INFLUENCE OF BUSINESS PROCESS REENGINEERING DRIVERS ON ORGANIZATIONS PERFORMANCE OF INSURANCE FIRMS IN KENYA

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ABSTRACT

Today's organizations are generically different in design compared to some years back. Organizations have been changing from time to time due to changes in technology and customers' demands. As such, failure of organization to meet customers' demand and/or expectations forces customers to shift to other service providers. Business process re-engineering is therefore used by organizations to improve their processes and operations hence improving organizational performance. The main objective of the current study was to assess the influence of business process reengineering drivers on organization performance of insurance firms in Kenya. The specific objectives of the study were to assess the influence of top management commitment, organization culture, and information technology infrastructure and resource dedication on the performance of Insurance firms in Kenya. The theories anchoring the study comprise of Dynamic Capability Theory, Schein's Theory of Organizational Culture, Technology Acceptance Model (TAM), and Resource Based View Theory. A descriptive survey research design was employed in the study. 29 firms offering general insurance were involved in the study. The unit of observation comprised of heads of departments from finance, ICT, Human Resource, Marketing and Product development. One respondent was targeted from each of the departments making a total of 145 respondents. A purposive sampling approach was employed in the study. Both primary and secondary data was used in the study. Primary data was collected through questionnaires structured through a 5-point likert scale while secondary data was collected through secondary data collection sheet. The data collected was analyzed by employing both inferential analysis (regression and correlation) and descriptive statistics (mean and standard deviation) using MS Excel and SPSS software V25. The results and findings of the analysis was presented in form of tables and figures. The results shows that top management commitment, organization culture, and information technology infrastructure and resource dedication bears a positive and significance influence on organizational performance of insurance firms in Kenya. This is depicted by beta values of 0.591, 0.341, 0.403 and 0.516 and sig values of 0.000, 0.009, 0.000, and 0.000 respectively. The results bear the implications that increasing either of the independent variable with one-unit results to increase in the performance levels of the insurance firms with the respective beta values. The study recommended enhancement of business process reengineering drivers including of top management commitment, organization culture, and information technology infrastructure and resource dedication since the practices leads to improved performance of the firms.

Key Words: Business Process Reengineering Drivers, Top Management Commitment, Organization Culture, Information Technology Infrastructure, Resource Dedication and Organization Performance

INTRODUCTION

Businesses do not operate in a vacuum but rather they operate in a dynamic environment that has a direct influence on how they operate and whether they achieves their objectives or not. According to Johnson and Scoles (2008), the environment is constantly changing and so it makes it imperative for organizations to constantly adapt their activities in order to succeed. Due to change in the business environment the customer's needs are also changing in that there is increasing demand for high quality products and services hence increasing competition in the global market leading to development of new technologies so as to shorten product life cycles and produce more quality products. Business Process Re-engineering therefore ensures that customers are served faster and that they get the best of whatever products and services they require and, in the manner, most convenient to them. In this sense, customer value is enhanced leading to improved organizational performance (Hammer & Champy, 2016). The "BPR" process is used to make drastic organizational changes and it places a lot of attention on changes to the labor force, organizational culture, and organizational processes.

To increase the effectiveness of their service delivery, businesses in the USA are restructuring their departments into cross-functional teams. This is due to the numerous difficulties they encounter due to the fierce competition, changing technology, fluctuating demand, and supply chain disruption brought on by man-made or natural disasters, such as high environmental turbulence, which can impair the companies' operations (Mohammad & Elaheh, 2014). In Malaysia, public universities in particular have attempted transformation since 2000 to become more responsive and dynamic institutions that can handle global problems and establish an international footprint. Public universities have created a mission and used strategic planning to attain their goals of becoming "centers of excellence" and a regional education hub for South East Asia. The institutions however face difficulties in realizing the set goals outlined in the strategic plans. The difficulties the Malaysian higher education system faces in achieving its goals require business-oriented reforms rather than only educational ones. One method for converting the current educational system to a management-based system like that used in business is to use business process reengineering (BPR).

As a result, there was a big change in Malaysia's higher education institutions. BPR, according to Doomun and Jungum (2018), is for committed businesses ready to make major changes in order to see large performance gains. BPR is not about tweaking or making minor adjustments. According to Aysar Mohammad Khashman (2019), employing ICT on top management to assist organizational performance improvement, the capacity for change, and choosing BPR Methodology has a favorable. On the other hand, it can also be seen that negative and non-mediating impact was found when ICT was used on Organizational Culture and BPR strategic alignment. The results were derived from a study that measured the effects of business process re-

engineering on the Organizational Performance of Drivers and Vehicles License Department (DVLD) in Jordan.

Banks and other financial institutions in the financial services sector in Ghana have had to come up with new goods, services, and processes in order to stay afloat as more and more banks enter the Ghanaian financial sector as a result of the country's stable political and macroeconomic environment (Milovanović, Janaćković & Stanković, 2017). In Tanzania, business process reengineering attempts to streamline and re-engineer process and human resources at the level of departments in Tanzania in order to boost performance, exposing deficiencies in the country's current systems. Business reengineering is the process of rethinking and rebuilding how businesses operate in order to successfully carry out their objective and lower production costs.

