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The Effect of Employee Involvement in Strategic Change on the Performance of Insurance Companies in Zimbabwe

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Abstract: Due to rapid technological advancements and intense competition, organizations must find new ways to do business. As a result, changes in an organization's structures, systems, and strategies are now a pre-requisite to survive the competition. Involving employees in strategic change programmes will harness ideas that enhance competitive advantage and organizational performance. The purpose of this study is to inform industry executives, especially in insurance companies, that employees are crucial resources that must be valued for their contribution to the survival of the organization. A total of 115 respondents were surveyed using a 5-point Likert scale questionnaire in a quantitative research approach. This study employed the multiple regression method to test the effect of five employee involvement constructs on organizational performance using IBM SPSS V28 software. All five constructs, that is, participation in decision-making, teamwork, communication, creativity, and innovation, significantly affected the performance of insurance companies in Zimbabwe. This study's findings will convince top managerial leaders of the insurance industry to acknowledge and appreciate the importance of involving employees in strategic change programmes. Furthermore, industry regulatory authorities can promote policies and practices that involve employees in decision-making.

Keywords: employee involvement; strategic change; organizational performance; insurance companies; industry leaders



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1. Introduction

The dictates of the 21st-century global economy require organizations to review their operations, structures, strategies, systems, and procedures to survive intense competition. Due to the changing pace of technology, buyers are now well-informed and have easy access to information they require concerning competing products and services. Change management experts such as Kotter and Schlesinger (2008) advise organizations to choose the best strategies to survive stiff competition. Strategy gurus such as Porter (1985) have added their voices to this call, advising organizations to select one competitive strategy at a time to attain the much-desired competitive advantage. No doubt, organizations have no choice but to adjust their ways of doing business and recruit skilled human capital that is ready to accept change and be involved in strategic change initiatives. In light of this development, Kotter and Schlesinger (2008) advocate for employee involvement in strategic change initiatives but only when managers inform them of the benefits associated with the planned change.

Employee involvement is an organizational aspect that researchers view as critical in driving organizational performance. Employees are resources; whose skills are the basis for organizational co-competencies (Thompson et al. 2020). They have the skills that an organization employs to turn inputs into outputs. Some organizations have outstanding customer service, excellent product development capabilities, and refined innovation and manufacturing processes because of good employee skills and competencies. However, this

happens when an organization allows its employees to contribute to the strategic decision-making programmes. Their participation results in higher individual and organizational performance (Phipps et al. 2013). To this end, organizations must give their employees room to have their voices heard and encourage them to make meaningful contributions to the performance of their organizations. The insurance sector contributes meaningfully to employment creation in many countries in Sub-Saharan Africa. The Zimbabwean insurance sector is a key employer, and as of December 2018 the number of employees in the sector stood at 4400 (ZIMSTAT 2019). To this end, employers in the Zimbabwean insurance sector must give due importance to their employees' views and allow them to contribute to the strategic decision-making process through teamwork. However, the owners/managers of these institutions do not involve their employees in the strategic decision-making process. They do not view their employees as a resource to drive organizational performance. The main objective of this study is to encourage insurance industry leaders to value the importance of employees' involvement in strategic change initiatives and programmes. Therefore, this study aims at informing industry leaders of the importance of employees as valuable organizational citizens who should not be left out when an organization seeks to make strategic changes in its systems, structures, strategies, and operations.

Strategic change involves radical changes in the structure, culture, organizational work processes, and strategy at hand in an organization (Asa et al. 2023). It involves what managers decide to change and how and when to make the desired changes. More often than not, developments from the external environment and poor organizational performance compel managers to embark on some strategic change initiatives. Therefore, organizations must accept that change is inevitable. Fusch et al. (2020) state that as managers battle to make strategic changes in line with the demands of the external environment, they must communicate the intended changes to every employee in the organization. The implication is that employees are the cornerstone for an organization's strategic changes. Phipps et al. (2013) points out that managers must provide their employees with correct information and train and develop them to acquire the necessary skills. Once employees receive adequate information on the intended change programme, they become motivated and fully commit themselves to the success and performance of the organization.

