shared a glaring issue of sincerity among insurance companies employees and, simultaneously, within the industry, which is a crucial concern. For instance respondent C1 shared, “… there is no sincerity at all. That one I can say, I can confirm that, and it may be an issue in our organization, but it is also an industry issue.” One respondent further linked authentic relationships among employees as critical in driving the performance of insurance companies and linked authenticity to trust and a sense of shared responsibility.

A second sub-theme was about “internal accountability," which was argued by most respondents as critical in building authentic relationships among employees of insurance companies. Despite the lack of sincerity among employees, insurance companies' leadership has been setting up mechanisms to bridge this gap by encouraging internal conversations among departments, especially during their product development processes, which is a step towards ensuring employees engage. For instance respondent C3 shared this perspective, “…there have been internal conversations around, do we have the right product solutions for our clients, is our price right? These aim to create internal alignment and accountability and bridge staff engagements and relationships…”

Another sub-theme mentioned by most respondents was “shared values.” This sub-theme was shared and linked to various other sub-themes, indicating its interdependence across the other sub-themes. Most respondents shared that authenticity is a multidisciplinary concept that cuts across communication, collaboration, behaviour, and trust across insurance companies’ employees to bridge the understanding of shared values. For instance, respondent C4's excerpt below indicates how shared values cut across various sub-themes:

> …for authenticity to work, we have to address the fear among employees and counter it through different approaches, like change management communication and unity of purpose, so that they are able to work together and also develop change leadership by being able to lead from a thought leadership perspective, then that is how it will effectively work because we have been able to address any fears that people might affect authenticity…we are continuously addressing such fears in our various collaborative engagements as a company. (C4)

"Communication" among employees was a shared sub-theme that explains authenticity. Most respondents mentioned the importance of internal communication in addressing past issues, especially from a leadership perspective, touching on their competitive attributes that could be a barrier to engagements and alignment among their teams. For instance, respondent C11 shared, "…so in that respect, from a lack of authenticity point of view, it could be an issue driven by our staff's competitive behaviour." Most respondents shared that authenticity internally could also be hindered by past collaboration experience, especially amongst the leaders." In addition, most respondents shared ongoing initiatives internally to bridge the trust gaps through communication and sensitization of team members. For example, respondent C9 shared, "…we keep sensitizing our teams to have sessions within their departments and cross-departments where they can ventilate and share views and come together to resolve challenges…well, you know trust issues are hard."

Moreover, "behaviour" as a sub-theme was mentioned by most respondents in discussions about authentic relationships. Respondents shared that authentic relationships involve people in terms of how they show up and how they act. Behaviour is also linked with the development of trust, which was shared in the sincerity sub-theme. Respondents emphasised the behaviour of leadership in driving authentic relationships within insurance companies and emphasized that authenticity starts with the leaders and their behaviour towards

collaboration, which is tied to building a culture of trust. Respondent C5 shared, "…I think the, you know, it starts with our leadership team need to collaborate better, be more authentic around such collaborations…we have had a few issues in the past that resulted in a negative impact on our business, but we have been intentional in building a culture of trust; it is a work in progress." Most respondents also shared that there are ongoing conversations to challenge employees to be sensitive to their actions and behaviours towards others.

The results and sentiments above indicate that sincerity, shared values, communication, and employee behaviours were considered essential factors in understanding and practising authentic relationships in insurance companies that can influence performance. The results align with authentic relationships quantitative descriptive findings which indicated the lowest rated items based on employees of insurance companies were: 'Employees freely express their concerns' rated at M=3.41; and 'Employees share their personal struggles and challenges openly' rated at M=3.07. These items are at the root of sincerity, trust, and understanding, which are critical in building authentic relationships in an organization. The findings also related to the quantitative findings that authentic relationships have a positive and significant effect on the performance of insurance companies, as shared in the ANOVA model summary in Table 25.

Leaders Behaviour Influence on Performance (Leaders Behaviour)

The respondents were asked to share how leaders' behaviours influence the performance of their organization. Appendix XIII gives a diagrammatic link of the four sub-themes developed from the coding process. "Credibility" as a sub-theme was mentioned by most respondents and was linked to the issues of fraud and corruption within the insurance companies. An interesting perspective on leadership credibility linked with the existing issue

of internal fraud and corruption was shared by respondent C3, who said, “Most insurance frauds are perpetrated with the knowledge of leaders…sometimes people do their own things, knowing very well they are creating a corrupt system in the organization, and then they still go ahead and do it the way they want… it is a matter of the credibility of the leaders.” Most respondents linked credibility to insurance companies sustainability and reputation. For instance, respondent C2 shared, “for our organization, the credibility of leaders is at the forefront…we have had cases in the past...where some leaders, instead of being objective to grow the business, and safeguard policyholder’s money, you find people are selfish, they loot the company.

Most respondents also mentioned “accountability” as a sub-theme. The respondents shared that lack of leadership accountability seems to be an issue across insurance companies, which affects their performance. The respondents alluded that the root cause could be the human capital recruitment in the insurance companies. The business development department employees comprise internal employees and external agents (independent financial advisors) who are not necessarily employed solely by one insurance. Most are recruited based on their promise to bring more business to the insurance companies, but their behaviours may not be above board. Setting an effective accountability mechanism to track team productivity and leadership effectiveness was proposed as a possible solution by most respondents. For instance, respondent C1 share these perspectives as per the excerpt:

> We went through a rough patch before with the lack of accountabilities of our leaders, which heavily affected our company’s performance in the past…It was not until when we were able to translate our strategy with automated individual accountabilities and contributions for every team member that it became very easy actually to track our leaders' effectiveness through their teams' productivity…so

> leadership accountability, which is a part of leadership behaviour is critical for organization's success. (C1)

Most respondents also mentioned "empowerment" as a sub-theme. Empowerment can be driven by educating employees on ethics and integrity to curb historical issues in insurance companies and bring back confidence to customers, as shared by most respondents. In addition, most respondent alluded to an interesting angle of legacy leadership in the insurance companies that hinders empowerment and the progress the insurance companies are making to invest in change management programs and recruitment of new young leadership as a long-term solution. These perspectives are shared by respondent C11 in the excerpt:

> …we need to keep educating our people on ethics and integrity. These insurance companies have had a dark past experience touching on integrity, and I think most employees do not understand ethical insurance fundamentals. However, it is the responsibility of our leaders to drive this agenda and empower the teams more and more…I take time frequently in our quarterly company Barazas to spotlight the importance of ethics and integrity to all our staff. (C11)

Finally, "listening" as a sub-theme was also mentioned by most respondents who shared that listening is an essential organizational capital that can enhance insurance companies' competitive advantage but requires the right leadership mindset. Respondent C4 shared, " …the future of collaboration is really technology-driven, but more importantly, it is the right employee mindset. Because again, the right leadership who can listen to their employees around what it is that we should achieve together as an organization." In addition, most respondents linked listening to trust and communication, which are critical to finding solutions to internal problems in the insurance companies. Respondents shared that insurance companies leaders are bridging this gap by facilitating open discussion sessions with employees.

The qualitative results indicate that all four sub-themes of leaders' behaviour influence insurance companies' performance, with leaders' credibility being shared as the most critical leaders' behaviour. The results converge with the quantitative findings on leaders' behaviour descriptive characteristics that rated the following items as lowest: 'leaders are concerned about the personal well-being of their employees' rated at M=3.40; 'leaders consistently do what they say they will do' rated at M=3.50; and 'leaders encourage and welcome criticism' rated at M=3.15. These items indicate the lack of accountability, issues of listening to employees' well-being, and lack of credibility of leaders as leadership issues affecting the performance of the insurance companies in Kenya. The qualitative findings also align with the quantitative findings (direct effect of leaders behaviour) from the ANOVA model, indicating the positive and significant effect of leaders' behaviour on performance.

Top Echelons Support Influence on performance (Top Echelons Support)

The respondents were asked how top management support influences their organization's performance. Appendix XIII gives a diagrammatic link of the three sub-themes developed from the coding process. "Governance structure" as a sub-theme was mentioned by most respondents. Respondents agreed that for collaborative leadership to be effective in insurance companies, the top leadership needs to set up the right governance tone for their organizations. For instance, respondent C3 shared, "…of course, for collaboration to be effective and efficient, we need to put together a governance model to govern how we need to collaborate internally and externally…we are progressing well but can do better around this…" most respondents shared that governance structures in insurance companies entail setting structures and committees that facilitate internal conversations at all levels of the organizations, including at the board level and have links with external stakeholders. The aim is to address critical issues impacting insurance companies' performance, including customer experience.

"Strategy" was another sub-theme that most respondents mentioned. Most respondents shared that strategy alignments start right from the board level. There is a need for a robust customer education strategy by insurance companies, especially the top insurers, to mitigate the low insurance penetration, as alluded to by most respondents. For instance, respondent C9 shared, "…So I think there is a huge role our company as leaders in the insurance industry in Kenya need to play, to create a robust strategy for customer education about insurance… It has been our ambition, but the pace is slow…so as one of the top insurers in the region, we are developing a plan to address this." Most respondents shared that a misalignment in strategy between the board and top management, especially from an ethical focus, directly influences overall performance. This misalignment is an area affecting insurance companies in Kenya.

"Competence" at top leadership in the insurance company was also a sub-theme mentioned by most respondents. Respondents believed that most insurance companies' top leadership are not recruited on merit but through other personal connections. For instance, respondent C1 shared, "…we really need to build serious, competent leaders in executive positions, people who know how to handle some risks…and who can provide the overall strategic support to ensure that whatever needs to take place within the different groups working on the operational aspect can be supported smoothly without issues…we have some good leaders internally, but we need to build more capacity on the right competencies." Additionally, most respondents emphasized the need for insurance companies to strengthen the capacity and competence of their top leadership, which are critical in aligning both board and investors to improve overall performance.

The qualitative results indicate that all three sub-themes influence insurance companies' performance, with governance structure being shared as the most critical top management support. The results align with quantitative findings that top echelons support descriptive

characteristics. One of the lowest rated items was, ‘top management has established a comprehensive environmental analysis mechanism before approving solutions’ rated at M=3.59, which could allude to the aspect around competence that may need to be built. Moreover, the qualitative findings also align with the quantitative findings from the ANOVA model findings that top echelons support has a positive and significant effect on the performance of insurance companies both as joint collaborative leadership variable and at individual direct level.

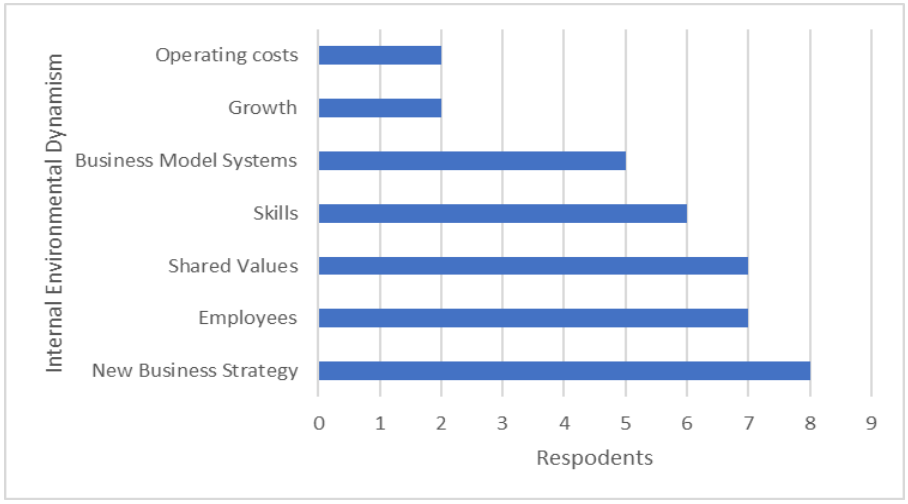
Environmental Dynamism Influence on Collaborative Leadership and Performance

The participants were asked to share the environmental changes influencing the performance of insurance companies in Kenya. First, to explain the internal environmental changes and then the external environmental changes that influence insurance companies. Environmental dynamism is the change in organizational environmental factors, including but not limited to customers, style, competitors, markets, political and legal landscape, and technologies, among others (Martinez-Conesa et al., 2017). Internal environmental dynamism and external environmental dynamism were sub-component themes of environmental dynamism developed from theoretical review and are discussed below.

First, looking at the internal environmental dynamism, the qualitative findings indicate that changes in five internal environmental factors sub-themes, new business strategy, business model, skills, employees, and shared values, influence insurance companies' performance, with the new business strategy sub-theme mentioned most. Figure 16 indicates the sub-themes respondents mentioned as essential internal environmental changes that influence insurance companies in Kenya.

Figure 16

Internal Environmental Dynamism factors



Source: Field Data (2023)

"Operating costs" was one of the sub-themes mentioned by most respondents to influence insurance companies, especially the recent rise in taxation in Kenya. Respondent C9 shared, "…on the operating costs, the issues of increased taxation is a direct increase in our operating costs…and pose a big challenge to the performance and sustainability of our insurance businesses." The second sub-theme mentioned by most respondents was "growth," indicating the limited human capital growth opportunities in insurance companies due to the unique nature of the insurance industry and limited human resources talent. Respondent C4 shared, "I think the biggest problem is staff poaching. You know, when you keep poaching the same insurance agents from one company to the other, you find that many companies do not want to grow their own agents."

Moreover, "business model systems" was also mentioned as a sub-theme by most respondents in terms of ICT and cybersecurity capabilities and readiness in insurance companies. Respondent C3 shared, "…internal factors, such as information communication technology (ICT) and cybersecurity, are a priority today. We are rethinking our data storage, data accessibility, and the security of our systems...we are setting up a big project on these lines

that will enhance our ICT security looking into our future business." Another sub-theme was touching on "employees," which also cuts across various sub-themes like growth and skills. Most respondents agree on the importance of rethinking the internal growth structure of employees and talent development. Respondent C4 shared, "…we hire very competent people. But you know, what is happening is, the insurance companies in Kenya mostly do not grow so much…" and Respondent C10 shared ",…we need to develop our talents more robustly. So building talent that enables us to create the organization of the future…"

In addition, "skills" was also mentioned as a sub-theme by most respondents. Respondents agree that with the structures in place where new employees recruited must have undergone basic insurance certification at the College of Insurance, most have the basic skills and understanding of the insurance business. Respondent C1 shared, "…staff internally, at least up to mid-level management, are competitively competent since we have a college of insurance where people are forced to do a foundational certification if they want to practice insurance. To be appointed as one of the managers, you must have at least a diploma certificate in an insurance course." However, some respondents alluded to a skill gap issue at the top management level. Respondent C6 shared, "On appointment of the CEOs, we can say about 40% is on merit, but the rest, 60%, which is the bulk, depends on ethnicity or race." The skill gap issue converges with the competence sub-theme shared in the top echelons support component theme.

Further, most respondents also mentioned " shared values " as one of the sub-themes. The respondents noted the importance of aligning strategy across all levels of employees for seamless execution. Respondent C7 shared, "…strategy, is very easy to come up with, which we have. The main issue has always been the execution…more importantly, is to ensure that we have the right 'software' to deliver our strategy, which is the people." Most respondents

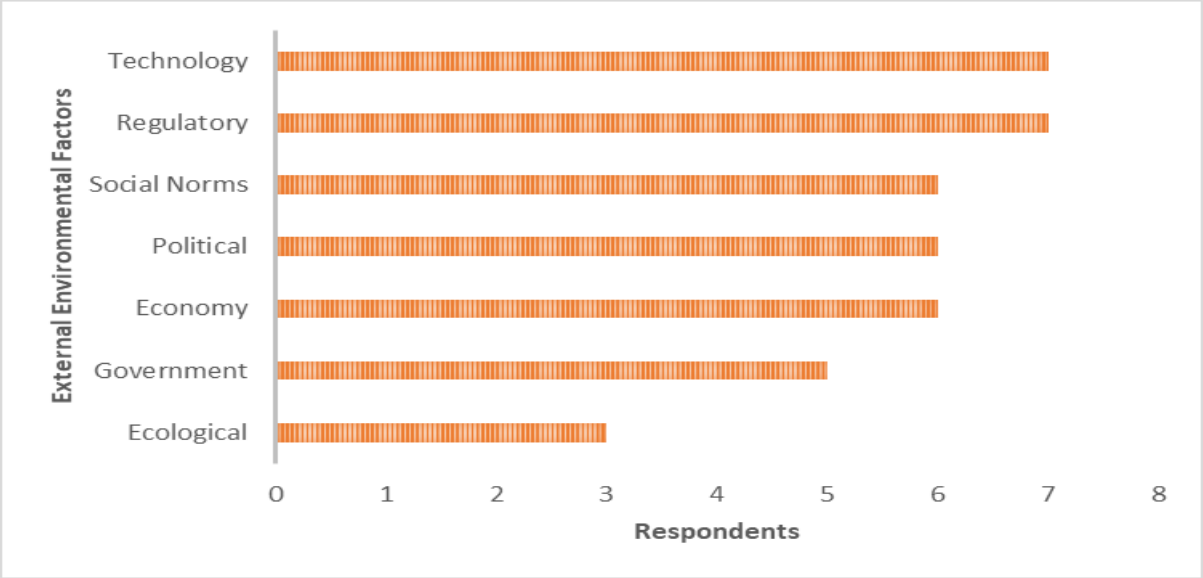
further emphasized the need for capacity building of all employees through training, coaching, and mentorship for alignment on shared values across the insurance company.

Finally, “new business strategy” as a sub-theme was shared by most respondents. Some respondents shared that insurance companies are reorienting their business models and enhancing their ability to innovate. Respondents C11 shared, “I think one of those is the ability to innovate. So, reorienting our business models so that we are more innovative than traditional is critical to our business growth and success.” Some respondents shared the new business strategy in terms of new products and service experience to customers. Respondent C2 shared, “We need more internal conversations around products, product delivery, customer service, and the entire value chain of our business.”

Second, looking at external environmental dynamism, the qualitative findings indicate that changes in six external environmental factors sub-themes, regulator, social norms, economy, government, politics, and technology, influence insurance companies' performance, with the technology and regulator being the most mentioned external environmental dynamism sub-themes. Figure 17 indicates the sub-themes respondents mentioned as essential external environmental changes that influence insurance companies in Kenya.

Figure 17

External Environmental Dynamism factors



Source: Field Data (2023)

"Technology" was one of the sub-themes mentioned by most respondents. Respondents agreed on the need to fully automate insurance companies' products and compare how other countries like South Africa have enhanced. This is an area most respondents agreed is essential for an insurance company of the future. Respondent C7 shared, " …we can automate all our products rather than be manual. The way it is done in Kenya is that most of the solutions are manual, even the motor insurance certificate process is still manual…this is a big area of improvement even for us as a company." In addition, respondent C9 shared, "…so the future industry will be a lot more innovative, dynamic, and technology-driven…Moreover, as insurance companies rely a lot on data, I think we are a good candidate for new capabilities like artificial intelligence that rely on data models."

The second sub-theme was the "regulator" mentioned by most respondents. The respondents highlight a unique issue in the insurance companies about the effectiveness of their regulator in building structures for the growth of the insurance business in the country. Most

respondents felt their regulator is essential to insurance companies' growth but has failed. Respondent C5 shared, “Our regulator, who is supposed to observe and see what insurance companies are doing, is ineffective. Even the top leader himself does not understand the insurance business.” As of the date of writing this report, the government of Kenya has made some changes in the insurance leadership by replacing the IRA Chairman. Further, there are also likely to be regulatory and policy changes in the insurance companies if the new proposed bill undergoing the parliamentary process is approved. This underscores the turbulent nature of the external environment in the insurance companies in Kenya, as mentioned by respondents.

Moreover, “social norms" was also one of the sub-themes mentioned by most respondents. Respondents emphasized introducing insurance knowledge at early learning levels to avoid misconceptions about the insurance business. Respondent C8 shared, “…people should learn about insurance. It should be emphasized at an early age, starting in early learning levels in schools. Today, most people come to learn about insurance when they get to the universities.” Most respondents also shared a unique social norm on how other insurance stakeholders, like hospitals, add to defrauding insurance companies.