In South Africa, teamwork is the most important factor in the application of BPR, followed by resources, Six Sigma, information technology, and resources (people and capital). As a result, the four BPR enablers were crucial to the success of the BPR. Additionally, the results of the study on the effect of BPR on staff turnover led to the conclusion that effective communication has the biggest impact on staff turnover, followed by project planning, management IT infrastructure, and organization structure, which came in fourth and fifth place, respectively.

According to Price Waterhouse Coopers' research from 2017, there have been a variety of creative approaches to public sector changes based on the achievement of improved operational performance. The success of public sector changes depends on factors including global investment, budgetary competition limits, and rising customer expectations, according to global trends. In order to meet the core goal of increasing revenue collection at the lowest possible cost, there is a need for organizations to continually improve their operations to meet the needs of its customers in a continuously changing operational environment. To do this, organizations must apply the technique of reengineering its business processes (Temponi, 2006). For instance, the KRA wants to modernize technology and reengineer business processes in order to address the issues with poor and slow systems that have over time led to dissatisfied customers, as stated in the KRA Sixth Corporate Plan of 2015/16 - 2017/18. Improving business procedures and integrating functions at all levels to facilitate taxpayer service are further issues that need to be addressed.

Statement of the problem

Insurance continues to play a critical role in the lives of individuals and corporates alike. As a risk transfer mechanism, continuity and sustenance is guaranteed. One is generally at greater peace of mind if they know that together with their loved ones, they are financially secure from various unforeseen events that may strike. Uncertainties in life tend to crop up at any moment, the social and financial effect of which can be far reaching. Thus, there is a pressing need of insurance for individuals and corporates to ensure proper coverage and financial support against potential risks.

The players in the Kenyan Insurance Market, currently estimated to be sixty-one (61), have been positioning themselves through product and pricing to address the need for insurance. The industry recorded a Gross Underwritten Premium of KES 231.30 billion in 2019, a 7.03% increase when compared to KES 216.11 billion for a similar review period in 2018.

These figures however only represent a paltry 6.8% insurance penetration. Miriira (2014) contends that low insurance uptake has a detrimental effect on insurers market share and product diversification. In part, this low uptake of insurance can be attributed to the country's social aspects, the literacy levels of the population and the technology infrastructure in place. other studies suggest the players in the insurance market need win back the trust of potential clients, deploy integrable agents and improve the efficiency with which claims are managed. In an effort to change their fortunes, various general insurance companies such as Invesco Assurance Company, CIC Insurance, and Standard Assurance have had to look for new ways of remaining in business or risk shutting down (Mumo, 2019). The profitability of insurance firms in areas of ROE and ROI have been on a downward trend from 2016 to 2020.

According to IRA (2020), ROE for insurance firms in 2016 was 9.9% which reduced to 9.7% in 2017 and further 4.9% in 2018. 2020 recorded the lowest level of ROE at 3.9%. In the same period, ROI for the insurance firms dropped to 3.2% in 2017 from 3.6% in 2016 which later dropped to 1.8% in 2018. In 2020, the firms recorded the lowest level of ROI at 1.3%. These reports paint the picture of a struggling industry. There is therefore an urgent need to identify the business reengineering strategies that can be employed to enhance performance. This in return results in steady growth, better investment returns, increase penetration into new masses and expand the overall insurance reach. The study is further prompted by existence of research gaps from past studies. Koima (2003) did a study on the challenges in the regulation of the insurance industry in Kenya, Kamanda, (2006) also did another study on Insurance firms with the objective of determining the factors that influence its regional growth strategy, Kitua (2009) investigated on the internet as a source of competitive advantage for insurance firms in Kenya.

Study by Mburu John Murigi, 2017 on penetration and uptake of insurance in Kenya. The study found out that there was a general lack of trust of insurance companies by the general public; poor agents integrity had led to low penetration of life insurance; poor claims management in the industry had been adversely affected by fraud arising from unprofessional conduct of players; customers had been misguided on the type of policies they should take and that insurance companies acted very slowly in processing claims. Various aspects of BPR have been highlighted in the above studies with exception to Business process reengineering drivers. This study therefore seeks to establish the influence of BPR drivers on performance on Insurance Companies in Kenya.

Objectives of the study

The general objective is to assess the influence of business process reengineering drivers on organization performance of insurance firms in Kenya.
The study was guided by the following specific objectives;

i. To assess the influence of top management commitment on the performance of Insurance firms in Kenya.
ii. To examine the influence of organization culture on the performance of Insurance firms in Kenya.
iii. To establish the influence of information technology infrastructure on the performance of Insurance firms in Kenya.
iv. To determine the influence of resource dedication on the performance of Insurance firms in Kenya.