(Ogbonda 2023, p. 134) defines employee involvement as "a program that allows staff members to participate in decision-making and the improvement of activities appropriate to their positions within an organisation." Phipps et al. (2013, p. 110) define employee involvement as "a conscious and intended effort by individuals at a higher level in an organization to provide visible extra-role or role expanding opportunities for individuals or groups at a lower level in the organization to have a greater voice in one or two areas of organizational performance". These definitions imply that organizations must appreciate the importance of their employees by giving them room to contribute to the strategic change initiatives to drive performance. Therefore, employee involvement is an essential process that organizations cannot afford to ignore. Because of the intense competition in global markets, organizations have to be flexible to allow the generation of new ideas by their employees. Mambula et al. (2021) encourage organizations to involve their employees in strategic change initiatives as they usually bring new ideas and innovation, which are the bedrock for attaining a competitive advantage. Moreover, employee involvement results in happiness (Ogbonda 2023), motivating employees to commit themselves to their call of duty (Ulrich et al. 2023). Allowing employees to participate in strategic change initiatives also helps to empower them to commit themselves to their individual and organizational performance (Sofijanov and Zabijakin-Chatleska 2013). In other words, failure to acknowledge the importance of employees' involvement in strategic change programmes, and their behaviours and attitudes, is a recipe for strategic change failure. Fusch et al. (2020) argue that meaningful change must compel employees to change, hence the importance of their involvement in strategic change initiatives (Chummun and Singh 2019). Managers can therefore involve employees in strategic change programmes by allowing them to participate in decision-making, encouraging the development of

teamwork, communicating the strategic change, and creating the building blocks for creativity and innovation to mushroom. It is evident that in today's ever-changing global economy, organizations embrace employee involvement to boost their performance and effectiveness.

Employee involvement in strategic decision-making is the cornerstone for organizational success and performance. [Mambula et al. \(2021\)](#) state that it is necessary for managers to invite employees to participate in decision-making. The main benefit of their involvement is that they make strategic decisions together as a team with their managers. Their participation drives performance positively when managers and employees agree on suitable policies and procedures to direct the organization into the future. Their participation further gives them a sense of responsibility and ownership of the business ([Ogbonda 2023](#)), which allows for the development of organizational citizenship behaviour ([Nleya and Chummun 2021](#)). [Kentab \(2018\)](#) concurs, stating that involvement in the decision-making process breeds fertile ground for teamwork as managers and their subordinates come together to make decisions focusing on solving organizational issues. Moreover, allowing employees to participate in decision-making makes them feel appreciated, empowered, and motivated to contribute positively to the success and performance of the organization. [Saha and Kumar \(2017\)](#) note that when employees work as a team, they feel motivated to deliver performance beyond their call of duty. [Chimaobi and Chikamnele \(2020\)](#) studied the impact of employees' participation in decision-making on organizational performance involving 125 managers and employees of government-owned enterprises in Port-Harcourt, River state, Nigeria. The results showed that employees' participation in decision-making positively affects organizational performance. A study conducted by [Saha and Kumar \(2017\)](#) involving 397 managers in India produced similar results.

However, [Mambula et al. \(2021\)](#) observed that managers often exclude employees from participating in decision-making. They argue that such a move might be problematic, especially when employees hit back by resisting the implementation of decisions they were never part of in the first place.

A team is a group of individuals who work together to accomplish organizational goals. Usually, team members have shared organizational goals and objectives, and all members focus on utilising their skills to enhance organizational performance ([Abbas 2021](#)). One of the most noticeable benefits of employee involvement in strategic change initiatives is the development of teamwork and team spirit among excited and motivated employees in organizations. [Isik et al. \(2015, p. 136\)](#) define teamwork as "a means and process by which team members tend to work together in a harmonious, productive and effective way to accomplish tasks and achieve team goals". It is clear that teamwork involves getting employees with complementary skills to form a distinct group whose focus is to achieve common goals. Furthermore, members must be able to share knowledge, collaborate, and develop synergies to deliver superior organizational performance. Ideally, team members work collectively as a coherent unit requiring little or no supervision ([Obiekwe et al. 2019](#)). According to [Isik et al. \(2015\)](#), organizational success depends on the ability of team members to share information and ideas using open communication lines to solve organizational problems and conflicts. Equally, teamwork becomes a success if employees work together as a tight unit driven by their inclusion in strategic decision-making ([Obiekwe et al. 2021](#)) and possessing the right core competencies resident in their skills and capabilities ([Obiekwe et al. 2019](#)). Essentially, involved employees feel relaxed and free to experiment with new ways of enhancing their performance and doing business without fear of their superiors. A study involving selected basic schools in Accra, Ghana by [Agarwal and Adjirackor \(2016\)](#), revealed that teamwork has a positive effect on organizational productivity.

Communication touches every aspect of an organization. It is a necessary process for the survival of any business enterprise. It cuts across all sections and departments. It is a process every manager must embrace to coordinate organizational activities. It provides employees with adequate information and guides them to achieve organization objectives

(Bucata and Rizescu 2017). However, if done haphazardly, it can bring harm and misery to an otherwise peaceful work environment (Musheke and Phiri 2021). Good communication ideally brings managers and employees together, and managers can share valuable information such as company value statements, policies, procedures, systems, and all relevant information that keeps employees informed of the developments in the organization. Ahmad and Huvilla (2019) outline numerous benefits associated with sharing information. They range from enhanced organizational performance and creativity to stability in the work environment and positive individual performance. Essentially employees tend to understand and appreciate the benefits of involving them in strategic change initiatives if communication lines between managers and employees are open and fluid.