Further, “political” as a sub-theme was also mentioned by most respondents who alluded that most local insurance companies are either owned by politicians or have political links and interests. These politicians influence their operations and have a conflict of interest, which are governance issues overlooked. In addition, the global political environment was also mentioned by most respondents to have a significant influence on the insurance companies' business, especially for the big insurance players who have a global outreach across Africa and the World. Examples of the current political instabilities in many parts of Africa and the world were mentioned as having a negative influence on some of the insurance companies in Kenya. Most respondent singled out the current political instability in Russia and Ukraine as one that has affected their business.

The sub-theme “government" was also shared by most respondents. Respondents emphasized the need for the government to embrace the role of insurance companies and support their growth. Respondent C5 shared, “…the government has not fully embraced the role of insurance. They only look at insurance companies in terms of money for the pensioners or the life fund, which they believe should be going into infrastructure that is not accounted for.” In addition, most respondents shared that critical government support could be in supporting insurance literacy campaigns not as compliance but as a necessity for social protection.

Most respondents mentioned the “Economy” sub-theme. Respondent C10 shared, “Insurance companies rely heavily on their investment portfolios for solvency and cash flow management. So movement in interest rates directly affects the performance of those investment portfolios.” A unique finding for the acceptance by respondents is that insurance is not cheap. Respondent C6 shared, “…as our economy matures, insurance uptake should become more… Insurance is not cheap. Even the cheapest insurance is not cheap. For you to buy insurance, you have to have met your basic needs.” Most respondents agree that the increased cost of living and healthcare has influenced the insurance business.

Finally, the “ecological” sub-theme was the least mentioned and could also be attributed to earlier findings on competency gaps on how insurance companies can fully embrace ecological opportunities in their business. The ecological mentions were more from corporate social responsibility. Most respondents agreed that insurance companies need to step up and do more. Respondent C10 shared, “We need to do more on environmental impact and sustainability because any business we do must be sustainable…we also need to do more in our social responsibility by supporting sports, schools development, and golf among others…we need to strive to be more social and environmentally friendly.”

The qualitative results converged with the quantitative findings for environmental dynamism descriptive characteristics, which indicated the items under strategy as the second lowest (average M = 2.88), indicating that most insurance companies' strategic intent and strategies have largely remained unchanged. The lowest rated items in the internal environmental dynamism were, ‘decision making in our organization has been decentralized’ M= 2.56; and ‘the core values of our organization have remained unchanged’ M=2.44 aligning with the qualitative postulations on the sub-themes of shared values and employees which were mentioned. Similarly, qualitative findings on external environmental dynamism converge with the quantitative findings on the descriptive characteristics for external environmental dynamism items. Ecological factors had the least average mean M=2.14 as rated by employees, indicating that insurance companies still need to focus more on these factors as they may impact their performance. In addition, technological (average M=3.52) and social-cultural (average M=3.45) factors were also rated as the top two highest external factors, converging with the qualitative findings on the influence of changes in these two external factors on performance.

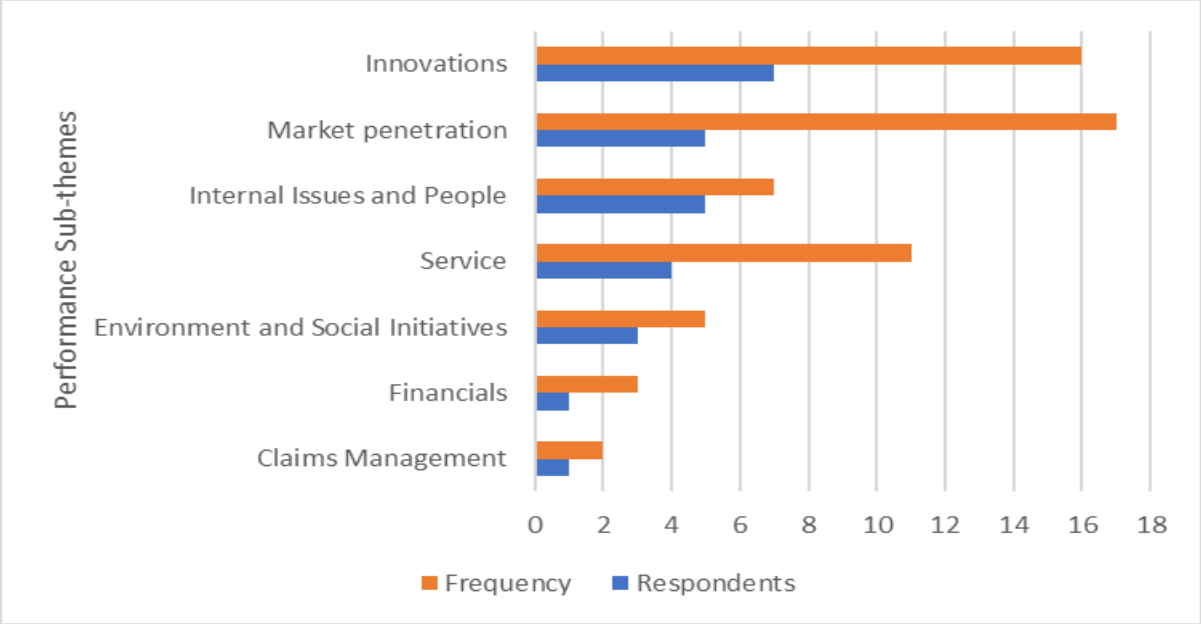
Performance

The component theme on performance was discussed as the final component theme as it links all the component themes discussed and sums up the primary theme of qualitative analysis: ' collaborative leadership influence on performance.’ In this study, performance was the dependent variable. This section summarizes all the performance indicators sub-themes mentioned throughout the respondents' interview conversations. The aim was to explain the performance indicators in the insurance companies that had the highest mentions by respondents. This could indicate the focus the insurance companies are putting in addressing

those performance sub-themes. The summary of these performance sub-themes could also highlight insurance companies on key performance measures that are being neglected yet could have a high influence on their performance. Figure 18 is a graphical representation showing the number of respondents and the frequency of the mentions of the performance sub-themes.

Figure 18

Performance Sub-themes Representation



Source: Field Data (2023)

The qualitative findings on performance indicate that three performance sub-themes seem to have a higher influence on insurance companies: innovations and market penetration (also could be insurance penetration). The two sub-themes are somehow complementary, as has been shared by qualitative findings. Most respondents agreed that the insurance market penetration is low and needs collective improvement efforts. Respondent C2 shared, "…the penetration is so low in Kenya because people do not appreciate insurance unless forced by the government or other stakeholders like banks." Respondent C2 added in relation to an example of local business owners by sharing, "...local contractors do not really understand the essentials

of insuring their businesses. They view insurance as a cost which they wish to cut…" These perspectives and others highlighted the challenges insurance companies face in driving insurance market penetration and linked to the need for a new business strategy, as alluded to in other component themes.

New innovations are likely to spur higher insurance market penetration. The insurance penetration rate in Kenya has been below 3% over the last decade (AKI 2021). Respondents shared the lack of innovations that target market expansion as a challenge for the insurance companies. Respondent C6 shared, "… I can tell you for the facts, insurance companies in Kenya, we do not really focus more on developing new products that can help the market grow." Most respondents agreed that insurance companies should strive to understand their customers more deeply to develop relevant innovations and products. Respondent C11 shared, "As insurance companies, we should create deeper ways of understanding customers by being more data-driven and keen on customer feedback when developing our products and responding to the deeper service experience concerns. I believe this would be one way we move forward and improve."

On matters of internal issues and people as a sub-theme, most respondents agreed that the insurance companies' dynamics on employee management will likely change in the coming future and the need for the insurance companies to prepare to take advantage of the opportunities in the employee landscape. Respondent C9 shared, "…maybe 10 years to come, most of our insurance companies will not have in-house agents. Yeah, because it is expensive to train them, it takes time." Service sub-theme was also alluded to as the new competition, and insurance companies still have much work to do in service experience. As respondent C3 puts it, "…service is the key…once you serve a client very well, you know he will come back

tomorrow." Similarly, respondent C5 alluded, "…as insurance companies, we should aim to primarily compete on service, nothing else. Our pricing should be more-less the same."

The environmental and social governance sub-theme is an area that insurance companies have not fully optimized. These could be an issue around competency, as alluded to in other component themes, and maybe a new focus area that insurance companies can focus on. Claims management and financial sub-themes had least mentioned an indication of the focus insurance companies need to improve their overall performance. Respondents alluded to claims management issues from a service and technology-driven perspective.

The performance component theme findings suggest insurance companies' positive outlook and focus on addressing the current issues of insurance penetration in Kenya. These findings seem to have divulgence and convergence with the quantitative findings from the performance descriptive characteristics. The quantitative descriptive findings placed customer measures (aggregate M=3.97) {market share (M=3.88), new customers (M=4.08), and net promoter score (customer service) (M=3.96)} as the second top-rated performance indicator. The indicators of customer measures seem to align with the focus on innovations and market penetration that qualitative findings suggest. The next section delves into the integrated findings by summarizing the areas of convergence or divergence of the quantitative and qualitative findings.

Integrated Findings

This section draws together (integrates) results from the quantitative and qualitative design and examines the mixed methods findings in relation to the broader literature and this study's objectives (Creswell & Creswell, 2018). The study synthesized the different data results and created a holistic understanding of the findings. At the onset of this convergent mixed

methods study, enhancing and clarifying the findings (complementarity) was essential for the researcher's use of qualitative and quantitative methodologies. The researcher generated convergence and divergence by comparing the two data sets. Moreover, the contradictions of the findings of both data sets informed a new direction of the study (initiation), and finally, the findings of both data sets were used in expanding the scope of the study (expansion). The study used a joint table display to interpret and report the integrated findings. The joint table display provided a simpler and more comprehensive way to merge the quantitative and qualitative findings and draw insights compared to when data was separate (Creswell & Poth, 2018). The manifestation of the steps outlined above during interpretations of the integrated data analysis is discussed below.

The influence of collaborative leadership on performance

There is convergence across quantitative and qualitative findings that collaborative leadership influences the performance of insurance companies in Kenya. The qualitative findings confirmed that collaborative leadership has a strong influence on the performance of insurance companies in Kenya. The qualitative findings also indicated a fair understanding of collaborative leadership by the top leaders of insurance companies in terms of shared goals, collaboration, relationships, leaders' behaviour, top management support, and breaking silos. This also indicates how collaborative leadership is practised in insurance companies in Kenya.

The quantitative results indicated that collaborative leadership had a significant positive and moderate effect on performance (R=0.457). The results for the model summary also show an R^2 of 0.209, indicating that a 20.9% variation in performance is caused by collaborative leadership. Authentic relationships had a reverse effects, top echelons support had a positive effects and leaders behaviour had a positive effect but the effect was not significant. Based on these results, $H_0 1$ was rejected, and an alternate hypothesis was supported. The effect on CL

on performance can be represented in the following equation: $Y = 2.702 - 0.385X_1 + 0.634X_3$. Table 32 summarizes these results.

Table 32

Integrated findings for collaborative leadership

Quantitative			Qualitative	Integration
Variable	B-value	p-value	Theme: Collaborative Leadership Influence on Performance	Convergence or Divulgence
Collaborative Leadership Research Objective 1: To explore the influence of collaborative leadership on the performance of insurance companies in Kenya.	B_1= -0.385 B_2= 0.167 B_3= 0.634 R =0.457 R^2 =0.209	0.011 0.143 0.001	…I think that this is something which really makes us suffer so much. We are not collaborating effectively, both internally as a company and within the industry… (C2) …there are those dynamics or what I would call systemic organizational issues which can only be resolved by collaborative leadership… (C11) When people come together in an organization, we can actually be able to resolve a number of systemic issues and inefficiencies that, at times, force us to ineffectively compete on pricing, eventually hindering market penetration of our insurance products… (C9) If there is collaboration among insurance companies the way the banks do, then I am sure you will see the insurance companies being more profitable…. (C6)	There is *convergence* across quantitative and qualitative findings that collaborative leadership positively influences the performance of insurance companies in Kenya.

Source: Field Data (2023)

The effect of authentic relationships on performance

There is convergence across quantitative and qualitative findings that authentic relationships has an effect on the performance of insurance companies in Kenya. The quantitative results indicated a positive (B=0.278) effect of authentic relationships on performance. The results also show an R^2 of 0.077 for direct effect, indicating authentic relationships caused a 7.7% variation in performance. Finally, the T-stat value for direct effect of authentic relationships is 4.248 at a significance level of <0.001, less than $p<0.05$, indicating that the null hypothesis $H_0 2$ should be rejected and the alternate hypothesis accepted. The results of the linear regression above indicate that the direct effect of authentic relationships on performance exists and can be represented in a simple linear regression as $Y = 2.701 + 0.278X_1$. The qualitative design produced similar findings, which confirmed that authentic relationships influence the performance of insurance companies in Kenya. The feedback from respondents indicated that authentic relationships are not only an organizational issue but also an industry issue. Most respondents agreed that authentic relationships are essential to influence the performance of insurance companies. Table 33 summarizes these results.

Table 33

Integrated Findings for Authentic Relationships

Quantitative			Qualitative	Integration
Variable	B-value	p-value	Theme: Authentic Relationships Influence on performance	Convergence or Divulgence
Authentic Relationships Research Objective 2: To establish the effect of authentic relationships on the performance of insurance companies in Kenya.	0.278	<0.001	…there have been internal conversations about whether we have the right product solutions for our clients. Is our price right? Which are aimed towards creating internal alignment and accountability… (C3) …so in that respect, from an authenticity point of view, it could be an issue driven by our staff's competitive behaviour. Authenticity internally could also be hindered by past collaboration experience, especially amongst the leaders. (C11) …because authenticity is a people game. How our employees show up and how others agree with their actions is critical. So, I am not sure whether it is exclusively authenticity, but I think it could also be an issue of historical trust issues. As an organization, it is not a big issue internally, but it is an issue that we keep sensitizing our teams and leaders to focus on the bigger organizational goals. (C8)	There is *convergence* across quantitative and qualitative findings that authentic relationships has a positive effect the performance of insurance companies in Kenya. Qualitative findings indicate “shared values” as a possible unique indicator of authentic relationships.

Source: Field Data (2023)

The effect of leaders' behaviour on performance

There is convergence across quantitative and qualitative findings that leaders' behaviour has an effect on the performance of insurance companies in Kenya. The quantitative results indicated a positive but relatively low effect of leaders' behaviour on performance (B=0.265, p<.001). The results also show an R^2 of 0.070, indicating a 7.0% variation in performance is caused by leaders' behaviour. Finally, the T-stat value for leaders' behaviour is 4.037 at a significance level of <0.001, less than p<0.05, indicating that the null hypothesis $H_0$3 in this research should be rejected and the alternate hypothesis accepted. The results of the linear regression above indicate that the effect of leaders' behaviour on performance exists and can be represented in the equation: $Y = 2.805 + 0.265X_2$. The qualitative design produced convergent findings, confirming that leaders' behaviour strongly influences the performance of insurance companies in Kenya. Moreover, the feedback from respondents indicated that leaders' behaviour encompasses accountability, listening, credibility, and empowerment. Table 34 summarises the results.

Table 34

Integrated Findings for Leaders' Behaviour

Quantitative			Qualitative	Integration
Variable	B-value	p-value	Theme: Leaders' Behaviour Influence on Performance	Convergence or Divulgence
Leaders Behaviour Research Objective 3: To investigate the effect of leaders' behaviour on the performance of insurance companies in Kenya.	0.265	<0.001	For our organization, leaders' credibility is at the forefront…we have had cases in the past...where some leaders, instead of being objective to grow the business, safeguard policyholder money, and then find they are selfish, loot, and the company. (C2) We went through a rough patch before with the accountabilities of our leaders, which heavily affected our performance in the past…It was not until we were able to translate our strategy with automated individual accountabilities and contributions for every team member that it became very easy to track leaders' effectiveness through their teams' productivity…so leadership accountability is critical for organisational success. (C1)	There is *convergence* across quantitative and qualitative findings that leaders' behaviour has a positive effect on the performance of insurance companies in Kenya. Qualitative findings indicated a strong incline to "credibility" as possible additional unique indicators.

Source: Field Data (2023)

The effect of Top Echelons Support on performance

There is convergence across quantitative and qualitative findings that top echelons support has a positive effect on performance of insurance companies' in Kenya. The quantitative results indicated a positive and moderate effect of top echelons' support on performance (B=0.429, p<.001). The results also show an R^2 of 0.184, indicating an 18.4% variation in performance is caused by top echelons. Finally, the T-stat value for top echelons support is 6.957 at a significance level of <0.001, less than p<0.05, indicating that the null hypothesis $H_0$4 in this research should be rejected and the alternate hypothesis accepted. The results indicate that the effect of top echelons support on performance exists and can be represented as: $Y = 2.467 + 0.429X_3$. The qualitative design produced convergent findings, which confirmed that top echelons support has a positive and strong influence on the performance of insurance companies in Kenya. Moreover, the qualitative findings alluded to competence, strategy, and governance structures as critical top echelons support indicators. Table 35 gives a summary of the mixed findings.

Table 35

Integrated findings for top Echelons Support

Quantitative			Qualitative	Integration
Variable	B-value	p-value	Theme: Top Echelons Support	Convergence or Divulgence
Top Echelons Support Research Objective 4: To assess the effect of top echelons' support on the performance of insurance companies in Kenya.	0.429	<0.001	…we really need to have serious, competent leaders on top, people who know how to handle some risks and how the risks are. (C1) …So, I think we need to play a huge role as leaders, starting from the leaders on top who need to create a robust strategy for customer education about insurance… It has been our organization's ambition, but the pace has been slow…so as one of the top insurers in the region, we are developing a plan to address this. (C9) …driving changes internally really requires a lot of effort, a lot of influence, many conversations from board levels, and engagements with the regulators…we have various committees led by top management that foster an understanding of the primary issues from a technical perspective and ensure quick resolution...this points to our governance on various internal matters. (C2)	There is *convergence* across quantitative and qualitative findings that top echelons support has a positive effect on the performance of insurance companies' in Kenya. Qualitative findings indicate "competence" as a possible unique indicator of top echelons support.

Source: Field Data (2023)

The Moderating Effect of Environmental Dynamism

There is convergence across quantitative and qualitative findings that environmental dynamism has a strong effect on the relationship between collaborative leadership and the performance of insurance companies' in Kenya. The quantitative results indicated a strong effect of environmental dynamism on the relationship between collaborative leadership and performance (R=0.513). The implication is that the introduction of environmental dynamism in the relationship between collaborative leadership and performance results in a change in performance by 26.3% (R^2=0.263). The interation variable between collaborative leadership and environmental dynamism has an inverse effect on the performance of insurance companies in Kenya and is not significant, as indicated by (R= - 0.139, p=0.065). The implication of these results supports the acceptance of the null hypothesis $H_0$5.

The qualitative results produced convergent findings, confirming environmental dynamism's strong influence on the relationship between collaborative leadership and the performance of insurance companies in Kenya. Moreover, internal environmental changes influencing insurance companies include skills, shared values, operating costs, new business strategies, growth, employees, and business model systems, while external environmental changes influencing insurance companies include the economy, government, ecology, technology, social norms, politics, and regulations. Table 36 gives a summary of these mixed findings.