THEORETICAL REVIEW

Dynamic capabilities (DC) Theory

The theory was proposed by Teece in 1982 and suggests that each firm constitutes of unique resources and capabilities that form the basis of its strategy and a source of a firm's returns. These capabilities are viewed as a business capacity for a set of resources required for the performance tasks in an organization giving it an ability to gain a sustainable competitive advantage through the management of resources in such a way that the outcomes cannot be copied by a firm's competitors, ultimately creating a competitive barrier (Teece, 1982). Dynamic capabilities are the firms' ability to extend, reconfigure or change resource base and capabilities quickly so as to exploit emerging opportunities (Fainshmidt et al., 2016). DCs are processes that enable an organization to reconfigure its strategy and resources to achieve sustainable competitive advantages and superior performance in rapidly changing environments. The business environment in which the insurance firms are operating in is dynamic and is rapidly changing hence companies should strive to rearrange their dynamic capabilities and internal resources continually to enable them achieve sustainable competitive advantage. One of the major capabilities that a firm possesses is the top management support on the implementation of formulated strategies for realizing organizational goals. In the BPR process, the success is determined by the degree to which the top management commits to the process. The management of the insurance firms need to remain committed to the process, understand the envisioned changes and provide the right management direction that culminates into realization of set BPR goals.

Schein's Theory of Organizational Culture

Schein introduced the theory in 1980. The theory holds that culture is made up of a process of change and formation that includes all aspect of human functioning. The theory goes on to claim that a firm's organizational culture affects how an organization develops its business and relationships with clients, consumers, and business partners. When it comes to how operations are carried out inside an organization, the culture of the business and its associated conditions are reflected in the manner in which the activities are carried out. Activities are carried out in accordance with established and underpinning organizational assumptions, accepted values, and artifacts (Young, 2015). The theory highlights that firm's operations, workflow management, teamwork, and customer service practices all combine to create a conducive organizational culture that reflects the operations of a firm. When the business processes do not align with the formulated culture, there is a high probability of the processes failing. An appropriate culture dictates that employees are aware of the intended business process changes through BPR and that they are well communicated of what is expected of them for the process to be successful.

Technology Acceptance Model (TAM)

The theory was proposed by Fred Davis in 1986 and the theory's main concern is the acceptance of the information system. According to the TAM, a person's intentions are based on how simple and practical they believe a given system to be. According to Ducey (2013), the two constructs are very important to TAM since they affect how consumers behave and how well they absorb technology. The TAM explains why people generally accept technology. TAM is therefore pertinent to the practice of business process re-engineering especially in the Insurance sector. The TAM clarifies the importance of perceived cost, self-efficacy, power supply, technological infrastructure, and internet facilities to determine how service delivery affects BPR.The TAM illustrates how modern technology is accepted, relevant, applied, and effective in fostering information sharing among the general public, raising literacy rates, and accelerating the provision of services. The model is crucial and relevant to the discussion around business process re-engineering and insurance service delivery because it is based on the analysis unit and TAM assumption. In such a scenario, information technology infrastructure and systems are crucial to the delivery of services in the insurance sector as well as the re-engineering of business processes. For the BPR process to be successful and attain set deliverables, insurance firms need to put in place the necessary IT infrastructure that supports the whole process.

Resource Based View Theory

RBV The was proposed by Birger Wernerfelt in 1984 and advanced by Barney in 1991. According to the Resource Based View (RBV), providing clients with higher value is how a company

becomes competitive. To maintain a competitive advantage, firms must properly identify and utilize a firm's resources. Each firm has a set of distinctive assets and skills that serve as the foundation for its strategy and the main driver of its profits (Kavoo, 2013). In order to achieve their objectives for organizational and operational performance, the firms must reorganize their organizational, human, and physical capital as part of the BPR procedures in the insurance sector. The Business Process Reengineering (BPR) resource viewpoint links the type and quantity of material, human, and technology resources employed in the project's execution to BPR's effect on performance. It is also essential that the Business Process Reengineering team has experience managing IT infrastructure resources, change management, and BPR projects (Wei Khong & Richardson, 2003). RBV demonstrates how changes to organizational structure, information systems, and business processes themselves transform into assets of higher value (enhanced assets) within the BPR framework (Hussein & Dayekh, 2014). Therefore, BPR enables companies to improve resource development by allocating resources to them. This in turn may have an impact on how well and successfully a company carries out its purpose and stated mission.