Agarwal and Garg (2012) note that managers might fail to communicate the correct information to their subordinates. They point out that communication is a skill that managers must have to encourage low-level employees to perform effectively. A good communication process requires managers to inform their subordinates on performance requirements, engage them in an open dialogue, and receive feedback in a timely manner. Nebo et al. (2015) argue that employee involvement and organizational performance can be a pipedream in the absence of open communication lines between managers and their subordinates. A study by Agyeiwaa and Arboh (2022) on the role of effective communication on organizational performance in the Ghanaian National Health Insurance Scheme, established that effective communication positively impacts organizational performance.

Well-informed, committed, and motivated employees bring creative ideas as participants in the strategic decision-making process (Chummun and Mathithibane 2020). The generation of new ideas depends on the quality and calibre of employees from various departments. Creative employees are an organizational resource and a source of competitive advantage (Thompson et al. 2020). Creativity, therefore, forms the basis for innovation when employees transform generated ideas into product or service offerings. There is a thin line between creativity and innovation. Innovation is associated with the implementation of new ideas into new products and services. Mafini (2015, p. 941) states that innovation is “the creation of better or more effective products, processes, services, technologies, or new ways of doing things as well as the flow of technology and information among the members of an organization.” However, creativity and innovation are possible when an organization recruits skilled employees and involves them in its strategic change programmes (Anderson et al. 2014).

Such employees are likely to become active drivers of organizational performance. They tend to commit fully to their organizations, driven by organizational citizenship behavior. Organizational citizenship behavior occurs when employees feel attached to their organization and are willing to offer their services beyond the call of duty (Nleya and Chummun 2021). The result of such behavior is an increase in the success and performance of an organization. The aim of a profit-making organization is to accomplish set objectives to enhance overall performance. The success and survival of an organization depend on its ability to attain acceptable levels of performance (Singh et al. 2016). Organizational performance encompasses the financial and non-financial aspects of an organization. The financial aspects are set objectives such as the profit achieved and the return on shareholders' value. Non-financial indicators include market share and sales turnover (Al Khajeh 2018). Essentially, financial indicators are objective and non-financial indicators are subjective.

2. Materials and Methodology

This study followed the quantitative research approach. The quantitative research approach uses a structured questionnaire to collect data from a large sample. It is suitable when a researcher intends to move from a particular situation to the general patterns by developing and testing a theory (Easterby-Smith et al. 2015; Saunders et al. 2019). In this study, we developed five hypotheses, which we tested by employing a multiple linear regression analysis; thus, allowing us to move from theory building to general patterns. Below are the five hypotheses:

H1. *Communication has a significant effect on the performance of insurance companies.*

H2. *Teamwork has a significant effect on the performance of insurance companies.*

H3. *Participation in decision-making has a significant effect on the performance of insurance companies.*

H4. *Creativity has a significant effect on the performance of insurance companies.*

H5. *Innovation has a significant effect on the performance of insurance companies.*

Using the survey research design, we used a 5-point Likert scale questionnaire to collect data from 115 respondents from the Harare province in Zimbabwe. The instrument carried statements that required respondents to answer on a scale of 5, ranging from strongly disagree to strongly agree. Joshi et al. (2015, p. 397), state that a Likert scale is “a set of statements offered for a real or hypothetical situation under study. Participants are asked to show their level of agreement (from strongly disagree to strongly agree) with the given statement on a metric scale”. Moreover, the Likert scale is a reliable research instrument which measures respondents’ perceptions with a relatively high degree of accuracy (Tanujaya et al. 2022). Because of the COVID-19 restrictions in place, we distributed the questionnaire online. The selection of the respondents followed the simple random sampling method, and 71 respondents returned the questionnaire. The response rate was 62%. We then used the multiple regression method to analyse the data. The multiple linear regression (MLR) model is a popular data analysis technique that uses several independent variables to explain the outcome of one dependent variable (Trunfio et al. 2022). The main difference between MLR and the simple linear regression (LR) model is that MLR uses multiple independent variables while the LR model uses only one independent variable. In this study, we used the MLR model to test the effect of 5 explanatory independent variables (participation in decision-making, communication, teamwork, innovation, and creativity) on one dependent variable (organizational performance).

The data collected using the methodology specified above were first collated, then coded and analysed. It was also necessary to establish sample adequacy and conduct a data cleaning exercise in this study. For the evaluation of sampling adequacy, G*Power was used, while for the rest of the descriptive statistics and inferential statistics, IBM SPSS Version 28 was used. Upon collecting the data, data cleaning was first conducted using listwise deletion, or rather complete case analysis, given that the data were missing completely at random (van Buuren 2012; Raghunathan 2015). The final cleaned sample size was 71. However, further data cleaning was conducted to identify outliers, and the results are summarized in Table 1.