Table 36

Integrated Findings for Environmental Dynamism

Quantitative			Qualitative	Integration
Variable	B-value	p-value	Theme: Environmental Dynamism	
Environmental Dynamism Research Objective 5: To determine the moderating effect of environmental dynamism on collaborative leadership and performance	R=0.513 Interactor B= -0.139	p=0.065	"…we need to develop our own talents more robustly. So, building talent that enables us to create the organization of the future is our priority… (C10) …we need to bring a bit of charm to the industry through innovation, the creation of new exciting products, new ways of working, new ways of branding, and new ways of advertising. Moreover, that is the type of innovation that will drive growth. (C2) Our regulator, who is supposed to observe and see what insurance companies are doing, is ineffective. Even the top leaders themselves have no solid understanding of the insurance business. (C5) You know, we have insurance companies which are owned by politicians. Some of them sit on the board…and some will know some business opportunities, including government tender business…you cannot participate in some of these tenders if you are not connected. (C2) … also, we should avoid too much political interference in the insurance business because they are really affecting the overall insurance reputation… (C3)	There is *convergence* across quantitative and qualitative findings that environmental dynamism has a strong effect on the relationship between collaborative leadership and the performance of insurance companies' in Kenya. The moderating effect of environmental dynamism was not confirmed.

Source: Field Data (2023)

Chapter Summary

This chapter concurrently examined the results of the quantitative and qualitative phases of the study to examine the influence of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. This chapter has presented quantitative descriptive, correlation, and regression analysis results based on this study's variables: collaborative leadership, environment dynamism, and performance. From the demographics, most insurance companies have been in operation for more than 15 years. The findings showed that insurance companies' mid and senior management-level workforce have a balanced gender distribution, male (49%) and female (47%). However, there seems to be a considerable gender gap at the top executive level, with only one out of the eleven interview respondents being female. The distribution of length of service for employees showed the majority being in the service length branch of between 10 years to 20 years. The questionnaire response rate was 90.4%, while the interview response rate was 91.6%; all found satisfactory to make conclusions for the study.

Quantitative data was analyzed and subjected to reliability, validity, linearity, and multicollinearity exploratory tests to determine suitability. The chapter also presented the results of the correlation analysis of the study variables to measure the strength of the relationship between variables. The results indicated that collaborative leadership had a moderate effect on performance ($R= 0.457$, $R^2= 0.209$, $P<0.001$).The results also indicated a low effect of authentic relationships on performance ($R=0.278$, $R^2=0.077$, $p<.001$). The results also indicated a low effect of leaders' behaviour on performance ($R=0.265$, $R^2=0.070$, $p<.001$). The results also indicated a moderate effect of top echelons' support on performance ($R=0.429$, $R^2=0.184$, $p<.001$).

Quantitative data was also subjected to hypothesis testing at a 5% significance level using ANOVA regression analysis. The results indicated that collaborative leadership has an effect on performance and the effect is represented by an inverse effect on authentic relationships (B= - 0.385) and a positive effect on top echelons support (B=0.634). The direct effect of collaborative leadership variables results established a positive impact of authentic relationships on performance (B = 0.278, t= 4.248, $p<0.001$); a positive impact of leaders' behaviour on performance (B=0.265), t= 4.037, $p <0.001$; the positive impact of top echelons support on performance (B=0.429, t=6.957, $p<0.001$). From the overall regression model, the results show that environmental dynamism interaction variable had an inverse effect and was not significant as indicated by (B= - 0.139, p=0.065). Therefore, no moderation effect was confirmed.

Qualitative data was analyzed using thematic analysis (Braun and Clarke, 2019) using NVivo software and Microsoft Excel Spreadsheet 2016. The qualitative results converged with the quantitative results. A slight divergence was noted in the strength of the influence of leaders' behaviour on performance, which was indicated to be strong in qualitative findings compared to relatively low in quantitative findings. The qualitative results and findings concur that collaborative leadership influences the performance of insurance companies. The qualitative findings also indicated the importance of internal environmental dynamism and external environmental dynamism in relation to collaborative leadership and the performance of insurance companies. The next chapter summarises the study's findings, conclusions, implications, and recommendations.

Chapter Five: Summary of Findings, Conclusions, Recommendations, and Areas for Further Research

Introduction

This chapter summarizes the study findings and discussions based on the study's objectives and existing literature. The chapter then discusses the conclusions of the findings. Finally, the chapter highlights the study's implications and presents recommendations based on theory, policy, and leadership practice, along with areas for further research and a chapter summary.

Summary of Findings

The broad objective of this study was to examine the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. The broad objective was broken down into five specific objectives, which were to; explore the influence of collaborative leadership on the performance; establish the impact of authentic relationships on the performance; investigate the impact of leaders' behaviour on the performance; assess the impact of top echelons' support on the performance; determine the moderating effect of environmental dynamism on collaborative leadership and the performance of insurance companies in Kenya.

The study employed a mixed methods research design to interrogate the problem of the study. Further, the mixed method research design employed was convergent, meaning quantitative and qualitative data collection and analysis were conducted parallel (concurrent) and were integrated (triangulated) during the presentation of the results to make sense of the independent findings and also draw integrated (mixed methods) findings and conclusions. The convergent mixed methods research design was appropriate as past research in the leadership

of insurance companies primarily concentrated on a singular version of the research design for analysis. The convergent mixed method design used enabled the study to fill the research gaps and propose a framework that can be used to enhance the effective implementation of collaborative leadership in insurance companies. The following sections highlight the summary of the quantitative and qualitative findings.

Summary of Quantitative Findings

Table 37 below summarizes the comparison of the objective hypothesis tests and the results and decisions based on the hypothesis testing. The objectives, hypotheses, and results of the study have been compared. This was essential to ascertain whether the study achieved its objectives through hypothesis testing. The results indicate either acceptance or rejection of the null hypotheses of the study. Table 37 compares the research objectives, corresponding hypotheses, results, and study decisions. The study had five objectives and hypotheses. Hypotheses one, two, three, and four were all rejected, and the alternate hypothesis was accepted. The study revealed that environmental dynamism had no moderating influence on the relationship between collaborative leadership and performance. Therefore, null hypothesis $H_0 5$ was supported.

Table 37

Summary of Objectives and Hypothesis Testing Results

Objective	**Hypothesis**	**Analysis Results**	**Decision**
To explore the influence of collaborative leadership on the performance of insurance companies in Kenya.	H01: There is no significant positive effects of collaborative leadership on the performance of insurance companies in Kenya	Joint: R=0.457 t-value for B_0=11.709, p<0.001 B_1=-0.385, p=0.011; B_2=0.167, p=0.143; B_3=0.637, p=0.001 If p<0.05, Reject H_0	Reject $H_0$1: Result: There is a significant positive effects of collaborative leadership on the performance of insurance companies in Kenya. Explained by: A significant reverse effect of authentic relationships (B=-0.385), and a significant positive effect of top echelons support (B=0.637) on performance.
To establish the effect of authentic relationships on the performance of insurance companies in Kenya.	H02: There is no significant positive effect of authentic relationships on the performance of insurance companies in Kenya.	R=0.278 t-value=4.248, p<.001 B=0.278 If p<0.05, Reject H_0	Reject $H_0$2: Result: There is a significant positive effect of authentic relationships on the performance of insurance companies in Kenya
To assess the effect of leaders' behaviour on the performance of insurance companies in Kenya.	H03: There is no significant positive effect of leaders' behaviour on the performance of insurance companies in Kenya.	R=0.265 t-value=4.037, p<.001 B=0.265 If p<0.05, Reject H_0	Reject $H_0$3: Result: There is a significant positive effect of leaders' behaviour on the performance of insurance companies in Kenya
To investigate the effect of top echelons' support on the performance of insurance companies in Kenya.	H04: There is no significant positive effect of top echelons' support on the performance of insurance companies in Kenya.	R=0.429 t-value = 6.957, p<.001 B=0.429 If p<0.05, Reject H_0	Reject $H_0$4: Result: There is a significant positive effect of top echelons support on the performance of insurance companies in Kenya
To examine the moderating effect of	H05: Environmental dynamism has no significant	Interaction variable R=0.513	Accept $H_0$5:

environmental dynamism on the relationship between collaborative leadership and performance of insurance companies in Kenya.	moderating effect on the relationship between collaborative leadership and the performance of insurance companies in Kenya.	t-value=-1.858, p=0.065 B= -0.139 If B $p<0.05$, Reject H_0	Result: Environmental dynamism has no significant moderating effect on the relationship between collaborative leadership and the performance of insurance companies in Kenya

Source: Field Data (2023)

Summary of Qualitative Findings

This study's main qualitative research question was: How does collaborative leadership influence the performance of insurance companies in Kenya? This was represented by the overarching primary theme, "Collaborative leadership influence on performance." Table 39 below summarizes the results of the qualitative findings. The results were organized first by primary theme and component themes (variables) and second by sub-themes (indicators) derived from related codes from the coding process. The letter "*n"* represents the number of respondents who mentioned the sub-themes, and frequency represents the number of times the subthemes were mentioned based on the coding process/code frequency. The overall influence of collaborative leadership on the performance of insurance companies in Kenya was considered strong and positive.

Table 38

Summary of final themes and sub-themes

Themes	Component Themes	Sub-themes	n	Frequency	Decisions
Research Question: **How does collaborative leadership influence the performance of insurance companies in Kenya?** *Component theme:* Understanding collaborative leadership	Collaborative Leadership	Breaking Silos	2	4	*Overall Influence of Collaborative Leadership on Performance*: Strong and Positive
		Collaboration	6	9	
		Leaders Behaviour	2	2	
		Relationship	6	7	
		Shared Goals	2	3	
		Top Management Support	2	2	
	Performance	Claims Management	1	2	
		Environment and Social Initiatives	3	5	
		Financials	1	3	
		Innovations	7	16	
		Internal Issues and People	5	7	
		Market penetration	5	17	
		Service	4	11	
		Behaviour	7	12	Positive

Component theme: Influence of Authentic Relationships on	Authentic Relationships	Communication	4	6	
		Internal Accountability	4	7	
		Shared values	4	6	
		Sincerity	6	13	
Component theme: Influence of leaders' behaviour on performance	Leaders Behaviour	Accountability	4	5	Positive
		Credibility	5	7	
		Empowerment	3	4	
		Listening	3	5	
Component theme: Influence of top echelons' support on performance	Top Management Support	Competence	6	12	Positive
		Governance Structure	8	20	
		Strategy Development	8	17	
Component theme: influence of environmental dynamism on collaborative leadership and performance	Internal Environmental Factors	Business Model Systems	5	15	Positive
		Employees	7	12	
		Growth	2	2	
		New Business Strategy	8	16	
		Operating costs	2	3	
		Shared Values	7	11	
		Skills	6	13	
	External Environmental Factors	Ecological	3	3	
		Economy	6	16	
		Government	5	13	
		Political	6	13	
		Regulatory	7	19	
		Social Norms	6	16	
		Technology	7	10	

Source: Field Data (2023)

Summary of the Integrated Findings

The summary of the integrated findings organized based on the objectives of the study is presented in the next section.

Summary on Findings on Objective One

The first objective of this study was to explore the influence of collaborative leadership on the performance of insurance companies in Kenya. Collaborative leadership was conceptualized into three variables: authentic relationships, leaders' behaviour, and top echelons' support. From the qualitative findings, most respondents agreed that collaborative leadership influences the performance of insurance companies. Qualitative findings indicate that insurance companies have established mechanisms and systems that facilitate collaborative leadership through collaboration, leaders' behaviour, relationships, top management support, breaking silos, and shared goals. The qualitative results indicate that most respondents' prevailing understanding of collaborative leadership revolves around relationships and collaboration. This underscores the pressing necessity for establishing a robust framework to facilitate the effective implementation of collaborative leadership within the insurance companies in Kenya.

Quantitative results from the descriptive analyses indicated that the highest mean recorded in the variable for authentic relationship (M=3.72), followed by top echelons support (M=3.69) and finally, leaders' behaviour (M=3.59). The statements with the highest mean for each of the collaborative leadership include, "Employees proactively understand each other's roles" at M=3.99 for authentic relationships, "Leaders encourage employees to share feedback" at M=3.86 for leaders' behaviour, and "There are sufficient risk management processes to identify and evaluate significant risks to the organization" at M=3.86 for top echelons support.

Moreover, the lowest mean was recorded in the statements, "Employees share their personal struggles and challenges openly" at M=3.07 for authentic relationships; "Leaders encourage, and welcome criticism" at M=3.15 for leaders' behaviour; and "Top management encourages employees to seek buy-in from team members on contentious issues" at M=3.48 for top echelons support. The correlation coefficient indicated a positive correlation between

collaborative leadership (joint variables) and performance (R=0.457; R^2=0.209). The results further indicated that collaborative leadership explained 20.9% of performance in insurance companies in Kenya.

The significance of the model between collaborative leadership and performance was statistically significant, with an F value of 18.773. The p-values and B values are; authentic relationships B=-0.385, p=0.011; leaders behaviour B=0.167, p=0.143; and top echelons support B=0.634, p=0.001 indicated that collaborative leadership has both significance and positive effects on performance. This positive effect is attributed by a reberse effect of authentic relationships and positive effect of top echelons support. Leaders behaviour had a positive effect but the effect was not significant.

The mixed method results converge that collaborative leadership positively influence the performance of insurance companies. Notably, top echelons' support appears to have the most substantial impact, emphasizing senior leadership's crucial role in effectively implementing collaborative leadership. This support appears to enhance collaborative leadership's overall strength and impact within organizations.

The implications of these research findings underscore the significant influence of collaborative leadership on the performance of insurance companies in Kenya. The quantitative results indicated a positive correlation between collaborative leadership and performance, with collaborative leadership explaining a notable portion of the variance in performance. Specifically, top echelons' support emerged as a crucial factor, significantly influencing organizational performance. While leaders' behavior also showed a positive effect, it was not statistically significant, suggesting a potential area for further exploration and development.

Further, the qualitative data highlighted the establishment of mechanisms and systems within insurance companies to facilitate collaborative leadership, emphasizing the importance

of fostering a culture of collaboration, open communication, and shared goals among leaders and employees. The findings suggest the necessity for insurance companies in Kenya to adopt a holistic approach to collaborative leadership, integrating authentic relationships, supportive leadership behaviors, and top management support. Additionally, there is a clear need for the development of a robust framework to effectively implement collaborative leadership practices within organizations. By prioritizing collaborative leadership and investing in structured mechanisms to support its implementation, insurance companies can enhance their performance and achieve better organizational outcomes.

Summary on Findings on Objective Two

The second objective of this study was to establish the effect of authentic relationships on the performance of insurance companies in Kenya. Authentic relationship was conceptualized into three indicators: mutual understanding, mutual respect, and mutual trust. In order to determine these relationships, descriptive, correlation, and regression analyses were done on the study variable. The quantitative results indicated that the highest mean was recorded in the variable for mutual respect (M=3.81), followed by mutual understanding (M=3.78), and finally, mutual trust (M=3.56). The statements with the highest mean for authentic relationships include, “Employees proactively understand each other's roles” at M=3.99; “Employees continuously establish common ground in their interactions” at M=3.94; and “Employees support each other to achieve shared and individual goals” at M=3.92. The lowest mean was recorded in the statements, “Employees freely express their concerns” at M=3.41, and “Employees share their personal struggles and challenges openly” at M=3.07.

On the correlation coefficient, the results indicated a positive correlation between authentic relationships and performance (R=0.278; R^2=0.077). The results further indicated that authentic relationships explained 7.7% of performance in insurance companies in Kenya.

The significance of the model between authentic relationships and performance was statistically significant, with an F value of 18.044. Both p-value ($p<0.001$) and B value ($B=0.278$, $p=<0.001$) indicated that authentic relationships has a positive effect on performance, indicating that performance increased in direct proportion to the increase in authentic relationships.

Qualitative results converge with the quantitative findings. Most respondents agree that authentic relationships had a positive influence on performance. Some of the sentiments shared were, "… there is no sincerity at all". That one I can say, I can confirm to you that, and it is an issue may be not only in our organization, but it is also an industry issue," by respondent C1; Respondent C8 shared, "…because authenticity is a people game, how people show up, their actions and how others agree with them are critical…as an organization, it is not a big issue internally, but it is definitely an issue that we keep sensitizing our teams and leaders to focus on the bigger organizational goals."

The research findings indicate several implications regarding the effect of authentic relationships on the performance of insurance companies in Kenya. Noteworthy the findings emphasized employees proactive understanding of each other's roles, continuous establishment of common ground, and support towards shared and individual goals as essentials for establishing authentic relationships within organizations. Qualitative insights recognized challenges related to insincerity and the need for continuous sensitization and focus on organizational goals. Overall, the findings underscore the critical role of authentic relationships in enhancing performance within insurance companies, advocating for concerted efforts to foster sincerity, mutual understanding, respect, and trust among employees to achieve organizational objectives effectively.

Summary on Findings on Objective Three

The third objective of this study was to investigate the effect of leaders' behaviour on the performance of insurance companies in Kenya. Leaders' behaviour was conceptualized into three indicators: open communication, inclusive, and empowerment. In order to determine these relationships, descriptive, correlation, and regression analyses were done on the study variable. The quantitative results indicated that the highest mean was recorded in the variable for empowerment (M=3.70), followed by inclusive (M=3.56), and finally, open communication (M=3.50). The statements with the highest mean for leaders' behaviour include, "Leaders encourage employees to share feedback" at M=3.86; "Leaders consistently align their expectations with their team members" at M=3.83; and "Leaders consistently share critical responsibilities with their employees" at M=3.81. The lowest mean was recorded in the statements, "Leaders are concerned about the personal well-being of their employees" at M=3.40, and "Leaders encourage and welcome criticism" at M=3.15.

On the correlation coefficient, the results indicated a positive correlation between authentic relationships and performance (R=0.265; R^2=0.070). The results further indicated that leaders' behaviour explained 7.0% of performance in insurance companies in Kenya (other variables explained the remaining 93%). The significance of the model between leaders' behaviour and performance was statistically significant, with an F value of 16.296. Both p-value ($p<0.001$) and B value (B=0.265) indicated that leaders' behaviour has a positive effect on performance, indicating that performance increased in direct proportion to the increase in leaders' behaviour.

The qualitative findings converged with the quantitative findings. Most respondents agree that leaders' behaviour positively influenced performance and highlighted accountability, listening, empowerment, and credibility as essential indicators of leaders' behaviour.

Credibility was an interesting finding as an indicator of leaders' behaviour from the qualitative findings. Respondent C2 linked credibility to insurance companies' sustainability and reputation and shared, “For our organization, the credibility of leaders is at the forefront…we have had cases in the past...where some leaders, instead of being objective to grow the business, and safeguard policyholder’s money, you find people are selfish, they loot the company. Some respondents shared in terms of accountability.

The study's findings regarding the impact of leaders’ behavior on the performance of insurance companies in Kenya yield significant implications. Leaders’ behavior is disaggregated into three key indicators: empowerment, inclusivity, and open communication. Notably, empowerment emerges as the most influential factor, followed by inclusivity and open communication. This underscores the importance of empowering leadership behaviors in organizational effectiveness. However, areas for improvement are highlighted, particularly concerning leaders' attention to employee well-being and receptivity to criticism. Notably, credibility emerges as a crucial aspect of leaders’ behavior, with its significance linked to insurance companies' sustainability and reputation. The convergence of qualitative and quantitative findings provides robust evidence of the positive impact of empowering leadership behaviors on organizational performance within the insurance companies in Kenya, underscoring the importance of cultivating leadership practices that prioritize accountability, empowerment, and credibility to foster a culture of success and sustainability.

Summary on Findings on Objective Four

The fourth objective of this study was to assess the effect of top echelons' support on the performance of insurance companies in Kenya. Top echelons support was conceptualized into three indicators as collaborative: governance, operations, and strategy. In order to determine these relationships, descriptive, correlation, and regression analyses were done on

the study variable. The quantitative results indicated that the highest mean was recorded in the variable for operations (M=3.76), followed by governance (M=3.72), and finally, strategy (M=3.60). The statements with the highest mean for top echelons support include, “There are sufficient risk management processes to identify and evaluate significant risks to the organization” at M=3.86; “The top management has set up adequate processes that facilitate an environment of team synergy and partnership” at M=3.77; and “Top management consistently provides the required resources to deliver shared outcomes” at M=3.72. The lowest mean was recorded in the statements, “The top management has established a comprehensive environmental analysis mechanism before approving new solutions” at M=3.59, and “Top management encourages employees to seek buy-in from team members on contentious issues” at M=3.48.