Conceptual framework

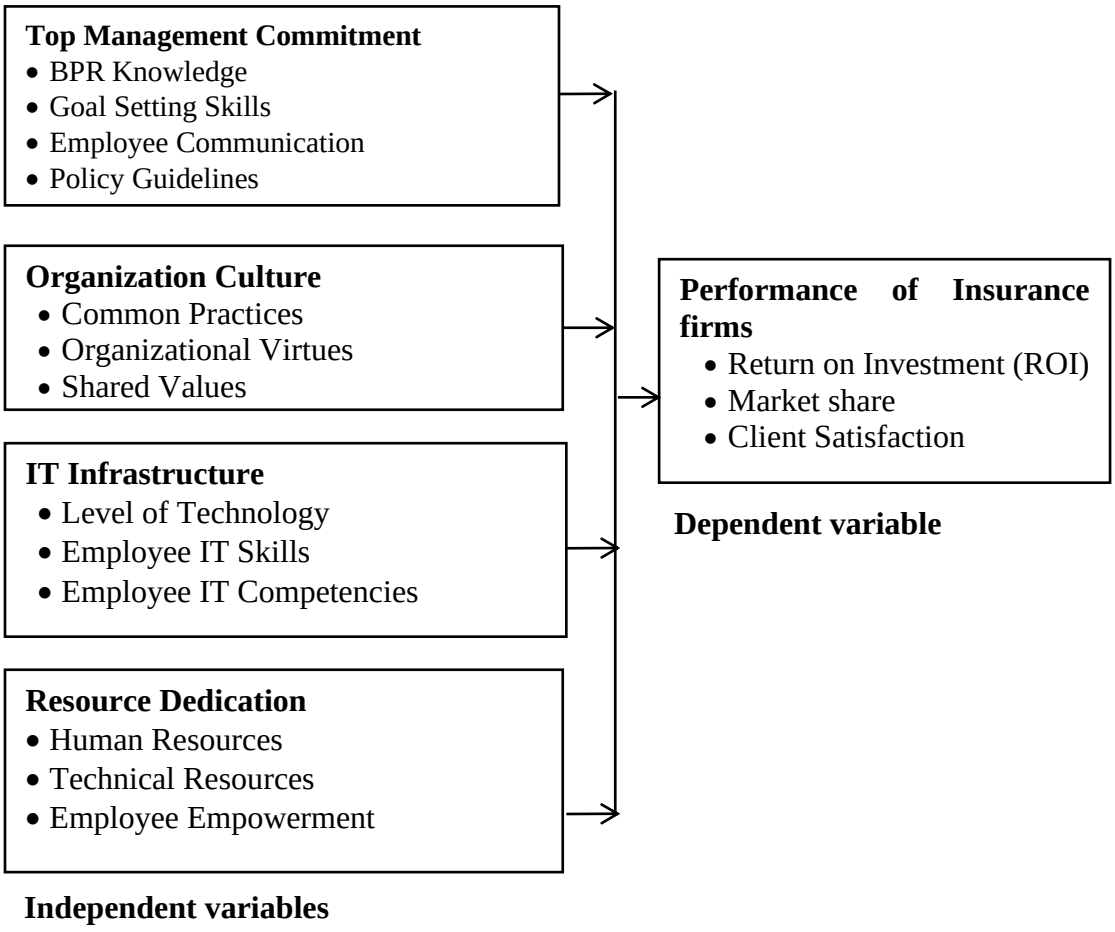

Figure 1: Conceptual Framework

Top Management Commitment and performance

Top management commitment denotes the degree to which the organization's top management participates fully in the implementation of BPR processes (Sakthivel, 2007). The commitment of top management is nothing more than effective leadership aimed at meeting the customers' stated and perceived needs (Sakthivel, 2007). In order to promote innovation and radical improvement, teamwork is crucial at all levels of a business. In charge of big change initiatives, senior managers take on special responsibilities. BPR initiatives carried out in the most efficient way thanks to good management practices. The support and dedication of senior management, success and sponsorship, and efficient risk management are the most obvious managerial techniques that directly affect the success of BPR implementation.

Yaacob *et al.*, (2019) examined how top management supports moderates the relationship between Customer Reference Marketing and Market Performance. A systematic review of the literature was employed in this study, and the literature used was sourced from journals published between 2012 and 2018. The study's findings indicate that there aren't many studies on the connection between CRM and MP, and TMS's role as a moderator of that connection is contradictory, with certain hypotheses' results being substantial while others aren't. The findings significantly add to the body of knowledge by expanding the field of CRM research and elucidating the moderating role of TMS in the link between CRM and MP.

Oboko and Kidombo (2018) conducted a study on how top management support influences the relationship between project manager leadership competencies and ERP system project performance. A questionnaire was utilized to get information from respondents at their individual organizations, and a key informant interviewing guide was employed to gather information from these organizations' heads of ICT for the purpose of triangulation. To ascertain how closely the variables connected to one another, mixed approaches were used together with a correlational design. Given the study sample size, a census was conducted using both descriptive and inferential analysis methods. In that they show a positive effect of top management support on the relationship between project manager leadership competence and ERP system projects performance, the study's findings are consistent with the inquiries of other authors. The study intends to add to the body of knowledge in management science, advance future research, and assist project managers and businesses wishing to deploy ERP systems.

Organization Culture and Performance

Culture is described as a set of universally held fundamental beliefs that a group has developed as it has dealt with issues of external adaptation and internal integration. As such, organization culture refers to the practices, ideologies and policies held closely by a firm as key drivers to its success (Hill & Jones, 2013); on the other hand, Andrews, Beynon and Genc (2017) describes

organizational culture to imply the way things are done within the organization that provide direction, meaning and the basis for action. These beliefs have proven to be effective enough to be accepted as true, and as a result, are passed down to new members as the right way to perceive, think about, and feel in relation to those issues Yusoff (2016). One of the components that has received emphasis in preparing the organization for significant transformations is organizational culture. A crucial element in the adoption of BPR is organizational culture. A democratic culture encourages employee collaboration, coordination, and empowerment. Employee involvement in decision-making, open communication, a strong leadership style, and shared company information and vision are all characteristics of democratic cultures (Jamali, 2012).

Moormann and Grau (2016) focused on assessing how organizational culture impacts the performance of Business Process reengineering performance with a focus of financial services industry. The study employed a case study approach with the target population comprising of All Finance Group Company. Questionnaires and interviews formed that main data collection instrument of the study. Structured Equation Model and Squared Multiple Correlations were applied in analyzing the data collected. The findings support the idea that corporate culture has a significant positive impact on process performance. The findings also show that improved process performance is a result of advancing strategic orientation, structural factors, management, and leadership.