Table 1. Results of Outlier Detection.

	N	Mean	SD	Missing		Number of Extremes ^a	
				N	%	Low	High
Communication	71	3.34	0.799	0	0.000	0	0
Teamwork	71	3.30	0.695	0	0.000	0	0
Decision	71	3.28	0.718	0	0.000	0	0
Creativity	71	3.94	0.558	0	0.000	0	0
Innovation	71	3.33	0.594	0	0.000	2	0
Performance	71	4.25	0.740	0	0.000	5	0

^a Number of cases outside the range ($Q1 - 1.5 \times IQR$, $Q3 + 1.5 \times IQR$).

There were only two outliers below the lower quartile for the innovation construct, while for the organizational performance construct, there were five outliers. Given that their prevalence was below the maximum allowed 10%, no listwise deletion of these outliers was performed, but rather, they were transformed to minimize their impact on the results (Garson 2012). Power analysis was then conducted using G*Power to determine whether

the final sample size of 71 was adequate for a regression analysis involving five predictors at an alpha of 0.05 and using the established effect size of $f^2 = 0.34$. From the outcome, the established power was 0.971; $F(5, 65) = 2.356$; $\lambda = 24.14$. Being greater than the minimum acceptable power threshold of 0.80, these results confirm that the sample size that was used for this study was more than adequate.

3. Results

Five demographic variables were considered for this study, and these were gender, age, highest level of education, position, and experience. Table 2 summarizes these demographics.

Table 2. Demographic Results.

Variable	Category	N	%
Gender	Male	40	56.3
	Female	31	43.7
Age	18–30 Years	6	8.5
	31–40 Years	38	53.5
	41–50 Years	16	22.5
	50 Years and above	11	15.5
Highest Level of Education	High School	5	7
	Graduate	24	33.8
	Post-graduate	42	59.2
Position	Ordinary employee	11	15.5
	Supervisor	7	9.9
	Middle management	28	39.4
Experience	Top management	25	35.2
	1–5 Years	8	11.3
	6–10 Years	15	21.1
	11–15 Years	24	33.8
	16 Years and above	24	33.8
Total		71	100

Regarding gender, the majority were males (56.3%), and this is reflective of the general management landscape where there is no parity in the gender distribution. However, the difference in the proportion of males against females was rather negligible. With regards to the age of respondents, the modal category was the 31–40-year-old group (53.5%), the second dominant age group was 41–40 years old (22.5%), and the third was 50 years and above (15.5%), while the least dominant age group was 18–30 years (8.5%). These findings show that a cumulative total of 76.0% were aged between 31 years and 50 years, implying that the sample used was predominated by middle-aged respondents rather than young respondents. This was expected given the fact that this study mainly focused on the management tier, and hence these would normally have attained ample experience and academic qualifications; something that very few young people would have accomplished below the age of 30. With respect to the highest level of education, post-graduates (59.2%) were the majority, while the second dominant group was graduates (33.8%), and only 7.0% were high school certificate holders. These findings further qualify the respondents as being competent to comprehend and authoritatively respond to the questions, which made the outcome of this study more credible. Regarding the positions, the middle-management were the majority (39.4%), while the top-management were the second highest (35.2%). Thus, these two formed a cumulative total proportion of 74.6% of the respondents, while supervisors were only 9.9%, and ordinary employees were just 15.5%. Therefore, with the proportion of middle-to-senior managers being the highest, this meant that the findings from this study were more credible. Lastly, the experience of the respondents was evaluated, and from the outcome, the majority had more than 10 years of experience, that is a cumulative total of 67.6%, with 33.8% having 11–15 years of experience

and the other 33.8% having more than 16 years of experience. Those with 6–10 years of experience made up only 21.1%, while those with 1–5 years of experience made up 11.3% of the sample. Overall, it is evident that with the majority of the respondents being senior management with higher qualifications and more years of experience, their input to this study made it more credible.

Given the fact that the constructs for this study were measured using well-established scales, only confirmatory factor analysis was conducted to establish the validity and reliability of the constructs without having to conduct exploratory factor analysis first (Thompson 2018). To validate the constructs, convergent validity and discriminant validity were computed, while for the reliability, the Cronbach's alpha was tested. Convergent validity was tested using the Average Variance Extracted (AVE), while discriminant validity was tested using the heterotrait–monotrait ratio of correlations (Hair et al. 2019). Table 3 below presents the reliability and validity results.

Table 3. Construct Reliability and Validity.