On the correlation coefficient, the results indicated a positive correlation between authentic relationships and performance (R=0.429; R^2=0.184). The results further indicated that 18.4% of performance in insurance companies in Kenya was explained by top echelons support. The significance of the model between top echelons' support and performance was statistically significant, with an F value of 48.402. Both p-value ($p<0.001$) and B value (B=0.429) indicated that top echelons support has a positive effect on performance, indicating that performance increased in direct proportion to the increase in top echelons support.

Qualitative results concurred with the quantitative findings. The respondents agree that top echelons support positively and strongly influenced performance. The indicators of top echelons support from the qualitative findings include competence, governance structure, and strategy. Competence is an interesting finding that emanated from qualitative findings as a critical indicator in top echelons' support. Respondents agreed on governance and strategy development attributes as critical top executive support in insurance companies. One

respondent, C1, shared, "…we really need to build serious, competent leaders in executive positions, people who know how to handle some risks…and who can provide the overall strategic support to ensure that whatever needs to take place within the different groups working on the operational aspect can be supported smoothly without issues…we have some good leaders internally, but we need to build more capacity on the right competencies."

The research findings provide significant insights into the impact of top echelons' support on the performance of insurance companies in Kenya. Top echelons' support, conceptualized into indicators of collaborative governance, operations, and strategy, exerts a considerable influence on performance. Notably, operations emerge as the most influential aspect of top echelons' support, followed by governance and strategy. However, areas for improvement are identified, particularly concerning comprehensive environmental analysis mechanisms and encouraging employee buy-in on contentious issues. Notably, competence emerges as a crucial aspect of top echelons' support, with respondents advocating for the development of competent leaders capable of navigating risks and providing strategic guidance. The findings underscores the critical role of top echelons' support in driving organizational performance within the insurance sector in Kenya, highlighting the need for effective governance, strategic alignment, and supportive operational practices to foster a culture of excellence and sustainability.

Summary on Findings on Objective Five

The fifth objective of this study was to determine the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance. Environmental dynamism was conceptualized into two variables: internal environmental dynamism and external environmental dynamism. In order to determine these

relationships, descriptive, correlation, and regression analyses were done on the study variables. The quantitative results indicated that Skills (M=3.24), staff (M=3.19), and structure (M=3.16) were internal environment factors with the highest average mean, while technological (M=3.52), sociocultural (M=3.45), and legal (M=3.44) were the external environmental factors with highest average mean.

The statements with the highest mean for each of the environmental dynamism variables include, “Our organization's overall strategies have remained unchanged” at M=3.36, and “The employee performance appraisal process has been revised” at M=3.31 for internal environmental dynamism and “Local laws such as NSSF, and NHIF regulations, among others, have remained unchanged” at M=4.04, and “The religious and cultural beliefs have remained consistent over time” at M=3.62 for external environmental dynamism. The lowest mean was recorded in the statements, “Our organization's strategic intent (vision, mission, objectives) has changed” at M=2.40 for internal environmental dynamism and “The cost of living has remained stable for a while” at M=2.00 for external environmental dynamism.

The correlation coefficient indicated a positive and relatively strong relationship between environmental dynamism, collaborative leadership, and performance (R2=0.263). The implication is that the introduction of environmental dynamism in the relationship between composite collaborative leadership and performance results in a change in performance by 26.3%. The regression model indicates that environmental dynamism has a positive and statistically significant effect on the performance of insurance companies in Kenya, as indicated by a regression coefficient of 0.514 ($p<0.001$). The interaction between collaborative leadership variables and environmental dynamism has an inverse effect on the performance of insurance companies in Kenya and is not significant, as indicated by ($R= - 0.086$, $p=0.228$).

Collaborative leadership and environmental dynamism are found to significantly and positively influence performance, although the moderating effect of environmental dynamism was not confirmed.

These results converged with the qualitative data findings. Respondents agreed that internal environmental dynamism factors influencing insurance companies include skills, shared values, operations costs, new business strategy, business model systems, employees, and growth. New business strategy, employees and shared values seem to have a higher influence. For example, respondent C11 shared, “I think one of those is the ability to innovate. So, reorienting our business models so that we are more innovative than traditional is critical to our business growth and success." Social norms, economy, regulator, political, technology, ecological, government, and regulatory technology were the external environmental dynamism factors mentioned to influence performance. Technology and the regulator were indicated to have more influence. Respondent C9 shared, “…so the future industry will be a lot more innovative, dynamic, and technology-driven…Moreover, as insurance companies rely a lot on data, I think we are a good candidate for new capabilities like artificial intelligence that rely on data models.”

Expanding environmental dynamism to encompass internal and external factors is a significant departure from conventional studies. This broadened perspective enables leaders to better adapt to and thrive in rapidly changing contexts. This means that understanding and adapting to the dynamic nature of their environment is crucial for insurance companies' success. The findings also highlight the importance of considering the organization's internal and external context when implementing collaborative leadership. Understanding the unique challenges posed by their specific organizational context and broader industry trends is essential for making informed decisions and driving performance.

The research findings shed light on the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance within insurance companies in Kenya. Despite the absence of a significant moderating effect, the positive and relatively strong effect of environmental dynamism on the relationship between collaborative leadership, and performance highlights the importance of contextual factors in shaping organizational outcomes. Qualitative data further elucidate the nuanced influence of changes in the internal and external environmental factors. Skills, shared values, and new business strategies emerge as critical internal determinants, while technological advancements and regulatory frameworks are highlighted as key external influencers. These findings underscore the need for insurance companies to adapt to dynamic environments by fostering innovative business models, leveraging technological advancements, and aligning organizational strategies with emerging societal and regulatory trends to enhance performance and ensure long-term sustainability.

Conclusion

The following conclusions were made based on this study's quantitative and qualitative results. The conclusions align with this study's five objectives regarding examining the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. The study makes several conclusions out of the findings of the study. First, the study concludes that collaborative leadership plays a significant role in influencing the performance of insurance companies in Kenya. Findings from qualitative and quantitative analyses underscore the importance of authentic relationships, leaders' behavior, and top echelons' support in shaping organizational outcomes. Notably, senior leadership's endorsement is identified as crucial, highlighting the need for a holistic approach supported by structured frameworks to foster a collaborative culture within organizations. It underscores that

collaborative leadership is not just a grassroots effort but also depends on the alignment and endorsement of top-level executives.

Second, the findings of the study regarding the effect of authentic relationships on the performance of insurance companies in Kenya highlights the significance of mutual respect, mutual understanding, and mutual trust in fostering authentic relationships within organizations, with mutual respect emerging as the most influential indicator. The study underscores the critical role of authentic relationships in driving organizational success within the insurance sector, emphasizing the need for ongoing efforts to nurture sincerity, mutual understanding, respect, and trust among employees to achieve optimal performance outcomes.

Moreover, the research findings indicate that leaders' behaviour affects the performance of insurance companies in Kenya. It can be concluded that the essential behaviours of the leaders that contribute to supporting collaborative leadership influence the performance of insurance companies in Kenya to entail credibility, open communication, inclusiveness and empowerment. However, areas for improvement are identified, particularly in leaders' attention to employee well-being and receptivity to criticism. The conclusion underscores the importance of cultivating empowering leadership practices that prioritize accountability, empowerment, and credibility to foster a culture of success and sustainability within the insurance sector in Kenya.

Further, it can be concluded that top echelons' support has a positive effect on the performance of insurance companies in Kenya, with operations emerging as the most influential aspect of support, followed by governance and strategy. However, areas for improvement, particularly in implementing comprehensive environmental analysis mechanisms and fostering employee buy-in on contentious issues. Overall, the research underscores the essential role of top echelons' support in driving performance within the

insurance sector in Kenya, advocating for effective governance, strategic alignment, and supportive operational practices to foster sustainable growth and excellence.

Finally, concerning the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance within insurance companies in Kenya, the study concludes that while environmental dynamism plays a role in shaping organizational outcomes, its influence may extend beyond the scope conceptualized in the study, warranting further exploration into its multifaceted effects on collaborative leadership and performance within insurance companies. Moreover, this study expanded the conceptualization of environmental dynamism to encompass changes in the internal and external organizational factors. The expansion of environmental dynamism to encompass both internal environmental dynamism and external environmental dynamism factors is a significant departure from conventional studies. This broadened perspective enables leaders and organizations to adapt to and thrive in rapidly changing contexts. The study concluded that internal environmental dynamism and external environmental dynamism may have varied effects on the relationship between collaborative leadership and performance.

The broad objective of this study was to examine the effects of collaborative leadership and environmental dynamism on the performance of insurance companies in Kenya. It can be concluded that collaborative leadership and environmental dynamism have a positive effect on the performance of insurance companies in Kenya. The findings encourage a holistic approach to leadership development that integrates authentic relationships, leaders' behaviour, and top-level support into a cohesive strategy that integrates understanding of the dynamics in the organizational environment for enhanced and sustainable performance. The results of this study confirmed some conceptual and empirical studies while having a divulgence and expansion of opinion with others. The results also have supported some theoretical postulations

and expanded some. The study has various implications for theory, practice, and policy. The subsequent sections present those recommendations.

Recommendations of the Study

Extant literature implied the relevance of collaborative leadership in facilitating a conducive workplace environment that triggers improved engagement, agility, and innovations and in achieving organizational outcomes. Environmental dynamism has also been linked to having a direct impact on performance. However, limited empirical literature exists on the influence of collaborative leadership and environmental dynamism on performance. This study sought to establish this relationship. The study results have evoked more profound academic discourse, forming a basis for the recommendations to strengthen policy, leadership, and managerial practice in insurance companies in Kenya, the financial services sector, and broader organizational leadership.

Recommendation for Theory

This study was situated within the following theoretical framework: Distributed Leadership Theory (DLT), Social Constructivism Theory (SCT), Leader-Member Exchange Theory (LMX), Dynamic Capabilities Theory (DCT), Open Systems Theory (OST), and Stakeholders' Theory (ST). The empirical findings herein bolster and enrich our understanding of these foundational theories. By applying these theories to the analysis of the data, the researcher was able to identify key themes and patterns that supported and expanded existing knowledge. Additionally, this study has contributed to the ongoing dialogue within the field by highlighting the interconnectedness and relevance of these theories in understanding the subject matter. Notably, the study underscores the empirical validation of Distributed Leadership Theory, Social Constructivism Theory, and Leader-Member Exchange Theory. It illuminates

a pivotal insight that collaborative leadership within the context of insurance companies exerts a substantial influence on organizational performance.

The findings of this study contribute significantly to the enhancement of Distributed Leadership Theory by emphasize the establishment of mechanisms and systems fostering collaboration, open communication, and shared goals, echoing the distributed nature of leadership responsibilities among various organizational levels. Notably, the prominence of top echelons' support indicates the crucial role of senior leadership in effectively implementing collaborative leadership, aligning with distributed leadership's emphasis on leadership influence across hierarchical levels. Social Constructivism Theory posits that knowledge is a socially constructed phenomenon, emphasizing the importance of dyadic relationships and small group interactions, elements intrinsic to collaborative leadership. Social constructivism suggests that success or achievement of intended goals in small groups heavily depends on collaborative interpersonal relationships, interactions, and discussions.

Noteworthy is the revelation that the amalgamation of authentic relationships, leaders' behavioural dynamics, and top echelon’s support significantly influence performance. This finding highlights the importance of fostering a positive and collaborative work environment. Creating a positive and collaborative work environment requires leaders to prioritize open communication, trust-building, and mutual respect among team members. Additionally, fostering a culture of inclusivity and shared decision-making can further enhance the effectiveness of collaborative leadership.

Additionally, this study advanced the Leader-Member Exchange Theory by delineating the independent contributions of leaders' behavioural patterns and top echelons support to organizational performance. Leader-Member Exchange Theory posits that closer and more supportive leader-follower relationships correlate with increased responsibilities,

empowerment, and attention to the followers. This study underscores that high-quality leader-follower exchanges and support are cultivated when leaders institute effective governance structures, streamline operational processes, and align strategic goals within teams and the broader organizational context.

Consequently, this study's insights affirmed that the potency of top echelons support and leaders' behavioural attributes on the performance of an organization is substantial. Furthermore, the study suggests that leaders who prioritize open communication and transparency are more likely to foster a culture of trust and collaboration among their followers. Additionally, the findings emphasize the importance of leaders providing opportunities for professional development and growth, as this can enhance follower motivation and job satisfaction.

The contextualization of these theories (DLT, SCT and LMX) in insurance companies in Kenya widens the scope of their applicability and operationalization. It also helps address some shortcomings of LMX theory. For example, the literature states that LMX theory does not fully explain how high-quality exchange relationships are developed. Moreover, it is alluded that the theory promotes open communication and empowerment but does not exhaustively explain how leaders and employees build the concepts in an organization (Anand et al., 2011). The findings of this study, through the conceptualization of collaborative leadership variables, attempted to fill these gaps.

The study was also supported by the theory of dynamic capabilities and open systems theory to explain environmental dynamism. The study established that environmental dynamism strengthened the relationship between collaborative leadership and performance but did not have a moderating effect. The study further established that internal environmental dynamism and external environmental dynamism individually had a moderating effect on the

relationship between collaborative leadership and performance. These findings suggest that organizations operating in dynamic environments can benefit from adopting collaborative leadership practices to enhance performance. Additionally, the study highlights the importance of considering both internal and external environmental factors when examining the impact of collaborative leadership on performance outcomes.

In addition, the open system theory describes how an organization operates as an open-source system, and its sustained survival and performance depend on its relationship with the environment. Dynamic capabilities theory explains how organizations integrate their internal competencies and adopt new competencies based on the dynamism in the environment. This study's findings enhanced these theories by confirming the effect of internal and external environmental dynamism in addressing its relationship with collaborative leadership and performance. The study found that organizations with high levels of internal and external environmental dynamism were more likely to adopt collaborative leadership practices. This suggests that organizations need to continuously adapt and evolve their competencies in order to effectively navigate the ever-changing business landscape and achieve superior performance. The study's results provide valuable insights into the importance of adapting leadership styles to the ever-changing nature of the environment.

Moreover, these theories benefitted in that the proponents will appreciate that harmonizing dynamic organizational capabilities such as systems and effective processes, shared values, workplace culture, staff skills development, and strategy with external dynamic capabilities provides a solid foundation that supports the formation of dynamic, collaborative leadership capabilities. These theories emphasize the achievement of holistic synergy (collaboration) and collective performance; thus, the empirical evidence from this study goes a long way to strengthening the theories. The integration of dynamic organizational capabilities

with external dynamic capabilities allows for the adaptation and responsiveness needed in today's rapidly changing business environment. This combination enables organizations to effectively navigate challenges, seize opportunities, and achieve sustainable competitive advantage. Additionally, the findings of this study highlight the importance of fostering a culture of continuous learning and innovation within the organization to further enhance its dynamic leadership capabilities.

Finally, The Stakeholder Theory has received an empirical boost. The theory has previously focused on performance against various stakeholders' expectations with limited empirical attention to collaborative leadership and environmental dynamism, yet leadership and the environment are critical stakeholders. This study expands the horizons of Stakeholder Theory by introducing the Balanced Scorecard (SBSC), encompassing diverse performance metrics, including financial, customer-related, internal processes, learning and development, and environmental and social dimensions. This multifaceted approach addresses previous critiques of the theory's overemphasis on a singular stakeholder group, predominantly shareholders with financial interests.

While these six theories offerred valuable insights and deepen our understanding of collaborative leadership, they also raise critical questions. Scholars such as Archer and Cameron (2013), Hargreaves and Elhawary (2020), and Maalouf (2019) have called for a more expansive view of collaborative leadership theory. Despite substantial research efforts, the field grapples with a lack of cohesive and universally accepted collaborative leadership conceptualisations that cut across disciplinary boundaries. This lack of consensus has led to ongoing debates and discussions within the field. Additionally, collaborative leadership's varying perspectives and definitions have implications for its application in different contexts

and industries. Therefore, further exploration and refinement of collaborative leadership theory are necessary to bridge these gaps and provide a more comprehensive understanding of its principles and practices.

This theoretical dissonance has engendered a multifaceted tapestry of dimensions and paradigms within collaborative leadership, fostering a need for a multidisciplinary approach to understanding and applying this phenomenon within organizational contexts. This conundrum inspired this research endeavour, motivating the proposal and articulation of a novel framework, “The Framework for Enhancing Collaborative Leadership.” Grounded in an exhaustive literature review and supported by rigorous quantitative and qualitative analysis of data from respondents in insurance companies in Kenya, this framework represents a significant contribution to the scholarly landscape.

As per Higgins' (2004) criteria, a robust theory must be testable, coherent, economical, generalizable, and capable of explaining known findings. The framework for enhancing collaborative leadership in insurance companies presented in this study aligns with these benchmarks. It serves as a comprehensive guide, encompassing the dynamics of environmental dynamism, the roles and attributes of critical stakeholders, expected outcomes, and overall impact. This framework, a pinnacle of this research endeavour, advances collective knowledge and serves as a testament to the scholarly contribution of this study.

Recommendations for Leadership and Management Practice

This study yields significant implications for leadership and managerial practices within the context of insurance companies operating in Kenya. The research ascertains the presence of collaborative leadership to varying degrees in insurance companies in Kenya and establishes its notable impact on their performance. Drawing from these findings, a series of recommendations are proffered for consideration by leadership and management within

insurance companies in Kenya.

First and foremost, leaders within these organizations would do well to derive benefit from the study's outcomes by cultivating an environment characterized by shared values and fostering trust-based relationships among their employees. Encouraging mutual understanding and mutual respect is imperative to establish a firm footing for authentic relationships. This imperative arises from the study's revelation of subdued mean scores in these indicators of authentic relationships, further corroborated by interview feedback that underscores their substantial influence on the performance of insurance companies.

Furthermore, leaders in the insurance sector are encouraged to exemplify the behaviours they seek from their team members, including the demonstration of credibility, open communication, active listening, inclusiveness, and empowerment of team members. Leadership by example serves to establish a clear standard for collaborative leadership, motivating others to emulate these practices. Additionally, top executives and boards of directors of insurance companies should actively champion and endorse collaborative leadership initiatives by formulating effective governance structures, operational guidelines, and policies. Their commitment to and allocation of resources toward collaborative leadership initiatives serve as potent signals of the significance attributed to collaborative leadership efforts within their respective organizations. Equally critical is the imperative to challenge senior leadership, including board members, to engage in ongoing education in the realm of ethical insurance business leadership. This facilitates their capacity to furnish effective strategic collaborative leadership within their organizations.

Finally, the study highlights environmental dynamism's role in amplifying collaborative leadership's impact on performance. Although the moderating influence of environmental dynamism is not conclusively affirmed, the findings suggest that internal and external

environmental dynamism individually moderate the relationship between collaborative leadership and performance. Consequently, insurance company leadership must remain cognizant of the evolving internal dynamism of their organizations and adapt their collaborative leadership approaches and strategies accordingly.

Flexibility is paramount to accommodate shifts in team structure, shared objectives, and business models while bolstering employees' skill sets and proficiencies. In addition, leadership in insurance companies should embrace a proactive stance in response to external changes, aligning collaborative leadership strategies with evolving trends in the insurance industry, economic conditions, socio-cultural preferences, regulatory frameworks, technological advancements, and market dynamics. Such adaptability is instrumental in ensuring the sustained performance and viability of these organizations.

Nevertheless, it is imperative to acknowledge that additional factors may influence insurance company performance beyond collaborative leadership and environmental dynamism. In light of this, insurance companies leaders are encouraged to identify these supplementary determinants to enhance their overall outcomes. This study's insights furnish insurance companies leaders and managers in Kenya with a comprehensive framework for enhancing collaborative leadership practices, thereby optimizing the performance of their organizations in an ever-evolving and dynamic environment.

