

MODERATING EFFECT OF COMPETENCY TRAP ON THE RELATIONSHIP BETWEEN REENGINEERING AND FIRMS' COMPETITIVENESS OF INSURANCE COMPANIES IN KENYA

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Abstract

The purpose of this study is to evaluate the moderating effect of competency trap on the relationship between reengineering and the competitiveness of insurance companies in Kenya. The study was guided by an epistemological research philosophy employing a descriptive research design. The study targeted 50 insurance firms in Kenya. Using a census sampling approach, five senior managers were selected as respondents from each firm, resulting in a total sample size of 250 respondents. Primary data was collected through self-administered questionnaire. Data were analysed using both descriptive and inferential statistics. Pearson correlation analysis showed a strong, positive, and statistically significant relationship between reengineering and firm competitiveness ($r = 0.656$, $p < 0.001$), with a weaker but significant correlation between competency trap and competitiveness ($r = 0.200$, $p = 0.004$). Regression results further indicated that reengineering had significant positive effect on competitiveness of insurance companies in Kenya ($B = 0.228$, $t = 2.833$, $p = 0.005$). However, moderated regression analysis found no significant interaction effect between reengineering and competency trap ($B = 0.003$, $\Delta R^2 = 0.000$, $p = 0.676$), suggesting that competency trap does not alter the influence of reengineering on competitiveness. The study concludes that strategic reengineering positively influences competitiveness of insurance companies in Kenya. Although competency trap did not show a significant moderating effect, firms should avoid over-reliance on outdated routines to sustain long-term competitiveness. The study recommends that insurers invest in continuous improvement, technology integration and organisational learning, while regulators and industry bodies support innovation through targeted policy and training initiatives.

Key terms: Competency trap, competitiveness, insurance companies, reengineering, resource-based theory, strategic innovation.

1.0 INTRODUCTION

The global insurance industry, despite its critical role in providing economic stability, has shown a consistent decline in performance and competitiveness. Over the last two decades, it has failed to keep pace with economic growth, and many insurers have struggled to earn returns above their cost of capital (McKinsey & Company, 2023). This decline is largely attributed to a lack of competitiveness, which can lead to inefficiencies, poor risk management, and a lack of innovation (Tsvekova et al., 2021). To address these challenges, firms are increasingly turning to strategic restructuring, such as reengineering, which is a fundamental redesign of business processes aimed at achieving dramatic improvements in performance and competitiveness (Hammer & Champy, 1993).

In Africa, the insurance sector is experiencing moderate growth driven by macroeconomic improvements and rising technological adoption (Balcilar et al., 2022). However, significant barriers persist, including low penetration rates, high operational expenses, and limited risk assessment frameworks in underserved markets. Moyo (2024) notes that while cross-sectoral collaborations and targeted reforms are being implemented, sustainable competitiveness has remained elusive for many firms. This points to the need for more research into the internal organisational factors that affect the outcomes of strategic initiatives.

The Kenyan insurance industry serves as a clear example of these broader trends. It is a highly competitive and expanding market, with the entry of multinational firms intensifying competition. Despite this, the industry's growth has lagged behind the national economy, and its insurance penetration rate has stagnated at 2.3 per cent. With only a small number of firms commanding the majority of the market share, the industry has seen the collapse of several companies, highlighting critical gaps in management and competitiveness.

To survive and thrive, Kenyan insurers must adopt transformative approaches like reengineering to create a sustainable competitive advantage (Nguyo & Anene, 2024; Kavulunze, 2015), as organisational inertia can pose a significant barrier to change. This inertia is often a result of a competency trap, which arises when a firm's over-reliance on outdated but previously successful skills or routines prevents it from adopting the new processes necessary for change. Several previous studies in Kenya have examined the impact of strategic restructuring on firm performance in various sectors, such as public service (Kithinji & Gladys, 2018; Ouma, 2016; Njuguna & Wanjohi, 2021; Riany et al., 2012), banking (Ali, 2021; Mwaura & Gitari, 2018), and mobile phone providers (Riany, 2012; Ahuja, 2016). There is a significant research gap regarding the relationship between reengineering, the competency trap, and firms' competitiveness within the insurance industry. This study, therefore, addresses this gap by evaluating the moderating effect of the competency trap on the relationship between reengineering and firms' competitiveness of insurance companies in Kenya.