	Alpha	AVE	COM	TEAM	HTMT			
					DM	CRE	INN	OP
Communication	0.827	0.747	0.739					
Teamwork	0.754	0.639	0.427 ***	0.662				
Decision-making	0.737	0.683	0.532 ***	0.771 ***	0.695			
Creativity	0.746	0.696	0.170	0.207	0.234	0.544		
Innovation	0.875	0.663	0.754 **	0.770 **	0.738 **	0.126	0.513	
Performance	0.909	0.767	0.107	0.165	0.156	0.711 *	0.014	0.717

* Result significant at 0.05; ** Result significant at 0.01; *** Result significant at 0.001.

The recommended minimum acceptable Cronbach's Alpha is 0.70 (Taber 2018). From the output above, the highest alpha was for organizational performance ($\alpha = 0.909$), while the second highest was for innovation ($\alpha = 0.875$) followed by communication ($\alpha = 0.827$). On the other hand, the lowest alpha was for decision-making ($\alpha = 0.737$), the second lowest being creativity ($\alpha = 0.746$), while the third lowest was for teamwork ($\alpha = 0.754$). Since none of these alpha coefficients were less than the minimum accepted 0.70, this confirms that the constructs that were used for this study were reliable and internally consistent.

The Average Variance Explained (AVE) tested the convergent validity of the constructs. The minimum accepted AVE is 0.60 (Jöreskog et al. 2016). The results above show that the lowest AVE statistic was 0.639 for the teamwork construct, while the second lowest was 0.663 for the innovation construct, and the third lowest being 0.683 for the construct decision-making. On the other end, the highest AVE was for the organizational performance construct (0.767), while the second highest was for the communication construct (0.827). By virtue of all the AVEs being greater than 0.60, it meant that convergent validity was not violated.

Lastly, the HTMT test was conducted to determine the discriminant validity of the constructs. The maximum acceptable threshold is 0.85 for any HTMT ratio. From the findings above, the highest observed HTMT was 0.771 between decision-making and teamwork while the second highest was 0.754 between communication and innovation. Because none of the HTMT ratios were greater than the maximum threshold of 0.85, it can be confirmed that discriminant validity was not violated.

With the reliability and validity of the constructs having been confirmed, the researcher further investigated the statistical distribution of the items for each and every construct as well as for the overall constructs. All in all, there were 25 items. Five of the constructs had four items each, that is, communication, teamwork, decision-making, creativity, and innovation, while the organizational performance construct was measured by five items. Each of the items was measured using a 5-point Likert scale ranging from strongly disagree [1] up to strongly agree [5]. According to Hair et al. (2020), the optimal descriptive statistics

to analyse these items and composite constructs would be the mean and standard deviation. The results are presented in Table 4.

Table 4. Descriptive Statistics.

	Mean	SD
Managers communicate frequently with subordinates	3.77	0.929
Managers allow views of employees to be heard	3.30	1.047
Managers usually consult subordinates to solve problems	3.08	0.967
Managers have an open-door policy	3.21	0.999
Overall Communication	3.34	0.799
Managers encourage teamwork	4.15	0.624
Managers and subordinates always consult each other	3.15	0.951
Views of both managers and subordinates are all important and respected	3.21	1.068
Managers and their subordinates work in a friendly environment with no conflicts	2.68	0.968
Overall Teamwork	3.30	0.695
Employees are always encouraged to make decisions	3.03	1.108
Decisions made by subordinate employees are given due importance	2.83	1.055
Employees are free to identify problems and make decisions	2.90	1.044
Without employee participation in decision-making, our organization will perform poorly	4.35	0.758
Overall Decision-making	3.28	0.718
Employees in this organization are very creative	3.96	0.764
Employees are encouraged to bring new ideas always	3.76	0.886
Employees are very inquisitive and always have new ideas	3.56	0.906
Without new ideas filtering through, our organization will perform poorly	4.48	0.753
Overall Creativity	3.94	0.558
It is easy to turn new ideas into successful innovations in this organization	3.03	1.121
Managers encourage employees to be innovative	3.61	0.902
Employees are rewarded for successful innovations	2.72	0.944
Innovation is the only way to stimulate performance of our company	3.97	1.121
Overall Innovation	3.33	0.594
Performance of our organization depends on communication	4.41	0.821
Performance of our organization depends on teamwork	4.38	0.704
Performance of our organization depends on employee participation in decision-making	4.00	1.000
Performance of our organization depends on creativity	4.17	0.941
Performance of our organization depends on innovation	4.28	0.865
Overall Performance	4.25	0.740

Communication: All four items measuring the level of communication had mean ratings that were above the mid-point, 3.0, with the highest rating being for the item on whether the managers communicate frequently with subordinates ($M = 3.77$; $SD = 0.929$), while the second highest was on whether the management allows the views of employees to be heard ($M = 3.30$; $SD = 1.047$). The third was on whether the management has an open-door policy ($M = 3.21$; $SD = 0.999$). However, the lowest rated communication item was on whether the management usually consulted subordinates to solve problems or not ($M = 3.08$; $SD = 0.967$). The overall communication rating was $M = 3.34$ ($SD = 0.799$) and this shows that there was a fairly positive level of communication within the organizations, although there was much room for improvement.