Misigo and Moronge (2017) conducted a study on how organizational culture influences performance of civil service employees in respect to the Ministry of Water and Irrigation. A descriptive research design was used for the investigation. The Ministry of Water and Irrigation's 797 employees were the study's target demographic, according to records kept by the department's human resources. 80 employees were chosen at random from this target population as part of the sample. To perform the study, the researcher combined primary and secondary sources. The SPSS software program was used to collect the data using structured questionnaires and to evaluate it using descriptive statistics like percentages, frequencies, and measures of central tendencies. According to the results, organizational values, organizational communication, reward structures, and mission all had a favorable impact on performance.

Information Technology Infrastructure and performance

Information Technology Infrastructure comprises of all the resources in an organization necessary for delivering organization’s IT services (Laguna & Marklund, 2018). Information technology facilitates smooth and productive changes in the way work is conducted, making it a crucial component of BPR. Information technology (IT) has traditionally had a significant impact on the reengineering concept, according to Al-Mashari (2001). Information technology, which has a recursive relationship with BPR, may be a very effective tool for rethinking the business process (Laguna & Marklund, 2018). The continual generation as well as the deployment of advanced

information systems and networks have been the main reengineering stimuli. A study by Ringim, Razalli, and Hasnan (2011) on the impact of BPR dimensions on organization performance, including IT management change, process redesign, information technology utilization (IT), and IT competency, found that all of them are pertinent and have an impact.

Kimani (2022) conducted a study on how information technology impacts organizational performance focusing on Population Services Kenya. The study was descriptive in nature. A questionnaire that was semi-structured was used to gather primary data. The 438 employees of PS Kenya made up the study's total population. An electronic questionnaire was used to collect the data, and 311 people responded, yielding a response rate of 71 percent, which was deemed to be a sufficient representation of the organization. The majority of respondents, according to the study's findings, had access to a variety of tools from IT firms to assist them in performing their tasks. The study's results also revealed a link between Population Services Kenya's organizational achievement and the degree of IT use inside that organization. The results of the study show that 82.4% of organizational performance at PS Kenya is attributable to the use of IT.

Kathurima (2018) conducted a study focusing on how information communication technology impacts organizational performance in Nairobi Bottlers Logistics Operation. In order to accurately and effectively reflect the variables under inquiry, a descriptive research methodology was adopted. 325 employees that work in the logistics division of Nairobi Bottlers Logistics Operations were the target population. A sample size of 76 respondents was chosen using stratified random sampling. Utilizing questionnaires, basic data was gathered. To ascertain how the various variables under examination related to one another, the study performed Pearson correlation and regression analyses. Data was analyzed using the statistical software package for social sciences (SPSS). According to research on information technology applications and competitive advantage, an enterprise resource planning system has helped an organization moderately integrate all of its operations to increase efficiency, and an organization uses radio frequency identification technology to a very large extent to track goods and vehicles.

Resource Dedication and Performance

Resource dedication refers to the process of managing and assigning organizational assets in a way that supports strategic planning goals and objectives an organization (Hussein & Dayekh, 2014). A large investment in human, financial, and technological resources is required for BPR. Public sector organizations have fewer resources than private sector ones (Zucchi & Edwards, 2013). The availability and effective use of limited resources thus determines the scope of BPR's impact on the performance of organizations in the public sector. For instance, Hussein and Dayekh (2014) note that the ability of an organization to use BPR to distinguish between service delivery procedures and missions that contribute value and those that do not is essential to the successful

implementation of BPR in public administration organizations. In general, having the necessary financial resources is crucial to the public sector's BPR project's success.

By dedicating enough resources to the BPR process, organizations achieve remarkable results in terms of patient happiness, cost savings, and improved service delivery. However, corporations found it challenging to change the incentive structure; as a result, the majority of employees lacked motivation (Asika & Awolusi, 2013). Hussain and Waheed (2019) did a study to evaluate the impact of strategic resources on the performance of enterprises listed on the Pakistani Stock Exchange. The study's specific goal was to evaluate the contribution of intellectual capital to performance in the areas of stock markets, financial performance, and operational costs. The study used secondary data gathered between the years of 2005 and 2014. The study found that the financial and operational performance of the organizations under consideration is positively and significantly impacted by financial intellectual.

Omollo, Christopher, and Onyango (2017) conducted a study to establish how resource allocation affects performance of sugar companies in Kenya with a focus on South Nyanza Sugar Company Limited. A descriptive research design was employed in the study and the target population comprised of 994 staffs of the company. Both purposive and stratified random sampling techniques were adopted to develop a sample of 329 staffs. Questionnaires formed the main tools for data collection. Data collected was analyzed both quantitatively and qualitatively and results presented in form of graphs and tables. The findings of the study revealed that resource allocation and appropriate utilization contributes significantly to the performance of the sugar company.

RESEARCH METHODOLOGY

Research Design

The study employed descriptive research design which allows the researcher to describe the variables under study as, observed or perceived in their natural occurrence-without any influence or manipulation. The quantitative and qualitative approaches assisted in establishing the existent state of multiple variables at a specific point in time, and whether or if there is a link between them.