2.0 LITERATURE REVIEW

Theoretical Review

This study was guided by the resource-based theory developed by Penrose (2009) and proposes a model on the effective management of firms' resources, diversification strategy, and productive opportunities. The theory combines the internal core competences and external industry structure perspectives on the strategy of competitive advantage (Penrose, 2009). The resource-based theory posits that organisations use their resources to generate a competitive advantage. The theory assumes that every organisation has

specific resources and capabilities that can be leveraged to create a competitive advantage (Ruttoh et al., 2025). The theory also assumes that every organisation has unique resources in a specific situation that can be used to place the organisation ahead of competitors. According to Penrose (2009), resources in the resource-based theory include business processes, assets, capabilities, knowledge, attributes and information that a company can control to understand and implement strategies that increase effectiveness and efficiency. The resource-based theory is applicable in this study because the theory covers the major aspects of strategic alliances, such as performance, structural preferences, formation and rationale. Das and Teng (2019) argue that the resource-based theory provides the rationale for strategic alliances as a strategy used to create the value of potential resources in an organisation (Muthoka et al., 2021). Therefore, the theory was applied in explaining the use of strategic alliances to create a competitive advantage.

Barney et al. (2021) insist that the Resource-Based View (RBV) is grounded on two essential doctrines: resource heterogeneity and resource immobility. According to the theory of resource heterogeneity, each firm has its distinctive collection of productive resources. On the other hand, resource immobility is the presumption that some resources are either impossible to duplicate or have a fixed quantity. The traits that enhance the efficiency and effectiveness of the company are most frequently associated with the term resource (Ferreira et al., 2011; Chenuos et al., 2025). The firm's competitive advantage is defused if resources cannot generate returns or prevent losses. In this study, the theory is used to show how insurance companies may need to reposition themselves in the market during restructuring. Resource-based provides insights into which resources can be leveraged to gain a competitive edge and how they can be restructured or reallocated to enhance the company's position. El Shafeey and Trott (2014) criticised the theory for having a somewhat static perspective, often assuming that resources are stable over time. In reality, resources can evolve, and their value may change with technological advancements or market shifts.

Empirical Review

Reengineering and Firm's Competitiveness

Business process reengineering (BPR) was introduced as a management concept in the 1990s by Michael Hammer and James Champy, fundamentally changing how businesses operate (Madsen & Slåtten, 2025). Garg (2023) defines reengineering as a broad strategic option that involves altering ownership, assets, and company alliances to improve shareholder wealth and reposition the business for profit. Strategic reengineering involves a critical reevaluation and radical redesign of core business processes to align with organisational goals, enhance customer value, and respond effectively to market dynamics.

Global Evidence

The empirical evidence consistently shows a positive relationship between reengineering and firm performance, with studies demonstrating that by redesigning processes, organisations achieve significant gains in efficiency, customer service, and profitability. Hameed et al. (2022) conducted a study on Malaysian electronics firms during the COVID-19 pandemic to examine BPR's impact on organisational performance, with strategic thinking as a moderator. Using a survey of 103 firms and analysing data via PLS-SEM, the researchers found that factors such as top management commitment, IT capabilities, and people management significantly improved performance. Their key conclusion was that strategic thinking strengthens BPR's positive effect on performance, highlighting the importance of a clear, forward-looking vision to guide reengineering efforts. Similarly, a theoretical model by Al-Shammari (2023) integrated BPR

with knowledge management and customer relationship management to create a customer-centric competitiveness strategy (KCCS). Through a literature review of 130 sources, the study concluded that the KCCS framework offers a blueprint for achieving sustainable competitive advantage by centring BPR on knowledge and customer needs.