Teamwork: With respect to teamwork, again, there was a fairly positive outlook, with three of the four items being positively rated above the mid-point. The highest rating was for the item on whether the management encouraged teamwork or not ($M = 4.15$; $SD = 0.624$), while the second highest rated item was on whether the views of both the management and subordinates are equally important and respected across the board ($M = 3.21$; $SD = 1.068$). The third highest rating was on whether the management and subordinates always consult each other ($M = 3.15$; $SD = 0.951$). However, the lowest rated item was poorly rated with a mean that was less than the mid-point, that is, whether the

management and their subordinates work together in a friendly environment with no conflicts ($M = 2.68$; $SD = 0.968$). The fact that this was poorly rated suggests that there was a relatively high prevalence of conflicts in the organizations. However, the overall teamwork rating was above the midpoint ($M = 3.30$; $SD = 0.695$), and this implies that despite the prevalence of conflicts, the level of teamwork was generally satisfactory.

Participation in Decision-making: There were mixed perceptions among the respondents when it came to the degree of participation in decision-making. Two of the four items were rated below the mid-point, that is whether decisions made by subordinates are given due importance ($M = 2.83$; $SD = 1.055$), and whether employees are free to identify problems and make decisions ($M = 2.90$; $SD = 1.044$). These findings confirm the poor level of decision-making by subordinates. The fact that the encouragement of employees to make decisions was also rated barely marginally above the mid-point ($M = 3.03$; $SD = 1.108$) shows that there is not enough being done by organizations to ensure the active involvement of subordinates in decision-making. However, there was consensus among the respondents that employee participation in decision-making was very vital for the performance in the organization ($M = 4.35$; $SD = 0.758$). On aggregate, the overall construct mean was $M = 3.28$ ($SD = 0.718$), which shows that in light of the poor participation of employees in decision-making, there was a very strong consensus that this was imperative.

Creativity: This was the most rated predictor variable, with the respondents giving fairly high ratings to all four items. The rating with the highest mean was on the significance of new ideas filtering through the organization and its positive effect on performance ($M = 4.48$; $SD = 0.753$), while the second highest rating was on the level of creativity of the employees ($M = 3.96$; $SD = 0.764$). This finding shows that there was a very high level of creativity in the organizations where the participants were from. It was also confirmed that, generally, employees were being encouraged to bring new ideas ($M = 3.76$; $SD = 0.886$). The lowest rated item was on whether employees were very inquisitive and always had new ideas ($M = 3.56$; $SD = 0.906$). The overall mean rating for the four items measuring creativity was $M = 3.94$ ($SD = 0.558$), and being very close to 4.0, this is a strong indicator of the high levels of creativity in the organizations.

Innovation: Three of the four items were positively rated above the mid-point. The highest rating was for the item that innovation was the only way to stimulate performance of the company ($M = 3.97$; $SD = 1.121$), while the second highest was the item that measured whether the managers encouraged employees to be innovative ($M = 3.61$; $SD = 0.902$). The third was rated marginally above the mid-point and was for the item that measured whether it was easy to turn new ideas into successful innovations in the organization ($M = 3.03$; $SD = 1.121$). The last item was rated below the mid-point, that is, whether or not employees were being rewarded for successful innovations ($M = 2.72$; $SD = 0.944$). The fact that this was poorly rated suggests that the majority of the respondents disagreed that employees were being compensated for successful innovations, which shows that there was poor recognition and appreciation of employees for their innovative ideas. Overall, the aggregate mean rating for innovation was $M = 3.33$ ($SD = 0.594$) implying an overall positive rating for the innovation construct.

Insurance Companies' Performance: This was the dependent variable. Unlike the other five independent variables, this was measured by five items, all of which had very high positive ratings. The majority of the respondents concurred that their companies' performance strongly depended on communication ($M = 4.41$; $SD = 0.821$), while the second highest mean was the dependence of the performance on teamwork ($M = 4.38$; $SD = 0.704$). The third highest mean was for the dependence of performance on innovation ($M = 4.28$; $SD = 0.865$). On the other hand, the lowest rating was for the dependence of organizational performance on employee participation in decision-making ($M = 4.00$; $SD = 1.000$), while the second lowest was the dependence of the organizational performance on creativity ($M = 4.17$; $SD = 0.941$). The overall mean rating for organizational performance was $M = 4.25$ ($SD = 0.740$), and being very high, this shows that overall, there was consensus among the respondents regarding their positive sentiments on the performance items.