Target Population

The target population of this study comprised of 29 general insurance firms operating in Nairobi County (IRA, 2020). The unit of observation comprised of heads of departments from finance, ICT, Human Resource, Marketing and Product development. One respondent was targeted form each of the departments making a total of 145 respondents.

Sampling Frame, Sample Size and Sampling Technique

In this study, the sample frame comprised of heads of Finance, ICT, Human Resource, Marketing and Product development departments. A purposive sampling was employed where only the insurance firms in the non-life category were involved. The study involved only heads of departments in finance, ICT, Human Resource, Marketing and Product development were involved in the study because they are deemed relevant to the study based on the variables under investigation.

Data Collection

The study relied on both primary and secondary data. Primary data was gathered through the use of a questionnaire with both closed- and open-ended questions. A likert scale of 1 to 5 was used in the study, with 5 denoting "Strongly Agree," 4 "Agree," and 3 "Neutral." A score of 2 indicates disagreement. 1 is for "Strongly Disagree." The questionnaire for the current study was divided into six section where Section A addressed Basic Information, Section B Top Management Commitment, Section C Organization Culture, Section D Information Technology Infrastructure and Section E Resource Dedication and Section F Organization Performance. A secondary data collection sheet was used in collecting secondary data from the respective insurance firms' financial statements and reports in areas of return on investment and market share. An introduction letter from JKUAT and a research permission from the National Commission for Science, Technology, and Innovation was sought before the researcher proceeds to collect data. The researcher also sent a cover letter to the insurance firms outlining the study's objectives, who is conducting it, why it is crucial that respondents to questionnaires, and assuring them that their answers would be kept in strict confidence and used only for the study's intended academic goal, to each of the insurance firm under investigation. To increase response rates, the study used emails using the drop-and-pick method.

Pilot Study

The study involved 10% of the target population which comprised of 4 insurance firms. This entailed issuing 20 questionnaires, 5 to each of the selected firm. The pilot study aimed at assessing the reliability and validity of the data collection instruments. To test for reliability, a criterion of alpha of 0.7 and higher was applied. Items with alpha value of below 0.7 was eliminated from the questionnaire or edited. The current study assessed both content and construct validity. To assess both the content and face validity, the supervisor was involved in assessing the contents of the questionnaires. The questionnaire measurement items are adopted from the conceptual frame work constructs and generated from the past studies in the relevant areas. The researcher used the opinions from the supervisor to enhance the questionnaires. Construct validity on the other hand assesses whether the items contained in the questionnaire measures the concept that it's intended

to measure. In assessing the construct validity, the researcher applied component factor analysis where factor loadings of a minimum of 0.4 index was used.

Data Analysis and Presentation

Data cleaning was done after the data gathering procedure is completed to ensure uniformity, correctness, and completeness. Prior to the final analysis, the data was then compiled, arranged, coded, and tabulated. Both primary and secondary data collected was analyzed quantitatively through both descriptive and inferential statistics. Standard deviation, means, and percentages make up descriptive statistics, while regression and correlation analysis make up inferential statistics. The descriptive and inferential statistics were generated using Excel and the SPSS computer program version 25. Pie charts, tables, bar charts, and diagrams were used to summarize and display the research's findings. The multiple regression model for the study was:

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

Where:

Y = Organizations Performance
α = Constant (coefficient of intercept)
X_1 = Top Management Commitment
X_2 = Organization Culture
X_3 = Information Technology Infrastructure
X_4 = Resource Dedication
ε = Error term
β_1, β_2, β_3 and β_4 = Regression coefficient for four variables.

RESEARCH FINDINGS AND DISCUSSIONS

Background of the Respondents

The study issued 145 questionnaires to heads of departments from finance, ICT, Human Resource, Marketing and Product development of the insurance firms. 121 of the questionnaires were fully filled and returned for analysis. This represented a response rate of 83.4%. Bachelors' Degree holders accounted for 59.6%, Masters' degree holders were 34.6% while doctorate holders were 5.8%. The respondents with experience of above 7 years were 14%, between 5 and 7 years were 33.6%, between 1 and 4 years were 35.9% while those with experience of less than 1 year accounted for 16.5%. The results shows that majority of the respondents had an experience of above 1 year. 26.6% of the insurance firms had been in operation between 1 and 4 years, 29.3% between 5 and 8 years while those in operation for above 8 years accounted for 44.1%. None of the firm involved in the study was in operation for less than 1 year.

Top Management Commitment and Performance of Insurance Companies

The study found that the management has full knowledge of any BPR process undertaken by the firm (mean=4.44), that the knowledge is shared downwards in the right form (mean=4.15), that the management engages employees in the formulation of process (mean=3.93) and that the management incorporates the opinions of employees in formulating the best fit implementable process (mean=3.99). The respondents further agreed with the statements that there is adequate goals setting skills amongst the management in the BPR process (mean=3.82), that the management supports employees in achieving the set goals (mean=4.05) and that there is sufficient communication in all processes (mean=4.11). From the inferential analysis, top management commitments strongly and positively correlated with organizational performance of insurance firms in Kenya. The regression analysis's findings also showed that top management commitment has a favorable and significant impact on the organizational performance of Kenyan insurance companies. According to the findings, increasing the amount of top management commitment to the BPR process leads to improved performance levels for Kenyan insurance companies. From the inferential analysis, a unit increase in ICT management capabilities would lead to a 0.612 change in the performance of the independent commissions in Kenya.