African Evidence

Nneji (2023) evaluated BPR as a predictor of organisational performance in Lagos banks. Their descriptive study, which surveyed 160 employees, found that leadership change, top management commitment, and IT adoption positively influenced performance. They concluded that continuous BPR, supported by strong leadership and technological integration, is a key driver of superior performance. This is corroborated by Adeoye and Odusanya (2022), who investigated business process management on productivity in Nigerian banks. Their survey of 221 staff showed that process change correlated with competitive advantage and radical redesign was linked to sales growth, concluding that reengineering aids competitive positioning and sales performance. In a study of Nigerian insurance firms, Eze et al. (2019) found that BPR components had a positive and significant effect on firm performance, confirming BPR as a key driver for performance improvement in the insurance sector. In North-central Nigeria, Omale and Oriaku (2017) investigated the relationship between business process reengineering (BPR) and the performance of manufacturing firms. Their quantitative study used questionnaires and inferential statistics to demonstrate a significant positive link between BPR and firm performance. The study concluded that improving BPR techniques, particularly work process innovation, can lead to enhanced firm performance and competitiveness. Similarly, other African studies show consistent results. Tekka (2021) developed a strategic BPR model for small-to-medium local contractors in Tanzania. Using a case study approach with questionnaires and in-depth interviews, the study found that integrating design, procurement, construction management, and strategic processes significantly contributed to sustainable competitiveness. The conclusion was that BPR is a valid management technique for addressing challenges and achieving competitive advantage in developing countries.

Kenyan Evidence

The empirical evidence in Kenya provides robust support for the positive impact of reengineering across various sectors. Kithinji et al. (2021) conducted a descriptive study on large manufacturing firms and concluded that reengineering serves as an effective turnaround strategy, with organisational culture playing a moderating role. This is echoed by Mbugua (2021), who explored the relationship between BPR and performance at Kenya Commercial Bank (KCB), concluding that BPR is a useful tool for achieving a cost leadership strategy and adapting to the dynamic banking sector. Similarly, Njuguna and Wanjohi (2021) examined the effects of organisational restructuring, including BPR, on the performance of agro-processing firms in Nairobi. Their multiple regression analysis revealed that reengineering, supported by knowledge management and IT, explained 77 per cent of the performance variance, concluding that these factors collectively boost performance.

Further, Riany et al. (2012), in researching reengineering impacts on an organisation's performance of mobile-based firms in Kenya, specifically asking about the recurrence with which a firm achieves portfolio, financial and organisational restructuring, presumed that the three restructuring methods impact favorably on the company's market development. Their research revealed that the organisational market share relationship with reengineering was very high. Hierarchical reshuffle is clearly seen to have the best effect on a company's market development and comprises a shift in the mix of portfolios, ownership structure,

and asset and liability mix. Reengineering and process innovation in an insurance company are interconnected, with reengineering often representing a broader organisational transformation effort and process innovation encompassing specific improvements and technological advancements within individual processes.

Odede (2013) examined the implementation of BPR at the Kenya Revenue Authority (KRA) and its impact on performance. Using a survey of 110 staff and regression analysis, the study found that customer and stakeholder involvement was a key driver of success. BPR led to marked improvements in customer service, turnaround time, and technology adoption, concluding that the approach positively influenced KRA's performance. Kamau et al. (2022) examined the effect of BPR on service delivery at Huduma Centres. Using a mixed-methods approach with a survey of 153 managers, the study found a statistically significant positive effect of BPR on service delivery. The researchers concluded that BPR is a strong predictor of improved one-stop government service efficiency. Richard et al. (2022) determined whether BPR strategies impacted service delivery in Kenya's food manufacturing sector. A cross-sectional survey with 44 valid responses revealed that BPR strategies, which included resource mobilisation and leadership, accounted for a substantial 58.1 per cent of the variation in service delivery. The study concluded that BPR strategies have a significant and positive influence on service delivery in food manufacturers.

These findings are particularly relevant to the insurance sector. Omollo and Odollo (2023) specifically assessed BPR drivers in Kenyan insurance firms, finding that top-management commitment, organisational culture, IT infrastructure, and resource dedication all had a significant positive influence on performance. Odhoj and Kariuki (2024) supported this by showing that restructuring, a form of reengineering, significantly improves insurer performance. Further, Riany et al. (2012), in their research on mobile-based firms, found a very high relationship between reengineering and market share, with hierarchical reshuffling having the best effect. They noted that reengineering and process innovation are interconnected and crucial for insurance companies to stay competitive. These findings led to the following hypothesis for the current study:

H₀₁: Reengineering has no significant effects on the competitiveness of insurance companies in Kenya.

The null hypothesis provides a baseline against which the empirical data are compared. Based on this body of literature, a logical directional hypothesis was that reengineering has a positive effect on firms' competitiveness. However, research requires a testable statement that can be either accepted or rejected based on the data. Therefore, the study uses a null hypothesis as its core premise.