Overall, among the six constructs, performance had the highest mean rating ($M = 4.25$; $SD = 0.740$), while the second highest was creativity ($M = 3.94$; $SD = 0.558$), then communication ($M = 3.34$; $SD = 0.799$), innovation ($M = 3.33$; $SD = 0.594$), teamwork ($M = 3.30$; $SD = 0.695$) and the lowest was participation in decision-making ($M = 3.28$; $SD = 0.718$).

Hypothesis Testing

The main thrust of this study was to establish the effect of five constructs, that is, communication, teamwork, participation, creativity, and innovation, on the performance of insurance companies. Since multiple predictors were involved, according to Field (2018), the optimal statistical approach was multiple regression analysis. To validate the use of multiple linear regression, several assumptions were tested. The first was residual normality and this was tested using the Shapiro–Wilk tests given the fact that the sample size was less than 200 (Healey 2012; George and Mallery 2019). The results show that residual normality was not violated: $W(71) = 0.976$, $p > 0.05$. For the risk propensity measured by the BART score, $W(76) = 0.980$, $p > 0.05$, since the p-value was greater than 0.05, this implied that the normality assumption had not been violated (Howell 2013; Kirk 2016). Multicollinearity was also tested using the condition index and the value inflated factor (VIF). The maximum acceptable threshold for the condition index is 30 while for VIF it is 5.0 (Garson 2012; Gravetter and Wallnau 2017). The results are presented in Table 5.

Table 5. Collinearity Diagnostics.

Dimension	Eigenvalue	Condition Index	Tolerance	VIF	Tolerance
(Constant)	5.903	1.000			
Communication	0.043	11.781	0.268	3.729	0.268
Teamwork	0.021	16.884	0.319	3.136	0.319
Decision-making	0.016	18.954	0.489	2.047	0.489
Creativity	0.010	24.578	0.819	1.221	0.819
Innovation	0.008	27.461	0.629	1.591	0.629

The results show that all the condition indexes were less than the maximum threshold of 30.0; while the VIF statistics were also less than the maximum tolerable 5.0. To this effect, these findings confirm that there was no multicollinearity among the five predictor variables. The last assumption was autocorrelation, and this was tested using the Durbin–Watson Test. As shown in Table 6, the Durbin–Watson coefficient was $d = 1.733$ and was within the acceptable range [1.50–2.50]; therefore, the assumption was not violated. Table 6 also presents the overall model summary.

Table 6. Overall Model Summary.

Model	R	R Square	Adjusted R Square	SE	Durbin–Watson
1	0.748 ^a	0.559	0.534	0.706	1.733

^a Predictors: (Constant), Innovation, Creativity, Communication, Decision-making, and Teamwork. Dependent Variable: Performance.

The regression coefficient of 0.748 shows that there was a very strong relationship between the predictor variables and the dependent variable [$F(5, 65) = 3.019$; $p < 0.05$]. With an r-square of 0.559, this confirms that 55.9% of the variance in performance of insurance companies was explained by the five predictors: innovation, creativity, communication, decision-making, and teamwork. The regression coefficients for each and every predictor are presented in Table 7.

The highest standardized coefficient was for the predictor variable creativity: $\beta_{cre} = 0.256$ ($t = 4.005$, $p < 0.05$), and this was statistically significant. The second highest beta coefficient was for the predictor communication: $\beta_{comm} = 0.234$ ($t = 3.497$, $p < 0.05$), and again, this was statistically significant. The third was for the construct participation in decision-making: $\beta_{pdm} = 0.233$ ($t = 3.148$, $p < 0.05$), while the fourth was for the construct innovation:

$\beta_{\text{inn}} = 0.170$ ($t = 2.171, p < 0.05$). On the other hand, the lowest coefficient was for teamwork: $\beta_{\text{tem}} = 0.158$ ($t = 1.976, p < 0.05$). Since all the p-values were less than 0.05, all the null hypotheses were rejected. In other words, the alternative hypotheses proposed were all confirmed:

H1. Communication has a significant effect on the performance of insurance companies; CONFIRMED.

H2. Teamwork has a significant effect on the performance of insurance companies; CONFIRMED.

H3. Participation in decision-making has a significant effect on the performance of insurance companies; CONFIRMED.

H4. Creativity has a significant effect on the performance of insurance companies; CONFIRMED.

H5. Innovation has a significant effect on the performance of insurance companies; CONFIRMED.

Table 7. Regression Coefficients.