Recommendations for Policy

The findings of this study carry substantial policy implications for insurance companies within the context of Kenya. Based on the empirical findings, several salient policy recommendations emerge, offering strategic guidance for enhancing organizational performance within insurance companies in Kenya. Firstly, the need for promoting collaborative leadership stands out prominently. Policy initiatives should be tailored to

cultivate an organizational culture conducive to collaborative leadership practices, wherein leaders actively foster authentic relationships, exhibit supportive behaviors, and top management support. Such initiatives could manifest through the formulation of guidelines, training modules, and incentive structures aimed at nurturing collaborative leadership competencies among organizational leaders.

Secondly, the pivotal role of senior leadership engagement in facilitating collaborative leadership warrants explicit policy attention. Given the significant impact of top echelons' support on organizational performance, policy frameworks should underscore the imperative for active involvement of senior leaders in collaborative initiatives. This entails delineating clear expectations for their participation, allocating resources to support initiatives, and establishing mechanisms for ongoing senior leadership engagement in collaborative endeavors.

A third policy recommendation entails the establishment of structured mechanisms for fostering collaboration within insurance organizations. Policy interventions should advocate for the implementation of systematic frameworks and platforms conducive to collaboration, open communication, and the cultivation of shared goals among leaders and employees. Such mechanisms may encompass the deployment of digital platforms for idea-sharing, the establishment of regular feedback channels, and the creation of cross-functional team structures to facilitate collaboration across organizational silos.

Moreover, policy frameworks should advocate for a holistic approach to leadership development, emphasizing not only technical competencies but also the interpersonal skills essential for effective collaborative leadership. Training programs should be recalibrated to prioritize the cultivation of relationship-building skills, effective communication strategies, and the cultivation of a collaborative mindset among organizational leaders. Further, policy recommendations should advocate for the development of a comprehensive performance

framework tailored to the unique context of insurance companies in Kenya. This framework should delineate best practices, establish metrics for assessing progress, and proffer mechanisms for addressing implementation challenges.

Lastly, there is merit to recognize and adapt to the expanded understanding of environmental dynamism, which encompasses change in the internal and external organizational factors. This broader perspective will enable leaders to better navigate rapidly changing contexts, necessitating policies that foster adaptability and resilience within organizational structures. While the study did not confirm a significant moderating effect of environmental dynamism on the relationship between collaborative leadership and performance, the positive and relatively strong influence of environmental dynamism underscores the importance of contextual factors in shaping organizational outcomes. Policymakers should thus prioritize initiatives that promote organizational agility and responsiveness to evolving internal and external dynamics, ensuring that insurance companies remain adaptable in the face of uncertainty. By adhering to these policy recommendations, insurance companies in Kenya can foster an organizational environment conducive to collaborative leadership, thereby enhancing their performance.

Recommendations for Methodology

The outcomes of this study yield several methodological recommendations. This study traversed the well-established pragmatic paradigms, including explanatory and exploratory approaches, particularly emphasising the convergent mixed-method paradigm. The convergent mixed-method paradigm, which integrates parallel and independent research designs (quantitative and qualitative) throughout the data collection and analysis phases while fostering interactions during the presentation of findings and interpretation phase, was a central focus of this research. Scholars in the field highlight the necessity for adopting a more expansive

perspective on collaborative leadership, with an increasing emphasis on emerging paradigms. Further, the existing literature has observed that researchers examining collaborative leadership have predominantly relied on either quantitative research designs or qualitative conceptual reviews.

Through a comprehensive examination of the extant literature, it is within the researcher's purview to assert that this study represents a pioneering effort in utilizing a convergent mixed-methods paradigm within the realm of collaborative leadership inquiry. The application of the convergent mixed-methods design afforded the study the capacity to glean simultaneous and nuanced insights into the variables under scrutiny. These deep and extensive insights facilitated both convergence and divergence in the analysis, ultimately leading to the generation of novel insights by integrating quantitative and qualitative data. This affirmation underscores the feasibility and potential benefits of concurrently employing both quantitative and qualitative research designs in a parallel fashion to enhance research outcomes.

The ongoing evolution of collaborative leadership stands to gain considerable advantage from the conceptualization and operationalization of this study’s variables, particularly concerning their direct impact on performance and their intricate interplay with environmental dynamism, both internal and external. Furthermore, the intricate interplay among the components of collaborative leadership and the corresponding individual components of environmental dynamism beckons further inquiry into their collective influence on the performance of organizations. The next section presents the novel contribution of this study to academic knowledge.

Contributions to Knowledge

The most significant contribution of this study was its attempt to enhance an empirical

and conceptual discourse on the relationship between theories that inform collaborative leadership and those that inform performance. The study was guided by the pragmatic paradigm that seeks to have a more expansive view of collaborative leadership and an appropriate research methodology that helped highlight the direction and thoughts of participants concerning the influence of collaborative leadership and environmental dynamism on performance. The hope is that the findings of this study have promoted a more profound conceptual and theoretical debate on how to link collaborative leadership, environmental dynamism, and performance.

Conceptual and Empirical Contribution

The most significant contribution of this study was its attempt to enhance an empirical and conceptual discourse on the relationship between theories that inform collaborative leadership and those that inform performance. As extensively discussed in Chapter Two, there is no concurrence on a collaborative leadership framework that guides the implementation of collaborative leadership in organizations (Maalouf, 2019). The findings in this study underscore the pivotal role of collaborative leadership in influencing the performance of insurance companies in Kenya. Through a synthesis of qualitative and quantitative analyses, the research establishes that authentic relationships, leaders' behaviour, and top echelons' support are crucial determinants of performance. Notably, the study highlights the need for senior leadership endorsement, emphasizing that collaborative leadership initiatives must be supported by structured frameworks and alignment with top executives to foster a culture of collaborative leadership effectively.

Moreover, the research findings shed light on the effect of authentic relationships on the performance of insurance companies in Kenya. By elucidating the importance of mutual

respect, understanding, and trust, the study underscored the critical role of sincere interpersonal connections in driving organizational success. This underscored the necessity for ongoing efforts to cultivate an environment characterized by mutual respect, understanding, and trust among employees to optimize performance outcomes effectively. Further, the study emphasizes the positive effect of leaders' behaviour on organizational performance, identifying essential behaviours such as credibility, open communication, inclusiveness, and empowerment. While acknowledging areas for improvement, particularly in addressing employee well-being and receptivity to criticism, the research underscores the importance of cultivating empowering leadership practices to foster a culture of success and sustainability within the insurance sector in Kenya.

Furthermore, the study highlights the positive effect of top echelons' support on performance, with operational support emerging as particularly influential. However, areas for improvement are identified, particularly in enhancing environmental analysis mechanisms and fostering employee buy-in on contentious issues. This underscores the critical role of effective governance, strategic alignment, and supportive operational practices in driving sustainable growth and excellence within the insurance sector.

Finally, the study examined the moderating effect of environmental dynamism on the relationship between collaborative leadership and performance, concluding that while environmental dynamism enhances performance, its multifaceted effects extend beyond the scope conceptualized in the study. By expanding the conceptualization of environmental dynamism to encompass changes in internal and external organizational factors, the research offered a nuanced understanding of the dynamic interplay between collaborative leadership, environmental dynamism, and the performance of organizations.

This study's comprehensive examination of collaborative leadership and environmental

dynamism contributes to a holistic understanding of organizational performance within the insurance companies in Kenya. The findings advocate for a multifaceted approach to leadership development, integrating authentic relationships, leaders' behavior, and top echelons support into a cohesive strategy informed by the nuances of the organizational environment. Ultimately, the research offers theoretical insights, practical implications, and policy recommendations aimed at enhancing organizational performance and sustainability within the insurance companies.

Contextual Contribution

A deeper analysis conducted in Chapter Two, Table 3 of this study also identified contextual gaps besides conceptual and empirical gaps and a lack of clarity on the practical application of collaborative leadership in insurance companies. Collaborative leadership has been studied mainly in the public sector, schools, health care, and nongovernmental organizations and is not correlated to performance but other factors (Akpedonu et al., 2013; Bolon et al., 2020; Munene, 2013; Seims et al., 2012; Tondeur et al., 2015). Moreover, the literature reviewed recognized that studies on collaborative leadership are concentrated in Europe and Asia, with very scanty studies in the context of Africa. Therefore, the effects of collaborative leadership on performance remained insufficiently addressed in both insurance companies and the African context. This research filled this gap by contributing to collaborative leadership discourse from the context of insurance companies in Kenya. The applicability of these findings extends beyond insurance companies and holds the potential for enhancing sustainable performance across various organizations within the financial sector.

Contribution to Practice

This study significantly contributes to the practice of leadership within insurance companies in Kenya by introducing a novel framework for enhancing collaborative leadership. The framework offers a structured and practical approach that addresses the complex interplay between collaborative leadership, environmental dynamism, and organizational performance. By emphasizing the importance of understanding internal and external environmental dynamism, this framework equips insurance company leaders with a strategic tool to foster effective collaborative leadership, ultimately leading to sustainable and improved performance outcomes. This contribution is particularly valuable in Kenya, where the insurance industry is poised for growth and development and where the need for effective leadership practices is paramount.

Contribution to Theory

The integration of findings led to the generation of the framework for enhancing collaborative leadership, shown in Figure 19. The framework for enhancing collaborative leadership in insurance companies introduces new thinking in line with practical application toward collaborative leadership implementation. The framework brings clarity to the importance of understanding the environmental dynamism (changes in the internal and external environmental factors), ensuring the critical players in the organization understand their responsibilities and attributes required to foster effective collaborative leadership, and the eventual impact is to have sustainable performance in the insurance companies. Therefore, this research brings new insights into collaborative leadership discourse and provides a direction toward implementing effective collaborative leadership in insurance companies. Thus, this study sets this new framework apart from other literature and adds to the pragmatic paradigm's expansive view of collaborative leadership. Moreover, following the extensive literature review, the researcher believes that this framework augments and does not substitute existing

theories or current practices in insurance companies.

The components of the collaborative leadership framework are informed by information from the literature review and findings from quantitative and qualitative analysis, as described in Chapter Four of this study. The following are the components that form the framework to enhance collaborative leadership influence on the performance of insurance companies. These components include effective communication, shared vision and goals, trust and mutual respect, inclusivity and diversity, and continuous learning and adaptation. Each component plays a crucial role in fostering a collaborative leadership culture within insurance companies. By implementing them, leaders can effectively engage employees, promote teamwork, and drive innovation to achieve better performance outcomes.

First, understanding the critical environmental dynamism factors influencing collaborative leadership as prerequisites for collaborative leadership effect is essential. From the findings, internal environmental dynamism factors {Business Model Systems, Business Strategies, Skills, Staff (Employees), Shared Values, and Structure}and external environmental dynamism factors {socio-cultural, technological, legal (regulatory), economy, political, and government} independently influence collaborative leadership and performance. These factors play a crucial role in shaping the effectiveness of collaborative leadership within an organization. By understanding and adapting to the changes in the internal and external environmental factors, leaders can create a conducive environment for collaborative leadership and enhance overall performance. Additionally, continuous monitoring and evaluation of these factors are necessary to ensure collaborative leaders remains responsive to the ever-changing business landscape.

Second, identified key players in the organization who are critical in implementing collaborative leadership and assigning responsibilities and key attributes they need to portray

for effective collaborative leadership implementation in insurance companies. The findings indicate that top executives and board support in creating effective governance and operational framework are critical; most importantly, their competence in providing effective leadership. The findings also indicate that credibility, open communication (listening), empowerment, and inclusiveness are integral to leaders' behaviour. Finally, the findings indicate that all employees need to foster authentic relationships through mutual respect, mutual understanding, mutual trust, and shared values.

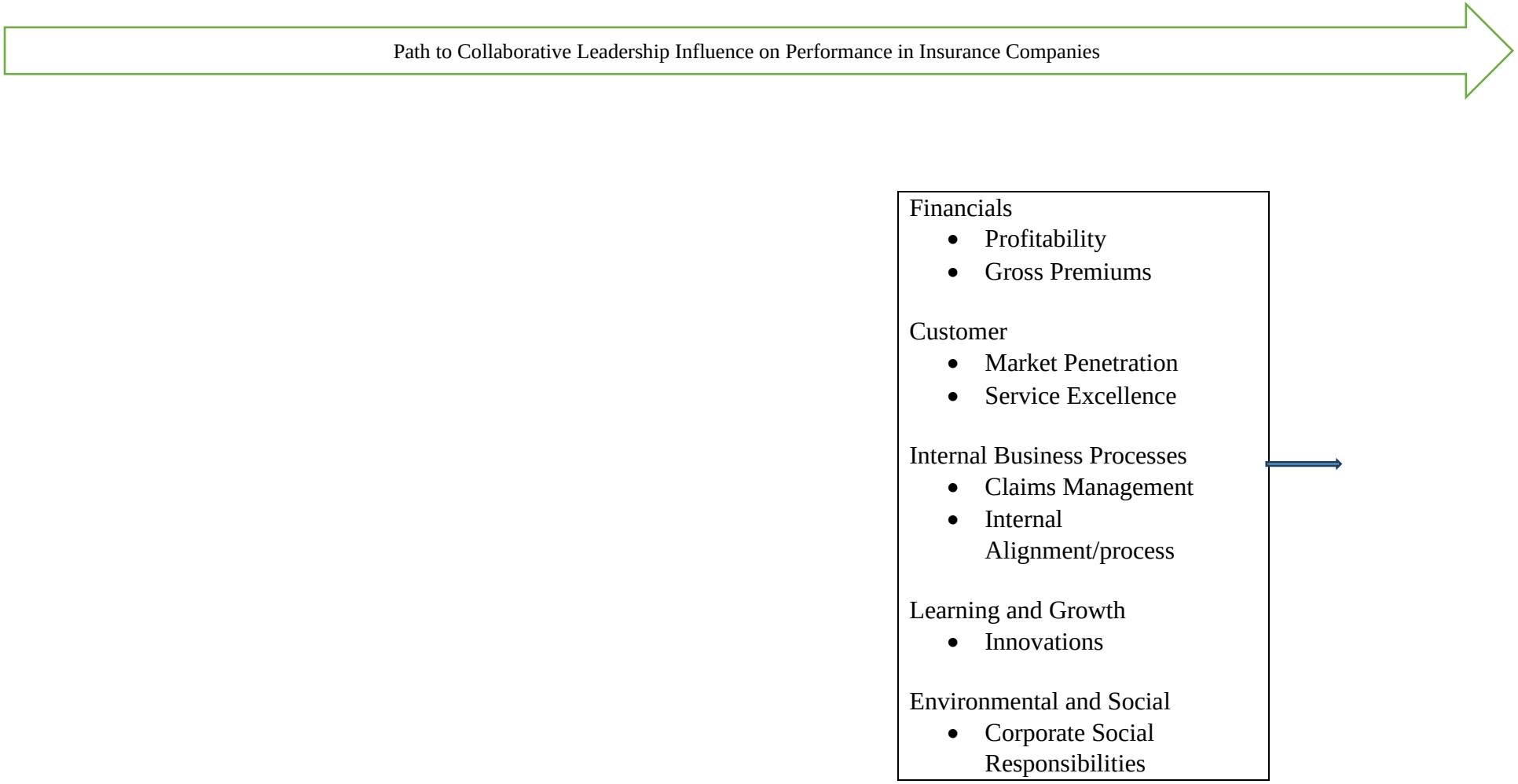
Third, the expected outcomes from the performance measures of this research will be realized when collaborative leadership is effectively implemented and practised. Some of the expected outcomes emanating from the results of this study are financials (profitability and premium growth), customer (market penetration and service), internal business processes (claims management and internal alignments, processes, and policies), learning and growth (innovations and new product development), and environmental and social governance (corporate social responsibility). These outcomes highlight the comprehensive impact of collaborative leadership on various aspects of an organization. Finally, the implications of reaching the expected outcomes would be the sustainable performance of insurance companies.

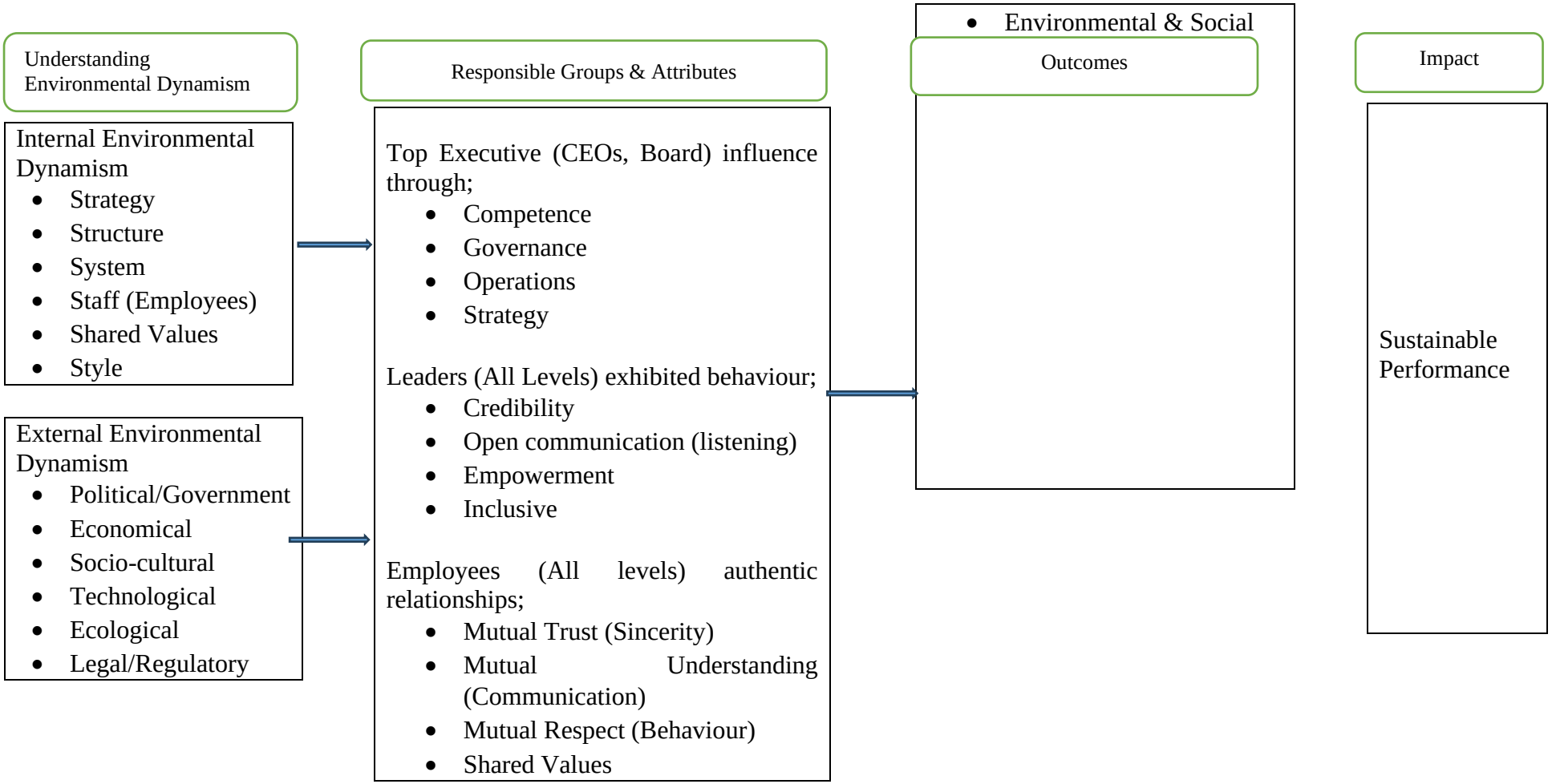
This proposed framework holds potential for transferability and adaptation to insurance companies in other East African countries, facilitating the effective implementation and practice of collaborative leadership within insurance companies operating in the region. It is imperative to recognize the pivotal role of key stakeholders in the Kenyan insurance industry, including the Association of Kenya Insurers (AKI) and the Insurance Regulatory Authority (IRA). These entities play a critical role in shaping and overseeing the insurance landscape in Kenya and the broader East African region. Consequently, they also stand to derive considerable benefits from applying the collaborative leadership framework, as it aligns with

their objectives of enhancing the industry's sustainability and operational efficiency.