Moderating Effect of Competency Trap

A competency trap arises when organisations rely heavily on previously successful routines, technologies, or knowledge, even when external conditions demand change. Ahuja (2016) defines a competency trap as a situation where past success in a specific area leads firms to repeatedly use familiar approaches, eventually hindering adaptation and innovation. This rigidity often undermines efforts to reengineer processes for sustained competitiveness. Globally, Enyinnah et al. (2022) investigated how managerial competency moderates the relationship between strategic orientation and firm performance in Nigerian banks. Using a cross-sectional survey of 463 bank managers and regression analysis, they found that strategic orientation positively influenced performance. More importantly, managerial competency significantly moderated this relationship, suggesting that firms with highly competent managers were more capable of aligning strategies with actionable outcomes. The study concluded that continuous

investment in managerial competency enhances strategic implementation and firm competitiveness. In the technology sector, Makhoulfi et al. (2021) examined how core competency moderates the impact of IT capability on competitive advantage. Using structural equation modelling, they found that core competencies significantly amplified the effect of IT capability on sustained competitiveness. The researchers concluded that competencies act as active enablers, not passive assets, especially in dynamic markets where reengineering efforts demand both flexibility and specialised skills.

In Kenya, Nderitu (2015) conducted a case study of CIC General Insurance Company to assess the role of core competencies in strategic planning. The study observed that the firm's competitive strategy was anchored in traditional competencies linked to the cooperative movement. While these competencies initially offered a competitive edge, over-reliance limited the company's responsiveness to technological changes and market shifts. The study recommended that managers must adopt innovation-driven competencies to break free from stagnation and improve firm competitiveness. Chumba et al. (2025) explored whether employee competence moderates the relationship between reward systems and job performance in Kenya's national referral hospitals. Their findings revealed a positive moderating effect: employee competence increased the explanatory power of rewards on performance from 74.2 per cent to 82.0 per cent. The study emphasised that even well-structured incentive programs require a competent workforce to produce performance gains, reinforcing the need to avoid competency traps. Similarly, Wasike et al. (2024) assessed the moderating role of employee competence in the link between work values and job performance in Kenya's motor vehicle industry. The study employed a correlational design and found that employee competence significantly enhanced the effect of value alignment on performance. The authors concluded that when firms fail to develop and integrate new competencies into their strategic HR frameworks, their ability to benefit from reengineering initiatives is diminished.

Jelagat et al. (2022) explored how organisational culture moderates the impact of talent management on performance in Kenyan state corporations. Although the focus was not solely on competencies, the study highlighted how internal behavioural constructs such as values, beliefs, and shared knowledge shape the success of strategic interventions. These findings parallel the concept of a competency trap, where embedded internal norms can either enable or constrain organisational change. Therefore, competency traps can restrict the effectiveness of reengineering by anchoring firms in outdated practices. However, when firms actively develop new competencies, they enhance their ability to implement transformative changes and remain competitive. Based on this review, the study proposes the following hypothesis:

H₀₂: Competency trap has no significant moderating role on the relationship between reengineering and firms' competitiveness of insurance companies in Kenya.

3.0 METHODOLOGY

The study employed a descriptive survey research design. According to Buchanan and Bryman (2018), a descriptive survey research design describes, explains and validates the constituent variables in a study without attempting to alter anything in that context. This research design can be used to uncover pain points and areas of inefficiency within an organisation. Siedlecki (2020) stipulates that a descriptive survey helps in explaining the what, where and how of a phenomenon and can be utilised to test a hypothesis, define the characteristics of a certain phenomenon, and examine the correlations between them.

This study adopted an epistemological research philosophy guided by the positivist paradigm. Epistemology is concerned with what constitutes acceptable knowledge in a field of study (Saunders et al.,

2009). It considers views about the most appropriate ways of enquiring into the nature of the world. Learning what knowledge is and what constitutes the sources and limits of knowledge. Epistemology is the theory of the method of knowledge, which exists to expand this into a set of realities. What exists may be known, and what criteria must be satisfied in order to be described as knowledge.

The target population of the study comprises 50 insurance companies registered and operating in Kenya. According to the IRA (2023), the insurance industry contributes 2.6 per cent of the GDP in Kenya, and therefore, it's an industry that greatly impacts the economy (Ritho, 2024). A census approach was adopted, involving all 50 firms. However, judgmental sampling was applied to select respondents within each company. The study targeted five participants from each of 50 insurance firms, totalling 250 respondents.