Organization Culture and Performance of Insurance Companies

The study found that the organization emphasizes on uplifting common set practices on employees while accomplishing task(mean=4.32), that the organization emphasizes on individual involvement when accomplishing task(mean=4.11), that execution of activities in our organization is based on set organizational goals(mean=4.21) and that execution of activities in our organization is based on set organizational values(mean=4.29). Respondents additionally agreed with the statements that there is emphasis on collaboration in the execution of set activities with the aim of achieving common goals (mean=4.46), that the organization has established structures that guides execution of activities (mean=4.38) and that the organization has supportive culture that overcome internal resistance to change(mean=3.87). The correlation analysis showed a significant positive correlation between organizational culture and organizational performance in Kenyan insurance firms. Additionally, the regression results showed that organizational culture considerably and favorably affects the performance of Kenyan insurance enterprises. The findings imply that improving organizational culture practices in the BPR process leads to improved performance levels for Kenya's insurance companies.

Information Technology Infrastructure and Performance of Companies

The study also found that the firm puts in place updated technologies in businesses processes (mean=4.03), that the technologies in place ensures the demands of the firm in delivering services is met (mean=3.79), and that the firm have employees with relevant technological skills to match

the business needs (mean=3.95). Respondents further agreed with the statements that the firm have experienced IT employees who identifies IT related gaps and addresses them accordingly (mean=4.14) and that the firm considers employees level of IT competency (mean=4.01). From the inferential analysis, the organizational performance of Kenyan insurance companies positively and strongly correlated with the information technology infrastructure. The regression analysis also showed that information technology infrastructure significantly and favorably impacts the organizational performance of Kenyan insurance companies. According to the findings, increasing the amount of information technology infrastructure used in the BPR process leads to improved performance from Kenyan insurance companies.

Resource Dedication and Performance of Insurance Companies

The results showed agreements on that the firm allocates sufficient financial resources in the reengineering process(mean=3.51), that the resources allocated are sufficiently managed during utilization(mean=3.69), and the that the firm has sufficient human capacity for the reengineering process(mean=3.76). Respondents remarkably agreed with the statements that human capacity is one of the most important ingredient to in the reengineering success(mean=4.47), that the available human capacity have adequate skills relevant for implementing changes(mean=3.85) and that the firm has sets up appropriate technology for reengineering process(mean=3.73). From the inferential analysis, the study revealed that resource commitment significantly and positively correlated with organizational performance of Kenyan insurance enterprises. The regression results also showed that resource commitment has a favorable and significant impact on the organizational performance of Kenyan insurance enterprises. The findings imply that raising resource commitment levels during the BPR process leads to improved performance levels for Kenyan insurance companies.

Inferential Analysis

Variable	Findings	Corroboration
Top Management Commitment	➢ There exists a positive significant correlation between top management commitment and performance of Insurance firms in Kenya (r=0.636, sig=0.000).	Sakthivel (2007)
Implication	➢ Enhancing top management commitment in BPR process enhances the performances of the insurance firms in Kenya	
Organizational Culture	➢ There exists a positive significant correlation between organizational culture and performance of Insurance firms in Kenya (r=0.345, sig=0.002).	Sakthivel (2007)
Implication	➢ Enhancing organizational culture in BPR process enhances the performances of the insurance firms in Kenya.	

Information Technology Infrastructure	➢ There exists a positive significant correlation between information technology infrastructure and performance of Insurance firms in Kenya (r=0.436, sig=0.000).	Al-Mashari (2001)
Implication	➢ Enhancing information technology infrastructure in BPR process enhances the performances of the insurance firms in Kenya.	
Resource Dedication	➢ There exists a positive significant correlation between resource dedication and performance of Insurance firms in Kenya (r=0.509, sig=0.000)	Monnot (2016)
Implication	➢ Enhancing resource dedication in BPR process enhances the performances of the insurance firms in Kenya.	

Analysis	**Findings**	**Implication**
Model Summary	**R-value** =0.814 **R-square value** = 0.663	• There exists a strong relationship between the independent variables and the dependent variable. • The independent variables (Top Management Commitment, Organization Culture, Information Technology Infrastructure and Resource Dedication) account for 66.3% in variation of performance of insurance firms in Kenya.
ANOVA	**Significance value=0.000<0.05**	• The model linking the independent variables with the dependent variable was statistically significant thus a best fit for the study.

	Unstandardized Coefficients		**Standardized Coefficients**		
	B	**Std. Error**	**Beta**	**t**	**Sig.**
(Constant)	0.116	0.175		0.663	0.022
Top Management Commitment	0.591	0.156	0.527	3.788	0.000
Organization Culture	0.341	0.381	0.264	0.895	0.009
Information Technology Infrastructure	0.403	0.227	0.335	1.775	0.000
Resource Dedication	0.516	0.218	0.453	2.307	0.000