Figure 19

A Framework for Enhancing Collaborative Leadership in Insurance Companies





Source: Field Mixed Data (2023)

Recommendations for Further Research

In evaluating the findings of the study, several limitations emerge across conceptual, contextual, and methodological domains, which can guide future research. Conceptually, limitation lies in the fragmented understanding of collaborative leadership, with existing literature highlighting dissonance in theoretical and conceptual frameworks. This conceptual ambiguity restricts the depth of insight into the nuanced dynamics of collaborative leadership. While the study provided valuable insights into the effects of collaborative leadership on performance, further research could aim to refine this study's conceptualization of collaborative leadership, exploring its multifaceted dimensions and clarifying its mechanisms of influence on performance.

Contextually, the study's focus on the insurance industry in Kenya presented limitations in terms of generalizability to other sectors or geographic regions. While the findings offer valuable insights into collaborative leadership dynamics within this specific context, further research is needed to explore how contextual factors such as cultural norms, regulatory environments, and industry-specific challenges may shape the effectiveness of collaborative leadership practices across diverse organizational settings. Comparative studies across different industries or regions could help elucidate the contextual nuances influencing collaborative leadership effectiveness, thereby enhancing the applicability of research findings to broader organizational contexts.

Methodologically, the study relied on cross-sectional data which could have limitations. Longitudinal studies could address this limitation by tracking changes in leadership practices, environmental factors, and performance outcomes over time, allowing for a more robust assessment of causal pathways and dynamic relationships. Additionally, the study's exclusive

use of convergent mixed methods approach may overlook the potential for other mixed-methods approaches to provide a more comprehensive understanding of collaborative leadership effects on performance. In addressing these limitations, future research could adopt a multi-pronged approach aimed at refining conceptual frameworks, broadening contextual scope, and employing rigorous methodological designs.

Reflection and Reflexivity

Throughout this research journey focused on Collaborative Leadership, Environmental Dynamism, and the Performance of insurance companies in Kenya, the researcher delved into the complex dynamics of leadership practices within the insurance industry. This study led the researcher to explore how collaborative leadership approaches interacted with the ever-changing environmental factors to influence the performance of insurance companies. The researcher collected and analyzed data, conducted interviews, and reviewed extensive literature to comprehensively understand this subject. As the researcher progressed through the study, it became evident that a nuanced and adaptable leadership approach was essential in navigating the challenges posed by the rapidly evolving business landscape in the insurance industry in Kenya.

In the process of conducting this research, the researcher discovered the profound interconnectedness between leadership, environmental factors, and the performance of organizations. It became evident that leadership effectiveness in the insurance industry was intricately linked to the ability to adapt to environmental dynamism and engage in collaborative leadership practices that fostered innovation and resilience. Moreover, the researcher came to appreciate the importance of aligning leadership strategies with the organization's specific needs and the significance of continuous learning and development for leaders in this industry.

Reflectively, the nuanced findings were facilitated by considering the researcher's choice to use the convergent mixed-method design in this investigation. The convergent mixed-method design allowed the researcher to triangulate the findings and validate the results, enhancing the credibility and reliability of the study. It also provided a more holistic perspective by combining numerical data and in-depth insights from interviews and literature reviews. This approach helped uncover nuanced connections between collaborative leadership, environmental dynamism, and performance that would have been missed with a single research method.

The quantitative data offered insights into broader trends and correlations, while the qualitative interviews and literature review delved into the specific nuances and contextual factors within the insurance companies. This methodological approach allowed the researcher to capture a comprehensive and multifaceted view of the intricate relationships between collaborative leadership, environmental dynamism, and performance. The researcher gathered a more holistic understanding of the complex dynamics at play using quantitative and qualitative methods. The quantitative data provided a broad overview, while the qualitative interviews and literature review added depth and richness to the analysis.

This comprehensive approach ensured that no crucial aspects were overlooked, leading to a more nuanced interpretation of the relationship between collaborative leadership, environmental dynamism, and performance in insurance companies. The researcher gained a well-rounded understanding of the subject by collecting and analyzing quantitative data, conducting qualitative interviews, and reviewing extensive literature. Additionally, the literature review revealed various theoretical frameworks and models used to study collaborative leadership in other industries, providing a valuable foundation for the researcher's analysis. Moreover, by examining the contextual factors within insurance companies, such as

the regulatory environment and competitive landscape, the researcher identified unique challenges and opportunities that influence the relationship between collaborative leadership and performance.

This research journey has been a transformative experience for the researcher as an aspiring organizational leadership expert. Through reflexivity, the researcher was able to critically examine their own biases and assumptions, allowing for a more objective analysis of the data. Additionally, this transformative experience has provided valuable insights into the complexities of collaborative leadership and its impact on performance in dynamic environmental settings. It has not only enriched the researcher's academic knowledge but also enhanced his practical understanding of leadership in the insurance industry. This practical understanding has allowed the researcher to identify potential areas for improvement in leadership practices within the insurance industry, such as fostering a culture of inclusivity and adaptability.

Furthermore, the researcher's enhanced understanding of collaborative leadership has opened up new avenues for exploring innovative approaches to problem-solving and decision-making in dynamic environmental settings. This research journey has allowed the researcher to reflect on his own growth and development. Through this research journey, the researcher has gained valuable insights into the importance of continuous learning and self-reflection in leadership. Additionally, the researcher's enhanced understanding of collaborative leadership has highlighted the significance of building strong relationships and fostering effective communication within teams and organizations.

As the researcher moves forward, he is committed to applying the insights from this research to contribute to the field of leadership and make a positive impact on other sectors and organizational orientations besides the insurance sector, as well as on his own journey toward

becoming a recognized expert in the domain of leadership, particularly within the context of collaborative leadership. The researcher believes collaborative leadership is essential for driving innovation and achieving organizational goals in today's complex and interconnected world. By exploring different sectors and organizational orientations, he aims to identify common principles and strategies that can be applied across industries to enhance leadership effectiveness and promote collaboration. Ultimately, his goal is to inspire and empower leaders to create positive change and build high-performing teams in any context.

Summary of the Chapter

This chapter summarised the study findings, conclusion, and implications on theory, leadership managerial practice, policy, and methodology. Suggestions for further studies have also been made. The study found that among the independent variables under collaborative leadership, top echelons' support had the highest effect on organizational performance (R=0.429), followed by authentic relationships (R=0.278), and then leaders' behaviour (R=0.265). Collaborative leadership was found to have significant positive but moderate effect on performance (R=0.457).

Environmental dynamism was found not to have a moderating effect on the relationship between collaborative leadership and the performance of insurance companies in Kenya. The study made various contributions to the body of knowledge in that not much had been known regarding collaborative leadership's effects on the performance of insurance companies in Kenya. Further, a discussion of the limitations of the research and areas for further research are presented. This research's findings are expected to evoke academic arguments and discourse and provide a roadmap for the effective implementation of collaborative leadership in organizations, more so insurance companies.

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Appendices

Appendix I: Questionnaire

This survey intends to gather data on the Collaborative Leadership, Environmental Dynamism, and Performance of insurance businesses in Kenya. The information will be kept strictly confidential and used only for academic purposes. We appreciate you taking part in the study.

There are four sections in the survey. Your demographic data can be found in Section A. (kindly do not indicate your name anywhere in the questionnaire). Collaborative leadership data about your organisation are included in Section B. Environmental dynamism is discussed in Section C. The information in Section D pertains to your organisation's performance.

Section A: Demographic Information

1. What is your position in the organisation.……

2. For how long has your organisation been in operation? (tick as appropriate)

   Less than 5 years [ ] 5-10 years [ ] 10-15years [ ] 15 -20 years [ ] Above 20 years [ ]

3. Your Gender (M-male; F-female, N/A-do not wish to disclose)

4. For how long have you worked in this organisation? (tick as appropriate)

   Less than 5 years [ ] 5-10 years [ ] 10-15years [ ] 15 -20 years [ ] Above 20 years [ ]

Section B: Collaborative Leadership

The statements below describe various facets of collaborative leadership. Please indicate the extent to which you agree or disagree with each statement as it relates to your organisation using the scale provided.

	Authentic Relationships	Strongly disagree 1	Disagree 2	Fairly 3	Agree 4	Strongly agree 5
1	Employees continuously establish common ground in their interactions.					
2	Employees freely express their concerns.					
3	Employees proactively understand each other's roles.					
4	Employees value each other's feelings.					
5	Employees speak kindly to and about each other.					
6	Employees support each other to achieve shared and individual goals.					
7	Employees take time to listen to others actively.					
8	Employees share their personal struggles and challenges openly.					
9	Employees follow through on their commitments.					

	Leader's Behavior	Strongly disagree 1	Disagree 2	Fairly 3	Agree 4	Strongly agree 5
1	Leaders consistently do what they say they will do.					
2	Leaders encourage employees to share feedback.					
3	Leaders encourage and welcome criticism.					
4	Leaders are friendly and easily accessible.					
5	Leaders are concerned about the personal well-being of their					

	employees.					
6	Leaders are conscious of how they use their authority respectfully.					
7	Leaders involve employees in critical decision-making.					
8	Leaders consistently align their expectations with their team members.					
9	Leaders consistently share critical responsibilities with their employees.					

	Top Echelons Support	Strongly disagree 1	Disagree 2	Fairly 3	Agree 4	Strongly agree 5
1	The top management has set up structures that sufficiently encourage collaboration among employees.					
2	The top management has set up adequate processes that facilitate an environment of team synergy and partnership.					
3	Top management consistently encourages employees to seek innovative solutions for problems encountered.					
4	There are sufficient risk management processes to identify and evaluate significant risks to the organisation.					
5	The top management has established sufficient accountability mechanisms in shared activities/projects.					
6	The top management has established adequate monitoring and assessment tools to track shared activities or project milestones.					
7	Top management encourages employees to seek buy-in from team members on contentious issues.					
8	The top management has					

	established a comprehensive environmental analysis mechanism before approving new solutions.					
9	Top management consistently provides the required resources to deliver shared outcomes.					

Section C: Environmental Dynamism

The statements below highlight the numerous environmental dynamism (changes) aspects as it relates to organizations. Please indicate the extent to which you agree or disagree with each statement as it relates to your organisation using the scale provided (consider the changes over the last five years).

	Environmental Dynamism	Strongly disagree 1	Disagree 2	Fairly 3	Agree 4	Strongly agree 5
	Internal Environmental Dynamism					
1	Our organisation's overall strategies have remained unchanged.					
2	Our organisation's strategic intent (vision, mission, objectives) has changed.					
3	Our organisation's management responsibilities and accountabilities have remained consistent over some time.					
4	The overall organisational structure has remained unchanged.					
5	The organisation-wide procedures and policies have remained unchanged.					
6	The risk controls in our organisation have remained consistent.					
7	The employee performance appraisal process has been revised.					
8	There has been no breach of ethical practice by employees, e.g. fraud, bribery, and corruption.					
9	The employees' training needs analysis process has remained unchanged.					
1	The training delivery mode in the					

0	organisation has remained unchanged.					
11	Decision-making in our organisation has been decentralised.					
12	The management style of leading teams has improved.					
13	The core values of our organisation have remained unchanged.					
14	There has not been a culture change initiative in the organisation.					
	External Environmental Dynamism					
1	The tax policies and frameworks have remained consistent over time.					
2	The political landscape has remained stable					
3	Covid 19, among other high-scale diseases like cancer and HIV, has been contained.					
4	Global warming and other climate factors have stabilized					
5	The religious and cultural beliefs have remained consistent over time.					
6	The population of youth and women has remained unchanged.					
7	Fintech and insuretech have not evolved					
8	The adoption of innovations has not improved					
9	The cost of living has remained stable for a while					
10	The rate of unemployment has remained constant					
11	Local laws such as NSSF, and NHIF regulations, among others, have remained unchanged .					
12	International legislation, such as monetary policy and data protection laws, has remained stable.					

Section D: Performance

The items below indicate the financial and non-financial performance measures of an organisation. On the scale provided, rate your organisation's performance strength (Consider the last 5 years).

	Performance	Poor 1	Below average 2	Fair 3	Good 4	Excellent 5
1	Profitability					
2	Gross Premium Growth					
3	Market share					
4	Net Promoter Score/Customer Satisfaction Index					
5	New customers growth					
6	New policy turn-around time (TAT)					
7	Claims management process					
8	Information Access					
9	Organisational policies and procedures					
10	New products development process					
11	Employees satisfaction index					
12	Coaching and Mentorship					
13	Corporate Social Responsibility activities					
14	Environmental Management Initiatives, such as energy savings Initiatives, paperless policy etc.					
15	Workplace health and safety awareness/initiatives, e.g. employee well-being, mental health awareness etc.					
16	Corporate sustainability awareness					

How would you rate the overall performance strength of your organisation? Indicate with a tick ✓ as appropriate.

0 - 25% [ ] 26 - 50% [ ] 50 - 75% [ ] 76 - 100% [ ]

Appendix II: Interview Schedule

Date of the Interview:

Welcome. The motivation for this interview is to understand the relationship between collaborative leadership, environmental dynamism and the performance of insurance companies in Kenya from your perspective. The information shared will solely be for academic research purposes and will be treated with the utmost confidentiality. You have a choice of not participating in this interview if you have any hesitation. I kindly ask your permission to record this interview session to allow for good interaction and my careful reporting.

Are you willing to participate in the interview? (Yes / No) (Tick the appropriate response).

1. Collaborative leadership is an emerging concept in organisations.

    a) In your view, what does collaborative leadership mean in practice for insurance companies in Kenya?

    b) Do you feel the authenticity of employee relationships affects performance in your organisation? Tell me more.

    c) Could you share how leaders' behaviours affect the performance of your organisation?

    d) In your view, how can top management support improve organisational performance?

2. Understanding the changes in the environment is critical.

    a) What do you think are some environmental changes affecting insurance companies in Kenya? Tell me more about the internal and external changes affecting your organisation's performance.

    b) Do you have any suggestions on how your organisation can navigate these environmental changes to sustain performance?

3. Do you have any final comments or questions?

Thank you for your time and valuable insights into this research.

Appendix III: List of Licensed Insurance Companies in Kenya

Name of Insurance Group Ltd.	Name of Insurance Group Ltd.
1. AAR Insurance Company Limited	2. Kenindia Assurance Company Limited
3. Africa Merchant Assurance Company Limited	4. Kenya Orient Group (Kenya Orient Insurance Limited & Kenya Orient Life Assurance Limited)
5. AIG Kenya Insurance Company Limited	6. Kuscco Mutual Assurance Limited
7. Allianz Insurance Company of Kenya Limited	8. Liberty Life Assurance Kenya Limited
9. APA Group (APA Insurance Limited & APA Life Assurance Company Limited)	10. Madison Group (Madison Life Assurance Kenya Limited & Madison General Insurance Kenya Limited)
11. ABSA Life Assurance Kenya Limited	12. Mayfair Insurance Company Limited
13. Britam Group (Britam General Insurance Company (K) Limited & Britam Life Assurance Company (K) Limited)	14. Metropolitan Cannon Group (Metropolitan Cannon Life Assurance Limited & Metropolitan Cannon General Insurance Company Limited)
15. Capex Life Assurance Company Limited	16. MUA Insurance (Kenya) Limited
17. CIC Group (CIC General Insurance Limited & CIC Life Assurance Limited)	18. Occidental Insurance Company Limited
19. Corporate Insurance Company Limited	20. Old Mutual Life Assurance Limited
21. Directline Assurance Company Limited	22. Pacis Insurance Company Limited
23. Fidelity Shield Insurance Company Limited	24. Pioneer Group (Pioneer General Insurance Limited & Pioneer Assurance Company Limited)
25. First Assurance Company Limited	26. Prudential Life Assurance Kenya Limited
27. GA Group (GA Insurance Limited & GA Life Assurance Limited)	28. Resolution Insurance Company Limited
29. Gemina Group (Geminia Life Insurance Company Limited & Geminia Insurance Company Limited)	30. Sanlam Group (Sanlam General Insurance Company Limited & Sanlam Life Insurance Limited)
31. ICEA LION Group (ICEA LION General Insurance Company Limited & ICEA LION Life Assurance Company Limited)	32. Takaful Insurance of Africa Limited
33. Intra Africa Assurance Company Limited	34. Tausi Assurance Company Limited
35. Invesco Assurance Company Limited	36. The Heritage Insurance Company Limited

37. Jubilee Group (Jubilee Life Insurance Limited & Jubilee Allianz General Insurance (K) Limited & Jubilee Health Insurance Limited)	38. The Kenyan Alliance Insurance Company Limited
39. Trident Insurance Company Limited	40. The Monarch Insurance Company Limited
41. UAP Group (UAP Insurance Company Limited & UAP Life Assurance Company Limited)	42. Xplico Insurance Company Limited

Appendix IV – Dissertation Work Plan & Budget Estimate

Research Timelines									
Activities		**2022**				**2023**			**2024**
		Jan-March	**April-June**	**July-Sept**	**Oct-Dec**	**Jan-Mar**	**April-June**	**July-Nov**	**July**
PART 1	Preliminary Literature collation/review								Official Graduation
	Literature Review Part 1								
	Research Plan								
	Chapter 1								
	Chapters 2 & 3								
	Content Review & Analysis								
	Nov 2022 – Dissertation Proposal defense of Chapters 1,2 & 3 Authorization to continue Field Research								
PART 2	Pre-test Questionnaires Development & distribution								
	Literature Review Part 2								
	Questionnaire distribution, collection & preliminary analysis								
	Data analysis								
	Chapter 4,5,6								
	Manuscript review								
	Submission								
	Dec 2023 - Final Dissertation Defense								

Research Budget	
Items	Cost (Kes)
Software (Grammarly, SPSS version 28, NVIVO)	40,000
Questionnaires Production and printouts/software	15,000
Travel/Fuel/related expenses	70,000
Data collection	25,000
Miscellaneous/Editing/	55,000

Final Dissertation Production, prints /publications	80,000
Total	**285,000**

Appendix V: Recruitment Letter

Gilbert A. Ang'ana
Pan Africa Christian (PAC) University,
Nairobi.
12 June 2024

To Whom It May Concern
Dear Sir/Madam,
RE: COLLABORATIVE LEADERSHIP, ENVIRONMENTAL DYNAMISM AND PERFORMANCE OF INSURANCE COMPANIES IN KENYA.

I am Gilbert A. Ang'ana, a Doctoral candidate at Pan Africa Christian University in the Department of Organizational Leadership, School of Business, Technology and Leadership. As part of the requirement for the degree award, I am conducting a research study examining the influence of collaborative leadership and environmental dynamism on performance of insurance companies in Kenya. I am requesting your participation in this study. Your participation in this study is voluntary, and the study results will be for academic purposes only.

If your answer is yes, I kindly invite you to participate by answering the attached questionnaire survey, which should not take more than 20 minutes (or an interview session of not more than 30 mins). Kindly note that your responses will be anonymously recorded and confidential. You are not expected to record your name or email contact anywhere. All data will also be identified using a pseudonym assigned to each questionnaire and interview. All data collected will be stored on my password-protected laptop.

For any questions, kindly do not hesitate to share.