Connelly (2008) advocates for a pilot study of 10 per cent of the main study respondents. In this study, 10 per cent suggested by Connelly (2008) was used from five randomly chosen insurance companies.

The study utilised both primary and secondary data. Primary data collection was aided by a semi-structured questionnaire. Secondary data collection targeted industry reports as well as published financial statements of the insurance companies. A document review guide was used to facilitate data collection. The period to be considered was between 2013 and 2023. The data comprised both quantitative and qualitative data.

Naibei et al. (2025) describe validity as the degree to which the research findings accurately reflect the phenomena under study. The content validity was achieved by ensuring the relevance of the research results to theoretical approaches and literature reviews. This made it easier to remove redundant information from the instrument (Cooper et al., 2003). Confirmatory factor analysis was used to assess the construct validity of the questionnaire. There are two types of construct validity, convergent and discriminant validity, which can both be analysed using the pilot study data. Convergent validity was assessed using Average shared Variance Extracted (AVE), which should be greater than 0.5. Discriminant validity was assessed by comparing Squared Multiple Correlations with Average shared Variance Extracted (AVE). The squared multiple correlations usually reflect the variance that the indicators belonging to a construct share with other constructs, which should be lower than the AVEs.

Reliability analysis refers to the degree to which an instrument yields consistent results and gives the same results every time (Bell et al., 2022). This study will adopt the internal consistency method to test the reliability of the data collection instrument. The internal consistency measure generates a coefficient value known as Cronbach's alpha (α). A Cronbach's alpha (α) value of 0.6 or above is considered adequate. The closer Cronbach's alpha is to 1, the higher the internal consistency reliability (Muthee et al., 2025).

Data was coded into the Statistical Package for Social Sciences (SPSS) software version 23. Quantitative data were analysed using descriptive and inferential statistics, while content analysis was applied for qualitative data. The descriptive statistics included means and standard deviations. The multiple regression analysis and Pearson correlation analysis were used for inferential analysis. Multiple linear regression (Model 1) assessed the effect of reengineering on the competitiveness of insurance companies in Kenya. The moderating effect of competency trap on the relationship between reengineering and competitiveness was tested using an interaction model (Model 2) as presented below:

Direct Effect Model

$$Y_{it} = \beta_0 + \beta_1 X_{1it} + \varepsilon \quad \text{..... Model 1}$$

Moderating effect

$$Y_{it} = \beta_0 + \beta_1 X_{1it} + \beta_2 Z + \beta_3 (X \times Z) + \varepsilon \quad \text{..... Model 2}$$

Where;

Y_{it} = competitiveness of insurance companies.

β_0 = Intercept

X_1 = Reengineering

β_1 = Regression Coefficient

Z = Competency Trap (Moderator)

$X \times Z$ = Interaction term between Reengineering and Competency Trap

ε = error term.

A consent form was given to target respondents before the start of data collection. A letter of authority to collect data was issued by Karatina University, allowing the researcher ease of introduction to respondents. Secondly, the researcher will apply for a license from the National Commission for Science, Technology and Innovation (NACOSTI) to collect the required data from the field.

4.0 FINDINGS AND DISCUSSION

Reliability Test Results

The reliability of the research instruments was assessed using Cronbach's Alpha, a widely accepted measure of internal consistency. Following the thresholds suggested by Leech et al. (2022), Cronbach's Alpha values above 0.90 indicate outstanding reliability, values around 0.80 are considered very good, and values near 0.70 are acceptable. All constructs (Table 1) in the pilot study exceeded the minimum acceptable threshold, confirming the internal consistency of the items within each scale.

Table 1: Reliability Analysis

	Reliability Statistics	
	Cronbach's Alpha	N of Items
Reengineering	0.855	11
Competency trap	0.768	10
Firm's Competitiveness	0.822	12

The construct Reengineering was assessed using 11 items and recorded a Cronbach's Alpha of 0.855, indicating high internal reliability. Competency Trap, measured through 10 items, yielded a Cronbach's Alpha of 0.768, which is within the acceptable reliability range. Firm Competitiveness, evaluated using 12 items, returned a Cronbach's Alpha of 0.822, confirming reliable measurement. All values exceeded the 0.7 threshold, affirming the reliability of the items used for the study constructs.