	Unstandardized		Standardized	T	p
	B	SE	Beta		
(Constant)	1.860	0.691		2.690	0.009
Communication	0.315	0.210	0.234	3.497	0.000
Teamwork	0.173	0.223	0.158	1.976	0.047
Decision-making	0.246	0.174	0.233	3.148	0.000
Creativity	0.342	0.171	0.256	4.005	0.000
Innovation	0.213	0.182	0.170	2.171	0.013

Overall, while all the hypotheses were found to be significant predictors of insurance companies' performance, the fact that 44.1% of the variance in performance was not explained by these five predictors, shows that there are other factors as well that contribute to performance other than these five. The captains of the insurance industry, despite the problems bedevilling the Zimbabwean economy, will find this study's results helpful. Insurance companies in Zimbabwe and beyond help pool risk and further reduce the impact of losses companies incur locally and across borders. No doubt, insurance companies play a critical role in economic and financial development of an economy, hence the need for managers in the Zimbabwean insurance industry to embrace the results of this study.

4. Discussion

Many studies have found that employees' involvement in decision-making, teamwork, communication, creativity, and innovation has a significant impact on the performance of an organization.

This study's findings highlight the importance of allowing employees to be part of decision-making bodies in organizations. As a result of their involvement, employees feel a sense of belonging to the organization and a commitment to its success. Besides making them feel respected, honoured, and loved ([Abbas 2021](#)), participation in decision-making enables them to showcase their skills and competencies. [Thompson et al. \(2020\)](#) and [Porter \(1985\)](#) keep reminding companies to respect their employees since they are a source of core competencies. [Chimaobi and Chikamnele \(2020\)](#) observed that participation in decision-making motivates employees to put more effort into their jobs as committed organizational citizens. They argue that employees focus on attaining organizational goals when managers give them room to participate in decision-making. Individual employees' performance and productivity are likely to be enhanced as a result. Moreover, staff turnover and absenteeism decrease or disappear altogether.

However, besides participation in decision-making, this study's findings also reveal that communicating the desired strategic change to employees is a seedbed for organizational success, productivity, and performance. [Agyeiwaa and Arboh \(2022\)](#) point out that

communication between managers and employees must be clear and unambiguous to drive organizational performance. Therefore, communication is vital to ensuring that managers and their subordinates are united in their quest for achieving a competitive advantage. It clarifies many issues that might derail teamwork and further removes roadblocks in employees' minds to allow the accomplishment of set objectives (Bucata and Rizescu 2017; Musheke and Phiri 2021). The result is that organizations are able to focus more on productivity and performance when they have open communication networks that are not constrained by bottlenecks. According to Ahmad and Huvilla (2019), sharing information with employees has more advantages than disadvantages. An effective communication flow between the concerned parties improves the performance of the organization and the individual employees (Ahmad and Huvilla 2019). The work environment becomes friendly and motivational to entice commitment from employees.

This study's findings reveal that successful organizations rely on teamwork, where managers and employees put their heads together to solve problems affecting the organization. Well-informed and motivated employees focus on accomplishing goals. The findings concur with Agarwal and Adjirackor (2016) that united and motivated employees develop teamwork and team spirit. Managers and employees can therefore pull in the same direction when they have a chance to air their views on decision-making (Saha and Kumar 2017), are well informed of the developments in the organization (Ahmad and Huvilla 2019), and are free to come up with creative ideas (Mafini 2015). To this end, employees working together as a cohesive unit create room for creativity and innovation to emerge. Chinhanga (2018) believes an organization that is not creative and innovative becomes irrelevant in the marketplace. Customers may abandon its products and services as a result.

5. Conclusions

In today's ever-changing global markets, there is evidence of some companies from diverse industries struggling to meet their objectives due to poor performance. Some companies still do not realise the need to involve employees in strategic change initiatives, yet performance in competitive markets depends on managers and their subordinates working as a coherent team. Companies in the Zimbabwean insurance industry are not an exception. However, good performance is possible if managers involve employees in strategic change initiatives. This study's findings show that each of the five variables of employee involvement positively impacts organizational performance. This study's findings are original and will contribute to the literature on the effect of employee involvement on the performance of insurance companies. This study's findings will therefore provide insights that can inform strategies and practices managers can employ to enhance the importance of involving employees in strategic change programmes.

Despite being subdued by the COVID-19 pandemic and the struggling economy, the insurance industry in Zimbabwe is still a crucial contributor to the development of the economy. Managers of insurance companies must allow employees to contribute to decision-making as a coherent team. Employees require motivation to actively participate in driving organizational performance. Involving employees enables the government and insurance industry regulatory authorities to design policies that embrace employee involvement in strategic change initiatives to save the industry from collapsing. Furthermore, this study's findings will bring positive change in companies locally, in Sub-Saharan Africa, and globally when top managers accept and embrace employees' suggestions and contributions in the strategic decision-making process. Moreover, the performance of insurance companies, which previously were struggling, is likely to improve due to the involvement of motivated employees in strategic change programmes.

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