Thank you for your participation,

Gilbert A. Ang'ana
PAC University, Kenya
Doctoral Candidate
Email: anganagilbert@gmail.com
Cellphone: +254 722990422

Appendix VI: T-test – Details

Variable items	Test Value = 3							
	t	t-table student Value	df	Significance		Mean Difference	95% Confidence Interval of the Difference	
				One-Sided p	Two-Sided p		Lower	Upper
Employees continuously establish common ground in their interactions.	18.405	1.962	216	<.001	<.001	.935	.84	1.04
Employees freely express their concerns.	5.764	1.962	216	<.001	<.001	.415	.27	.56
Employees proactively understand each other's roles.	18.532	1.962	216	<.001	<.001	.991	.89	1.10
Employees value each other's feelings.	14.955	1.962	216	<.001	<.001	.793	.69	.90
Employees speak kindly to and about each other.	14.216	1.962	216	<.001	<.001	.728	.63	.83
Employees support each other to achieve shared and individual goals.	15.141	1.962	216	<.001	<.001	.922	.80	1.04
Employees take time to listen to others actively.	13.256	1.962	216	<.001	<.001	.719	.61	.83
Employees share their personal struggles and challenges openly.	.943	1.962	216	.173	.347	.069	-.08	.21
Employees follow through on their commitments.	17.478	1.962	216	<.001	<.001	.885	.79	.98
Leaders consistently do what they say they will do.	9.745	1.962	216	<.001	<.001	.498	.40	.60
Leaders encourage employees to share feedback.	17.641	1.962	216	<.001	<.001	.862	.77	.96
Leaders encourage and welcome criticism.	2.305	1.962	216	.011	.022	.152	.02	.28
Leaders are friendly and easily accessible.	13.598	1.962	216	<.001	<.001	.774	.66	.89
Leaders are concerned about the personal well-being of their employees.	6.506	1.962	216	<.001	<.001	.396	.28	.52
Leaders are conscious of how they use their authority respectfully.	9.691	1.962	216	<.001	<.001	.507	.40	.61

Leaders involve employees in critical decision-making.	7.389	1.962	216	<.001	<.001	.465	.34	.59
Leaders consistently align their expectations with their team members.	19.514	1.962	216	<.001	<.001	.829	.75	.91
Leaders consistently share critical responsibilities with their employees.	14.870	1.962	216	<.001	<.001	.806	.70	.91
The top management has set up structures that sufficiently encourage collaboration among employees.	11.764	1.962	216	<.001	<.001	.677	.56	.79
The top management has set up adequate processes that facilitate an environment of team synergy and partnership.	12.162	1.962	216	<.001	<.001	.774	.65	.90
Top management consistently encourages employees to seek innovative solutions for problems encountered.	11.582	1.962	216	<.001	<.001	.714	.59	.84
There are sufficient risk management processes to identify and evaluate significant risks to the organisation.	15.123	1.962	216	<.001	<.001	.857	.75	.97
The top management has established sufficient accountability mechanisms in shared activities/projects.	11.382	1.962	216	<.001	<.001	.700	.58	.82
The top management has established adequate monitoring and assessment tools to track shared activities or project milestones.	10.585	1.962	216	<.001	<.001	.710	.58	.84
Top management encourages employees to seek buy-in from team members on contentious issues.	7.060	1.962	216	<.001	<.001	.484	.35	.62
The top management has established a comprehensive environmental analysis mechanism before approving new solutions.	7.887	1.962	216	<.001	<.001	.594	.45	.74
Top management consistently provides the required resources to deliver	13.266	1.962	216	<.001	<.001	.724	.62	.83

shared outcomes.								
Our organisation's overall strategies have remained unchanged.	3.740	1.962	216	<.001	<.001	.364	.17	.56
Our organisation's strategic intent (vision, mission, objectives) has changed.	-6.797	1.962	216	<.001	<.001	-.599	-.77	-.43
Our organisation's management responsibilities and accountabilities have remained consistent over some time.	3.670	1.962	216	<.001	<.001	.304	.14	.47
The overall organisational structure has remained unchanged.	.101	1.962	216	.460	.919	.009	-.17	.19
The organisation-wide procedures and policies have remained unchanged.	.739	1.962	216	.230	.461	.065	-.11	.24
The risk controls in our organisation have remained consistent.	2.577	1.962	216	.005	.011	.221	.05	.39
The employee performance appraisal process has been revised.	3.269	1.962	216	<.001	.001	.313	.12	.50
There has been no breach of ethical practice by employees, e.g. fraud, bribery, and corruption.	.866	1.962	216	.194	.387	.060	-.08	.20
The employees' training needs analysis process has remained unchanged.	2.323	1.962	216	.011	.021	.203	.03	.37
The training delivery mode in the organisation has remained unchanged.	2.943	1.962	216	.002	.004	.267	.09	.45
Decision-making in our organisation has been decentralised.	-5.375	1.962	216	<.001	<.001	-.442	-.60	-.28
The management style of leading teams has improved.	3.970	1.962	216	<.001	<.001	.290	.15	.43
The core values of our organisation have remained unchanged.	-6.929	1.962	216	<.001	<.001	-.558	-.72	-.40
There has not been a culture change initiative in the organisation.	2.911	1.962	216	.002	.004	.272	.09	.46
The tax policies and frameworks have remained consistent over time.	7.799	1.962	216	<.001	<.001	.594	.44	.74
The political landscape has	2.826	1.962	21	.003	.005	.244	.07	.41

remained stable			6					
Covid 19, among other high-scale diseases like cancer and HIV, has been contained.	7.574	1.962	216	<.001	<.001	.548	.41	.69
Global warming and other climate factors have stabilised	.761	1.962	216	.224	.447	.055	-.09	.20
The religious and cultural beliefs have remained consistent over time.	8.607	1.962	216	<.001	<.001	.618	.48	.76
The population of youth and women has remained unchanged	3.656	1.962	216	<.001	<.001	.267	.12	.41
Fintech and insuretech have not evolved	5.065	1.962	216	<.001	<.001	.442	.27	.61
The adoption of innovations has not improved	7.204	1.962	216	<.001	<.001	.599	.44	.76
The cost of living has remained stable for a while	-10.682	1.962	216	<.001	<.001	-.995	-1.18	-.81
The rate of unemployment has remained constant.	-8.578	1.962	216	<.001	<.001	-.724	-.89	-.56
Local laws such as NSSF, and NHIF regulations, among others, have remained unchanged.	13.181	1.962	216	<.001	<.001	1.041	.89	1.20
International legislation, such as monetary policy and data protection laws, has remained stable.	-2.219	1.962	216	.014	.028	-.171	-.32	-.02
Profitability	19.343	1.962	216	<.001	<.001	1.078	.97	1.19
Gross Premium Growth	15.905	1.962	216	<.001	<.001	1.005	.88	1.13
Market share	14.410	1.962	216	<.001	<.001	.880	.76	1.00
Net Promoter Score/Customer Satisfaction Index	19.053	1.962	216	<.001	<.001	.959	.86	1.06
New customers growth	24.654	1.962	216	<.001	<.001	1.078	.99	1.16
New policy turn-around time (TAT)	13.033	1.962	216	<.001	<.001	.737	.63	.85
Claims management process	9.322	1.962	216	<.001	<.001	.567	.45	.69
Information Access	13.860	1.962	216	<.001	<.001	.797	.68	.91
Organisational policies and procedures	14.930	1.962	216	<.001	<.001	.829	.72	.94

New products development process	12.610	1.962	216	<.001	<.001	.839	.71	.97
Employees satisfaction index	1.894	1.962	216	.030	.060	.143	-.01	.29
Coaching and Mentorship	5.808	1.962	216	<.001	<.001	.382	.25	.51
Corporate Social Responsibility activities	6.177	1.962	216	<.001	<.001	.438	.30	.58
Environmental Management Initiatives, such as energy savings Initiatives, paperless policy etc.	9.471	1.962	216	<.001	<.001	.618	.49	.75
Workplace health and safety awareness/initiatives, e.g. employee well-being, mental health awareness etc.	8.632	1.962	216	<.001	<.001	.594	.46	.73
Corporate sustainability awareness	10.294		216	<.001	<.001	.594	.48	.71
Overall Performance	14.304		216	<.001	<.001	.788	.68	.90

Source: Field Data (2023)

Appendix VII: Factor Analysis Communalities

Communalities		
	Initial	Extraction
Employees continuously establish common ground in their interactions.	1.000	.703
Employees freely express their concerns.	1.000	.814
Employees proactively understand each other's roles.	1.000	.889
Employees value each other's feelings.	1.000	.870
Employees speak kindly to and about each other.	1.000	.878
Employees support each other to achieve shared and individual goals.	1.000	.838
Employees take time to listen to others actively.	1.000	.861
Employees share their personal struggles and challenges openly.	1.000	.764
Employees follow through on their commitments.	1.000	.839
Leaders consistently do what they say they will do.	1.000	.722
Leaders encourage employees to share feedback.	1.000	.857
Leaders encourage and welcome criticism.	1.000	.886
Leaders are friendly and easily accessible.	1.000	.876
Leaders are concerned about the personal well-being of their employees.	1.000	.903
Leaders are conscious of how they use their authority respectfully.	1.000	.856
Leaders involve employees in critical decision-making.	1.000	.902
Leaders consistently align their expectations with their team members.	1.000	.864
Leaders consistently share critical responsibilities with their employees.	1.000	.813
The top management has set up structures that sufficiently encourage collaboration among employees.	1.000	.920
The top management has set up adequate processes that facilitate an environment of team synergy and partnership.	1.000	.891
Top management consistently encourages employees to seek innovative solutions for problems encountered.	1.000	.878
There are sufficient risk management processes to identify and evaluate significant risks to the organisation.	1.000	.819
The top management has established sufficient accountability mechanisms in shared activities/projects.	1.000	.843
The top management has established adequate monitoring and assessment tools to track shared activities or project milestones.	1.000	.878
Top management encourages employees to seek buy-in from team members on contentious issues.	1.000	.852
The top management has established a comprehensive environmental analysis mechanism before approving new solutions.	1.000	.853
Top management consistently provides the required resources to deliver shared outcomes.	1.000	.881

Our organisation's overall strategies have remained unchanged.	1.000	.829
Our organisation's strategic intent (vision, mission, objectives) has changed	1.000	.832
Our organisation's management responsibilities and accountabilities have remained consistent over some time.	1.000	.854
The overall organisational structure has remained unchanged.	1.000	.873
The organisation-wide procedures and policies have remained unchanged.	1.000	.867
The risk controls in our organisation have remained consistent.	1.000	.743
The employee performance appraisal process has been revised.	1.000	.889
There has been no breach of ethical practice by employees, e.g. fraud, bribery, and corruption.	1.000	.839
The employees' training needs analysis process has remained unchanged.	1.000	.783
The training delivery mode in the organisation has remained unchanged.	1.000	.900
Decision-making in our organisation has been decentralised.	1.000	.813
The management style of leading teams has improved.	1.000	.894
The core values of our organisation have remained unchanged.	1.000	.737
There has not been a culture change initiative in the organisation.	1.000	.843
The tax policies and frameworks have remained consistent over time.	1.000	.884
The political landscape has remained stable	1.000	.893
Covid 19, among other high-scale diseases like cancer and HIV, has been contained.	1.000	.898
Global warming and other climate factors have stabilised	1.000	.788
The religious and cultural beliefs have remained consistent over time.	1.000	.895
The population of youth and women has remained unchanged	1.000	.914
Fintech and insuretech have not evolved	1.000	.883
The adoption of innovations has not improved	1.000	.839
The cost of living has remained stable for a while	1.000	.901
The rate of unemployment has remained constant	1.000	.851
Local laws such as NSSF, and NHIF regulations, among others, have remained unchanged.	1.000	.855
International legislation, such as monetary policy and data protection laws, has remained stable.	1.000	.784
Profitability	1.000	.848
Gross Premium Growth	1.000	.916
Market share	1.000	.866
Net Promoter Score/Customer Satisfaction Index	1.000	.822

New customers growth	1.000	.843
New policy turn-around time (TAT)	1.000	.805
Claims management process	1.000	.853
Information Access	1.000	.861
Organisational policies and procedures	1.000	.878
New products development process	1.000	.870
Employees satisfaction index	1.000	.914
Coaching and Mentorship	1.000	.897
Corporate Social Responsibility activities	1.000	.864
Environmental Management Initiatives, such as energy savings Initiatives, paperless policy etc.	1.000	.831
Workplace health and safety awareness/initiatives, e.g. employee well-being, mental health awareness etc.	1.000	.927
Corporate sustainability awareness	1.000	.899
Overall Performance	1.000	.907
Extraction Method: Principal Component Analysis.		

Source: Field Data (2023)

Appendix VIII: Certificate of Dissertation Proposal Correction

Pan Africa Christian University
P.O Box 56875-00200
Nairobi, Kenya
Tel: +254 721-932050/734-400694
Website: www.pacuniversity.ac.ke

CERTIFICATION OF CORRECTION OF PROPOSAL

PART I: RELEVANT DETAILS OF THE PROPOSAL

Department: Organizational Leadership

Degree Title: PhD in Organizational Leadership

Candidates' Name: Gilbert Atuto Angana **Registration No.**16945/0/20

Signature: _____

Date of Oral Defense: 20th Jan 2023

Title of Thesis:
Collaborative Leadership, Environmental Dynamism and Performance of Insurance companies in Kenya

PART II: DECLARATION BY SUPERVISOR(S)

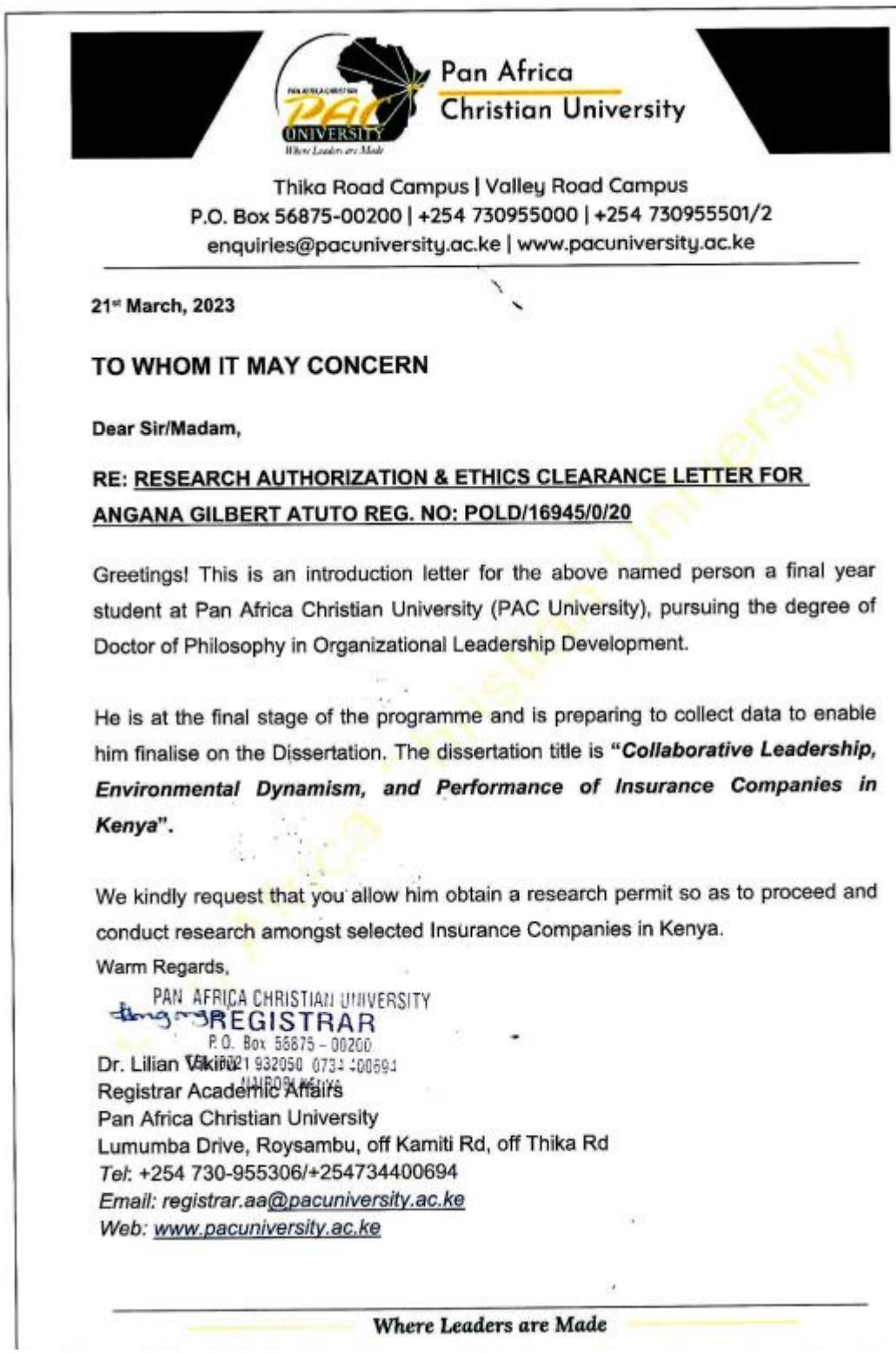
I / we, the undersigned do hereby confirm that I / we have closely looked at the corrections as instructed by the Post Graduate Defense Committee and I / ~~we do~~ hereby certify that **ALL** the corrections have been effected as agreed.

NAME: Dr. Wafula Ongeti
DATE: SIGN:
(SUPERVISOR)

NAME: Dr. Jane Chiroma
DATE: 2/17/2023 SIGN:
(SUPERVISOR)

The Leadership University of Choice

Appendix IX: PAC University Researcher Introduction Letter



Pan Africa Christian University

Thika Road Campus | Valley Road Campus
P.O. Box 56875-00200 | +254 730955000 | +254 730955501/2
enquiries@pacuniversity.ac.ke | www.pacuniversity.ac.ke

21st March, 2023

TO WHOM IT MAY CONCERN

Dear Sir/Madam,

RE: RESEARCH AUTHORIZATION & ETHICS CLEARANCE LETTER FOR ANGANA GILBERT ATUTO REG. NO: POLD/16945/0/20

Greetings! This is an introduction letter for the above named person a final year student at Pan Africa Christian University (PAC University), pursuing the degree of Doctor of Philosophy in Organizational Leadership Development.

He is at the final stage of the programme and is preparing to collect data to enable him finalise on the Dissertation. The dissertation title is **"*Collaborative Leadership, Environmental Dynamism, and Performance of Insurance Companies in Kenya*".**

We kindly request that you allow him obtain a research permit so as to proceed and conduct research amongst selected Insurance Companies in Kenya.

Warm Regards,

PAN AFRICA CHRISTIAN UNIVERSITY
REGISTRAR
P.O. Box 56875 - 00200
NAIROBI KENYA

Dr. Lilian Vikiru
Registrar Academic Affairs
Pan Africa Christian University
Lumumba Drive, Roysambu, off Kamiti Rd, off Thika Rd
Tel: +254 730-955306/+254734400694
Email: registrar.aa@pacuniversity.ac.ke
Web: www.pacuniversity.ac.ke

Where Leaders are Made

Appendix X: Certificate of Ethical Clearance

Certificate of Ethical Clearance

Pan Africa Christian University

Thika Road Campus | Valley Road Campus
P.O. Box 56875-00200 | +254 730915800 | +254 730915801/2
enquiries@pacuniversity.ac.ke | www.pacuniversity.ac.ke

INSTITUTIONAL SCIENTIFIC ETHICSREVIEW COMMITTEE

(IS E R C)

This Certificate is awarded to

GILBERT ATUTO ANG'ANA

For the research titled

COLLABORATIVE LEADERSHIP, ENVIRONMENTAL DYNAMISM, AND PERFORMANCE OF INSURANCE COMPANIES IN KENYA

Ref/PAC/ISERC/011/3/23

having complied with PAC University Institutional Scientific Ethics Review Committee's guidelines and Standard Operating Procedures for ethical clearance.

This Certificate is issued subject to compliance with the following requirements:

i. Before commencing the study, you are required to obtain a Research License from the NationalCommission for Science, Technology and Innovation (NACOSTI) as well as other institutional clearances as and where needed.

ii. Only approved documents including research instruments and informed consent forms will beused.

iii. All changes including amendments and/or deviations are to be submitted for review andclearance by PAC University Institutional Scientific Ethics Review Committee before use.

iv. Any expected or unexpected changes that may increase the risks to study participants or affectthe integrity of the study must be reported in writing to PAC University Institutional Scientific Ethics Review Committee within two days.

v. Any request for renewal or approval must be submitted to PAC University Institutional ScientificEthics Review Committee at least four weeks prior to the expiry of this Certificate and must be accompanied by a comprehensive progress report to support the renewal.