Factor Analysis

Exploratory Factor Analysis (EFA) was conducted to examine the latent structure of items measuring the effect of reengineering in insurance firms. The EFA aimed to confirm whether the measured variables grouped into distinct, meaningful factors representing the underlying theoretical dimensions. Sampling adequacy was verified using the Kaiser-Meyer-Olkin (KMO) test, and Bartlett's Test of Sphericity was used

to assess the suitability of the data for factor analysis. The percentage of variance explained was also used to determine the explanatory power of the extracted factors. Table 2 summarises the factor extraction results for each construct.

Table 2: Exploratory Factor Analysis Results for Core Constructs

Construct	Factors Extracted	% of Variance Explained	KMO & Bartlett's Test
Reengineering	Process Innovation, Product Design, Pricing	67.53%	KMO = 0.853, χ^2 = 1235.093, $p < 0.001$
Competency Trap	Competency Trap	82.00%	KMO = 0.947, χ^2 = 3596.305, $p < 0.001$
Firm's Competitiveness	Market Share, Brand Reputation, Customer Retention	74.41%	KMO = 0.878, χ^2 = 1744.787, $p < 0.001$

The construct Reengineering yielded three distinct factors: Process Innovation, Product Design, and Pricing, accounting for 67.53 per cent of the total variance. The KMO value of 0.853 indicates meritorious sampling adequacy, and Bartlett's test confirms the data's suitability for factor analysis ($p < 0.001$). Competency Trap was found to be unidimensional, loading onto a single factor that explained a substantial 82.00 per cent of the variance. The KMO value of 0.947 reflects excellent sampling adequacy, with a highly significant Bartlett's test result. For the Firm's Competitiveness, three factors emerged: Market Share, Brand Reputation, and Customer Retention, collectively explaining 74.41 per cent of the variance. The KMO value of 0.878 further confirms sampling adequacy, and the Bartlett's test was significant. For each construct, the KMO and significant Bartlett's Test values indicated that the data were highly suitable for factor analysis, confirming the validity of the scales used in this study.

Descriptive Statistics for Reengineering

The study sought to assess respondents' perceptions of reengineering practices in insurance companies in Kenya, particularly in the context of process innovation, product design, and pricing strategies. These aspects were considered critical indicators of how firms are restructuring operations to enhance efficiency, innovation, and market responsiveness. The findings are summarised in Table 3.

Table 3: Descriptive statistics for reengineering

		S D	D	N	A	S A	Me an	Std. Dev
Our firm has reviewed and improved its operational processes in the last five years.	%	0	1	0	50 .7	48 .3	4.4 6	0.56
We have implemented system upgrades to enhance efficiency and innovation in the last five years.	%	2	0	1	40 .4	56 .7	4.5 0	0.71
Our company continuously adopts new technologies to improve business processes.	%	2	5	1	54 .7	41 .9	4.3 4	0.72
We actively seek employee input when making process innovations.	%	0	2. 5	5. 9	45 .8	45 .8	4.3 5	0.70
Process innovation							4.1 3	0.78
We provide our clients with products that offer unique benefits superior to those of competitors.	%	0	1	1. 5	51 .7	45 .8	4.4 2	0.58
We regularly introduce new product designs to meet market demands.	%	0	3. 9	3. 9	42 .4	49 .8	4.3 8	0.74
Our company encourages and supports employees who contribute innovative product ideas.	%	0	4. 4	0	57 .6	37 .9	4.2 9	0.69
Our product design process incorporates customer feedback and market trends.	%	0	2	2	42 .9	53 .2	4.4 7	0.64
Product design							4.3 9	0.52
Our company's pricing strategies are flexible and adapt to market conditions.	%	1	3. 4		43 .3	52 .2	4.4 2	0.76
Our pricing decisions are informed by continuous data analytics and market research.	%	1	4. 9	7. 9	49 .3	36 .9	4.1 6	0.84
The company's pricing strategies are customer-focused and reflect value addition.	%	1	4. 9	3. 4	50 .7	39 .9	4.2 4	0.82
Our pricing structure is competitive and fair compared to industry standards.	%	2	1. 5	2	56 .7	37 .9	4.2 7	0.75
Pricing							4.2 7	0.65
Reengineering							4.3 6	0.48