	Findings	**Implication**
Top Management Commitment	Top management commitment bears a positive significant influence on organizational performance of insurance firms in Kenya(beta=0.591, sig=0.000<0.05)	• Increasing the levels of top management commitment in BPR implementation process results to an increase of 0.591 in the levels of organizational performance of insurance firms in Kenya • Sakthivel (2007)
Organization Culture	Organizational culture bears a positive significant influence on	• Increasing the levels of organizational culture in BPR implementation process

	organizational performance of insurance firms in Kenya(beta=0.341, sig=0.009<0.05)	results to an increase of 0.341 in the levels of organizational performance of insurance firms in Kenya • Moormann and Grau (2016)
Information Technology Infrastructure	Information technology infrastructure bears a positive significant influence on organizational performance of insurance firms in Kenya (beta=0.403, sig=0.000<0.05)	• Increasing the levels of information technology infrastructure in BPR implementation process results to an increase of 0.403 in the levels of organizational performance of insurance firms in Kenya • Al-Mashari (2001)
Resource Dedication	Resource dedication bears a positive significant influence on organizational performance of insurance firms in Kenya (beta=0.516, sig=0.000<0.05)	• Increasing the levels of resource dedication in BPR implementation process results to an increase of 0.516 in the levels of organizational performance of insurance firms in Kenya • Omollo, Christopher, and Onyango (2017)

Based on the coefficients, the regression model ($Y = \beta_0 + \beta_1X_1 + \beta_2X_2 + \beta_3X_3 + \beta_4X_4 + \varepsilon$) becomes.

Organizational Performance = 0.116 + 0.591(Top Management Commitment) + 0.516(Resource Dedication) + 0.403(Information Technology Infrastructure) + 0.341(Organization Culture)

Conclusions

The study concludes that the top management commitment practices such as the management having a full knowledge of any BPR process undertaken by the firm, sharing the knowledge downwards in the right form, engaging employees in the formulation of process and incorporating the opinions of employees in formulating the best fit implementable process further enhances the performance levels of the firms. Similarly, having an adequate goals setting skills amongst the management in the BPR process, supporting employees in achieving the set goals and having a sufficient communication in all processes as part of the top management commitment practices also contributes to improved performance levels of the firms.

The study deduces that organization culture in the BPR implementation process positively and significantly influences the performance levels of insurance firms in Kenya. The study thus concludes that practices in organization culture such as emphasizing on uplifting common set practices on employees while accomplishing task in the organization, emphasizing on individual involvement when accomplishing task, basing execution of activities on set organizational goals and values further enhances the levels of performances in the firms. Other organizational culture practices that can significantly contribute to enhanced performance levels of the insurance firms comprise of emphasizing on collaboration in the execution of set activities with the aim of

achieving common goals, establishing structures that guides execution of activities and having a supportive culture that overcomes internal resistance to change.

The study also concludes that information technology infrastructure in the BPR implementation process positively and significantly influences the performance levels of insurance firms in Kenya. This led to conclusions that components information technology infrastructure such as putting in place updated technologies in businesses processes, having technologies that ensures the demands of the firm in delivering services is met, having employees with relevant technological skills to match the business needs, having experienced IT employees who identifies IT related gaps and addresses them accordingly and considering employees level of IT competency further bears a positive and significant influence on performance levels of insurance firms in Kenya.

The study finally concludes that resource dedication in the BPR implementation process positively and significantly influences the performance levels of insurance firms in Kenya. This lead to conclusions that resource dedication practices such as allocating sufficient financial resources in the reengineering process, sufficiently managing the allocated resources during utilization, having sufficient human capacity for the reengineering process, taking into consideration that human capacity is one of the most important ingredient to in the reengineering success, ensuring that the available human capacity have adequate skills relevant for implementing changes and setting up appropriate technology for reengineering process further bears a positive and significant influence on performance levels of insurance firms in Kenya.

Recommendations

The study recommends enhancing the top management levels of commitment towards BPR implementation process. This can be realized through adopting practices such as the management having a full knowledge of any BPR process undertaken by the firm, sharing the knowledge downwards in the right form, engaging employees in the formulation of process, incorporating the opinions of employees in formulating the best fit implementable process further enhances the performance levels of the firms, having an adequate goals setting skills amongst the management in the BPR process, supporting employees in achieving the set goals and having a sufficient communication in all processes.

The study recommends enhancing organizational culture towards BPR implementation process. This can be achieved through practices such as emphasizing on uplifting common set practices on employees while accomplishing task in the organization, emphasizing on individual involvement when accomplishing task, basing execution of activities on set organizational goals and values, emphasizing on collaboration in the execution of set activities with the aim of achieving common goals, establishing structures that guides execution of activities and having a supportive culture that overcomes internal resistance to change.

The study further recommends enhancing information technology infrastructure towards BPR implementation process. This can be achieved through adoption of information technology infrastructure practices such as putting in place updated technologies in businesses processes, having technologies that ensures the demands of the firm in delivering services is met, having employees with relevant technological skills to match the business needs, having experienced IT employees who identifies IT related gaps and addresses them accordingly and considering employees level of IT competency.

The study also recommends enhancing the levels of resource dedication towards BPR implementation. This can be achieved through resource dedication practices such as allocating sufficient financial resources in the reengineering process, sufficiently managing the allocated resources during utilization, having sufficient human capacity for the reengineering process, taking into consideration that human capacity is one of the most important ingredient to in the reengineering success, ensuring that the available human capacity have adequate skills relevant for implementing changes and setting up appropriate technology for reengineering process.

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