Date of issue	20/3/2023	**Expiry date**	20/3/2024

DR.JANE KINUTHIA

Secretary PAC_ISERC

Appendix XI: Nacosti Research License

REPUBLIC OF KENYA

NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Ref No: **173409**

Date of Issue: **05/April/2023**

RESEARCH LICENSE

This is to Certify that Mr., GILBERT ATUTO ANGANA of Pan African Christian University College, has been licensed to conduct research as per the provision of the Science, Technology and Innovation Act, 2013 (Rev.2014) in Nairobi on the topic: COLLABORATIVE LEADERSHIP, ENVIRONMENTAL DYNAMISM AND PERFORMANCE OF INSURANCE COMPANIES IN KENYA for the period ending : 05/April/2024.

License No: **NACOSTI/P/23/24774**

173409

Applicant Identification Number

Director General
NATIONAL COMMISSION FOR SCIENCE,TECHNOLOGY & INNOVATION

Verification QR Code

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

See overleaf for conditions

Appendix XII: Partial Summary of Data Coding Process

Primary Theme: Collaborative Influence on Performance			
Component Theme: Understanding Collaborative Leadership – "Collaborative Leadership"	Initial Codes Generated	Initial sub-themes generated	Final Sub-themes named
The ways insurance companies internally align And handle risk in the market. So that we don't undercut and maybe come up with a uniform rate. …we do have shared services departments like HR, Product Development, and even ICT, which are actually The units that foster collaborations. They do create that environment for collaboration for all of us as Departmental players actually to come together; they provide like an ideal framework for collaborative leadership in our company… Fostered through the relationship aspect. Within us as an individual insurance company, but also externally in terms of looking at the industry… … there is also an aspect of leaders' behaviour	Code: Internal Alignment Code: Handle risk Code: Uniformity Code: shared services Code: Foster Collaboration Code: Come together Code: Relationships Code: Leaders behaviour Code: Collaboration Code: Leaders actions Code: Top executives Code: Collaboration Code: Work together	Shared Goals Leaders Behaviour Top Management Support Relationships	Shared Goals Collaboration Relationships Top Management Actions Leaders' Behaviour

because for collaboration to take place, There are certain elements or actions and behaviours that leaders need to portray… …And then there is also an aspect that, as top executives, we play a role in developing a culture of collaboration in our institutions… entails how, as an organization, we work together Towards serving customers, number two, towards the returning value to the shareholders, and the last one, being responsible to the society, right ... it is about having shared goals in action…when you broaden the goals in such a manner, then you find that they are actually shared by all departments. They actually become common, and everyone becomes aligned towards their achievement. …it is just working together towards a common goal in the organization. … is about leaders kind of working together either within us as an organization or in the industry as a whole. Yeah. Working together with, you know, people in all kinds of management and also the lower level …to drive organizational or industry common goals.	Code: shared values Code: Shared goals Code: Alignment in achievement Code: Working together Code: Common goal Code: leaders working together Code: Within an organization or industry Code: working together across management and staff Code: common goal Code: new competition Code: Collaboration Code: Not Collaborating Code: Internally and externally at industry Code: Working in our own ways & risk management Code: Do our own things	Collaboration Breaking silos Coming together Shared values Working together Common goal	

…collaborative leadership is a new competition. We can only compete if we are collaborating… **Current Status of collaboration** …I think that is something which really makes us suffer so much. We are not collaborating effectively, both internally as a company and also within the industry… I feel like what is happening in the market at the moment is we, the insurance companies, are just coming up with our own way, with our own ways of working and risk management practice, depending on the company, …and we each do our own things despite having a regulator… …there are those dynamics or what I would call systemic organizational and even industry issues which can only be resolved by collaboration… When people come together in an organization, and when the industry comes together… …you can actually be able to resolve a number of systemic issues, ranging from the things that are affecting the industry, the inefficiencies that at times force us to ineffectively compete on price, eventually starts to hinder even the penetration of our insurance… (C9) If there is collaboration in that sector the way the banks do, then I am sure you will see the insurance going to be more	Code: Collaboration to resolve systemic organizational issues Code: coming together Code: resolve systemic issues Code: ineffective competition Code: hinder insurance penetration Code: Collaboration Code: more profitable		

profitable…. (C6)			
Component Theme: Authentic Relationships and Performance – "Authentic Relationships"			
… there is no sincerity at all. That one I can say, I can confirm to you that, and it is an issue in our organization, but it is also an industry issue. (C1) …there have been internal conversations around, do we have the right product solutions for our clients, is our price right? Which are aimed towards creating internal alignment and accountability… (C3) …so in that respect, from an authenticity point of view, it could be an issue driven by our staff's competitive behaviour. Authenticity internally could also be hindered by either past experience on collaboration, especially amongst the leaders. (C11) …because authenticity is a people game. How people show up and how their actions that are agreed by others are then taken on is critical. So I think, I am not sure whether it is exclusively authenticity, but I think it could also be an issue of historic trust issues. As an organization, it is not a big issue internally, but it is definitely an issue that we keep sensitizing our teams and leaders to focus on the bigger organizational goals. (C8) Yes, I think authenticity is a critical factor in driving the performance of our organization. Just imagine if every employee today were suspicious of each other; today, we would not be at this top level as an organization…I think	Code: No Sincerity Code: Internal conversations Code: Internal alignment Code Accountability Code: driven by staff competitiveness Code: Past experience on Collaboration Code: How people show up Code: People actions Code: not exclusively authenticity – trust Code: Internally Code: focus on bigger picture Code: authenticity crucial on performance Code suspicious	Sincerity Trust Accountability Past experiences Shared responsibility and goals Collaboration Behaviour	Sincerity Behaviour Shared values Internal accountability Communication

authenticity, trust, as well as maybe just having a sense of shared responsibility and value in building the organization is essential. (C7) …I think the, you know, it starts with our leadership team themselves need to collaborate better, be more authentic around these collaborations, put in place mechanisms that create some sort of internal accountability, then their teams will follow suit. We have had a few issues in the past that resulted in a negative impact on our business, but we have been intentional in building a culture of trust; it is a work in progress. (C5) Definitely…authenticity is critical…we are trying…we keep sensitizing our teams to have sessions within their departments and cross-departments where they are able to ventilate and share views and come together to resolve those kinds of challenges…well you know trusts issues are hard. (C9) …by the time that collaboration becomes authentic enough, that you know, you can actually achieve results in a certain manner, there is some work to be done around the trust, around the communication, around the sharing of the goals, the visions and being able to ventilate some of the fears and address some of the fears… (C2) …for authenticity to work, you have to almost address the fear among employees and almost counter it through different approaches, like change management communication, the unity of purpose, being able to come together, and change leadership, really, being able to lead from a leadership perspective, then that is actually what	Code trust at top level Code: sense of shared responsibility Code: building the organization Code: starts with leadership team Code: collaborate better Code: collaborations Code: create accountability mechanism Code: negative impact of business Code: intentional in building culture of trust Code: work in progress Code: sessions within departments Code: sessions cross departments Code: ventilate and share views Code: come together to resolve challenges Code: trust issues are hard	Communication Credibility Fraud	

works because you are able then to address any fears that people might have that affects authenticity. (C4) …there are a lot of crooked people in insurance companies, I had worked in another organization before I came here, and you will find that the board, the board of directors and the MD come up with targets, which they cascade down to heads of departments, which goes down to branch managers, unit leaders and agents. If those targets are very difficult to achieve, there are always shortcuts that people use…this is killing many insurance companies' credibility, and I am sure you have seen some of these cases in the media. (C10) …you know authenticity is an individual responsibility first, but it definitely affects the organization. We have had cases of individual employees soliciting for cash from their customer engagements. So this means our ethical underwriting and ethical business are not in play and affects our reputation as a company… Instead of being objective to grow the company, and safeguard policyholder money, then you find people are selfish, they loot, and the companies go under … that is why you find there is much fraud in the insurance industry. So there is an inherent vice. (C2) …internally, I would say we are trying…but there is much distrust between the insurance companies… we have always been very suspicious of each other… we do not appreciate that sharing information will go a long way in streamlining and then focusing on more innovation in the industry…in the end what we have is basically a consumer base that does not trust most of the insurance companies. (C6)	Code: collaboration becomes authentic Code: work to be done around trust Code: communication Code: sharing goals and vision Code: being able to ventilate fears Code: address fears among employees Code: change management communication Code: unity of purpose Code: change leadership Code: address fears Code: crooked people in insurance companies Code: there are always shortcuts people use Code: Credibility Code: authenticity is about an		

	individual Code: authenticity affects organizations Code: employees soliciting for cash from customers Code: ethical business and underwriting Code: affects reputation Code: people are selfish Code: they loot and company goes under Code: fraud in the insurance Code: distrust Code: suspicious of each other Code: don’t appreciate sharing information. Code: customers don’t trust insurance companies		

Source: Field Data (2023)

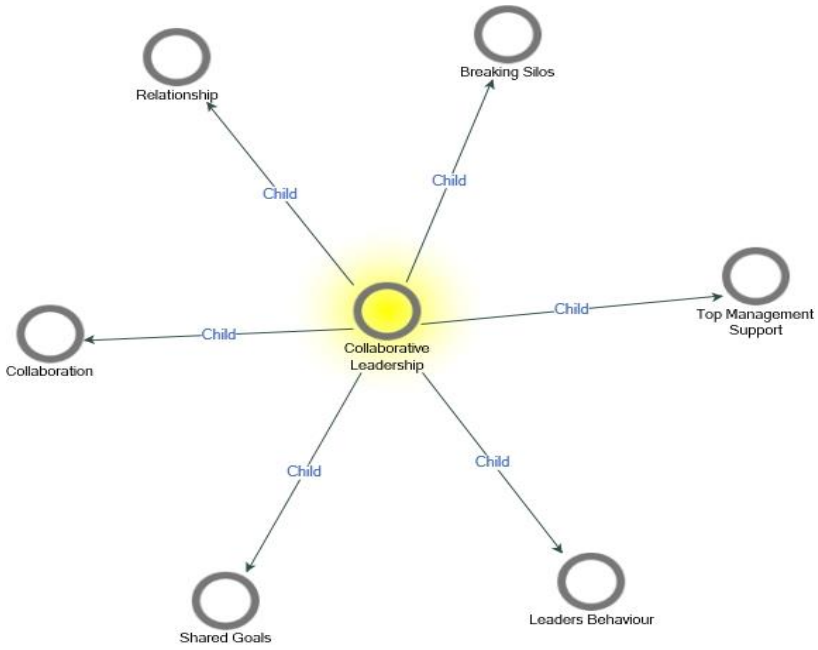
Table Key

The various colour codes highlighted indicate the development of the thematic process from the initial codes generated, initial sub-themes, and

final sub-themes. Similar colour means linked codes, initial sub-themes and final sub-themes.

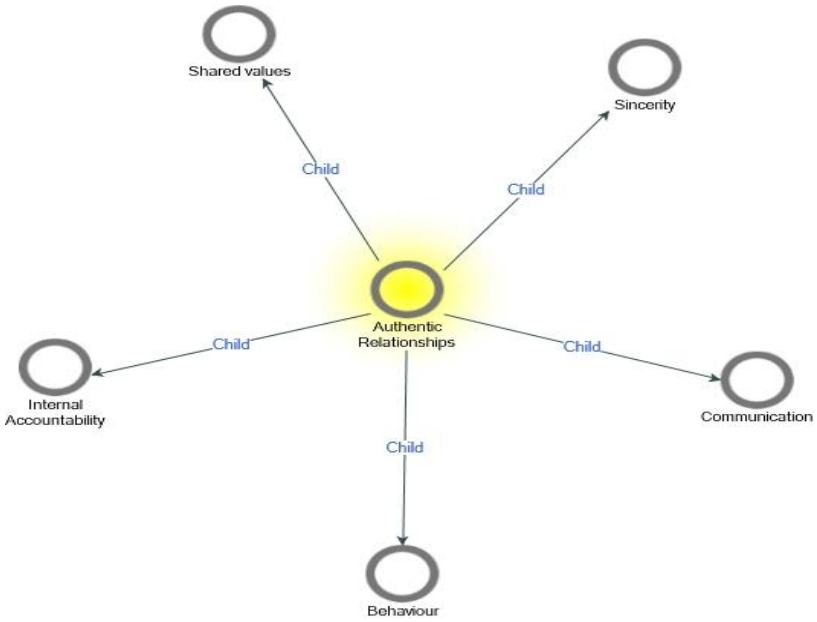
Appendix XIII: Thematic Figures

Thematic Code - Collaborative Leadership



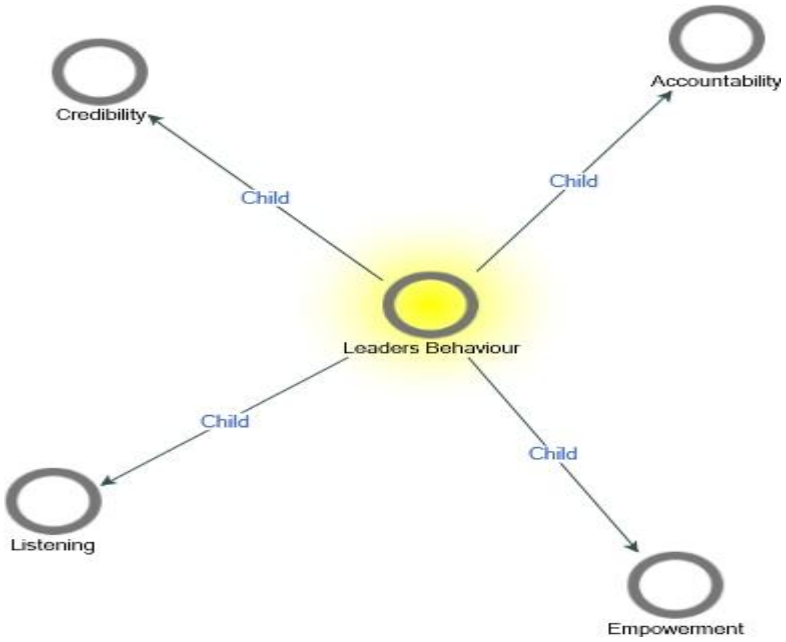
Source: Field Data (2023)

Thematic Code – Authentic Relationships



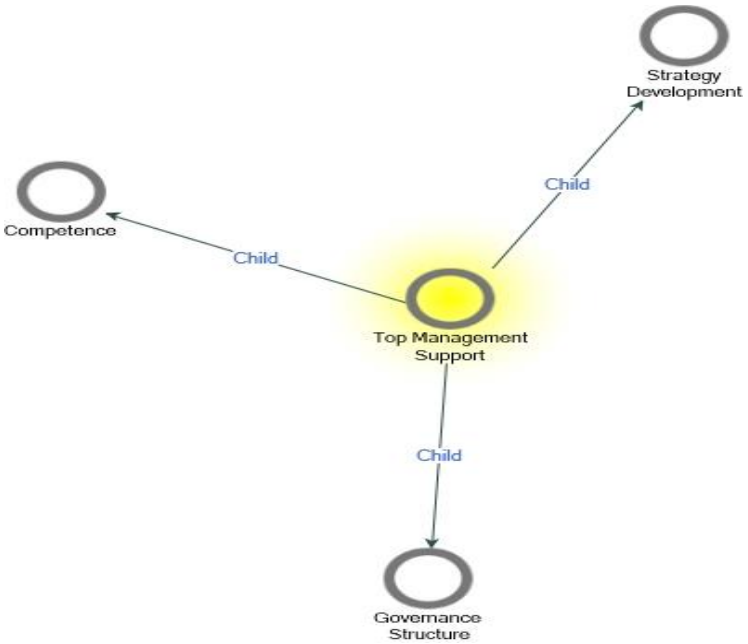
Source: Field Data (2023)

Thematic Code – Leaders Behaviour



Source: Field Data (2023)

Thematic Code – Top Echelons Support



Source: Field Data (2023)

Appendix XIV: Extracts of Insurance Industry Selected Performance

Key Performance Indicators for Insurers					
Indicator	2023 Q3	2022 Q3	2021 Q3	2020 Q3	Annual change (2023/2022)
	KES '000'	KES '000'	KES '000'	KES '000'	(%)
Gross Premium Income	269,303,539	237,902,329	213,526,513	179,412,587	13.2
Net Premium Income	208,909,495	188,926,319	169,285,418	143,149,076	10.6
Net Earned Premium Income (GB)	95,191,617	83,150,396	74,740,805	68,644,190	14.5
Claims Incurred (GB)	65,310,241	56,847,167	51,302,629	43,427,297	14.9
Total claims and policyholders' benefits	61,071,490	52,761,404	61,481,901	44,092,493	15.8
Commissions	13,209,281	10,848,028	10,201,683	8,747,782	21.8
Management Expenses	40,685,402	34,867,725	33,885,096	32,044,841	16.7
Underwriting Profits/Loss (GB)	(4,092,584)	(2,262,749)	(4,125,989)	(879,280)	-80.9
Profit Before Tax (PBT)	12,999,554	9,066,660	8,790,353	4,231,074	43.4
Profit After Tax (PAT)	9,726,016	6,170,756	6,383,429	2,983,979	57.6

Source: IRA (2023)

Key Industry Performance Indicators					
Indicator	2023 Q3	2022 Q3	2021 Q3	2020 Q3	Annual change (2023/2022)
	KES '000'	KES '000'	KES '000'	KES '000'	(%)
Shareholders' Funds	194,767,698	178,453,400	171,643,812	166,718,175	9.1
Total Assets	1,030,400,056	918,015,287	836,111,418	757,617,038	12.2
Total Liabilities	835,632,361	739,561,888	664,467,604	590,898,864	13.0
Investments	892,827,784	805,415,430	715,850,212	642,615,922	10.9

Source: IRA (2023)

	Long Term Insurers' Market Share by Gross Premium Income				
	Company	2023 Q3	2022 Q3	2021 Q3	2020 Q3
		Market Share (%)	Market Share (%)	Market Share (%)	Market Share (%)
1	BRITAM LIFE ASSURANCE	21.6	21.1	21.6	23.4
2	ICEA LION LIFE ASSURANCE	17.8	14.5	15.9	14.2
3	JUBILEE INSURANCE COMPANY	11.2	13.1	11.4	13.2
4	CIC LIFE ASSURANCE COMPANY	6.8	6.5	5.6	6.1
5	KENINDIA ASSURANCE COMPANY	6.1	5.6	8.5	6.8
6	ABSA LIFE ASSURANCE	5.0	4.2	3.9	3.6
7	OTHERS	31.5	35.1	33.1	32.8
	Total	**100.0**	**100.0**	**100.0**	**100.0**

Source: IRA (2023)

	General Insurers' Market Share by Gross Premium Income					
	Company	2023 Q3	2022 Q3	2021 Q3	2020 Q3	Annual change (2023/2022)
		Market Share (%)	Market Share (%)	Market Share (%)	Market Share (%)	(%)
1	OLD MUTUAL GENERAL INSURANCE	9.0	9.0	8.7	8.1	0.0
2	APA INSURANCE COMPANY	8.6	8.8	7.1	6.9	-0.2
3	GA INSURANCE COMPANY	8.4	8.5	7.4	6.1	-0.1
4	CIC GENERAL INSURANCE COMPANY	8.3	8.7	8.0	8.1	-0.4
5	BRITAM GENERAL INSURANCE	7.0	5.9	6.5	6.1	1.1
6	JUBILEE HEALTH INSURANCE	6.4	5.5	6.3	6.4	0.9
7	OTHERS	52.3	53.6	56.1	58.2	-1.3
	Total	**100.0**	**100.0**	**100.0**	**100.0**	**0.0**

Source: IRA (2023)

Appendix XV: Map of the Study Context