Results in Table 3 indicate strong agreement among respondents regarding the adoption of process innovation within their firms. The attribute of the firms having reviewed and improved their operational processes in the last five years carried the lowest SD of 0.56, followed by the essence to provide their clients with products that offer unique benefits superior to those of competitors at an SD of 0.58. On the other hand, the firm's pricing decisions, being informed by continuous data analytics and market research, carried the highest SD of 0.84, while the company's pricing strategies, being customer-focused and reflecting value addition, followed with an SD of 0.82. In a nutshell, a significant proportion agreed that their companies had reviewed and improved operational processes over the last five years, as reflected by

a high mean score ($M = 4.46$, $SD = 0.56$). Similarly, the implementation of system upgrades to enhance efficiency and innovation was strongly affirmed ($M = 4.50$, $SD = 0.71$), indicating firms are embracing digital transformation to streamline operations. The adoption of new technologies scored a slightly lower but still robust mean ($M = 4.34$, $SD = 0.72$), showing consistent technological advancement across companies. Lastly, seeking employee input during process innovation initiatives also received high endorsement ($M = 4.35$, $SD = 0.70$), suggesting that most firms encourage participatory approaches in restructuring efforts. Collectively, these findings affirm that process innovation is widely embedded across the insurance sector in Kenya, with a composite mean of 4.13, signifying a strong orientation towards reengineering for operational efficiency.

The product design dimension received the highest ratings across the three sub-constructs, suggesting that innovation in product offerings is a strategic focus for the firms surveyed. The statement regarding offering products with unique benefits superior to competitors received a strong mean score ($M = 4.42$, $SD = 0.58$), highlighting differentiation as a competitive strategy. Regular introduction of new product designs also scored highly ($M = 4.38$, $SD = 0.74$), indicating responsiveness to changing market demands. The item measuring support for employees contributing innovative ideas received a mean score of ($M = 4.29$, $SD = 0.69$), suggesting that employee creativity is fostered and rewarded in product development. The highest-rated item in this category was the integration of customer feedback and market trends into product design ($M = 4.47$, $SD = 0.64$), reflecting a strong customer-centric approach. These results point to a well-structured and innovation-driven product development strategy among firms, with the dimension's composite mean standing at 4.39 ($SD = 0.52$), indicating strong overall agreement.

The pricing component also received favourable responses, though with slightly more variability. The flexibility of pricing strategies in response to market conditions was highly rated ($M = 4.42$, $SD = 0.76$), suggesting that companies actively monitor external dynamics to adjust pricing accordingly. Data-driven pricing decisions had a slightly lower score ($M = 4.16$, $SD = 0.84$), indicating that while firms are increasingly using analytics, there may be inconsistencies in implementation. Pricing strategies reflecting customer value scored well ($M = 4.24$, $SD = 0.82$), showing commitment to delivering value-based offerings. Finally, the competitiveness and fairness of pricing relative to industry standards were affirmed ($M = 4.27$, $SD = 0.75$), reinforcing the sector's focus on balanced pricing models. The composite mean for pricing was 4.27 ($SD = 0.65$), signalling strong but slightly less uniform practices compared to other sub-dimensions.

Overall, the composite score for the entire reengineering construct was high ($M = 4.36$, $SD = 0.48$), suggesting widespread adoption of reengineering practices across the sampled insurance firms. The findings align with strategic management literature that emphasises reengineering as a pathway to competitiveness through innovation, customer-focused design, and adaptive pricing strategies (Hammer, 2010; Davenport, 2013). These high ratings across all dimensions indicate a proactive posture among firms toward continuous improvement, technological advancement, and strategic responsiveness in a dynamic business environment.

Descriptive Statistics for Firms' Competitiveness

The study sought to assess the competitiveness of insurance firms in Kenya by examining their market positioning, brand strength, and customer loyalty. These three dimensions, market share, brand reputation, and customer retention, are widely recognised as critical indicators of sustained firm competitiveness in

dynamic and competitive service sectors such as insurance. Table 4 provides detailed descriptive statistics for each item and sub-dimension of the firm competitiveness construct.

Table 4: Descriptive statistics for Firms' Competitiveness

		S D	D	N	A	SA	Me an	Std. Dev
The firm has experienced an increase in market share over the last five years.	%	1. 5	10. 3	1	47. 8	39. 4	4.13	0.97
The firm has expanded into new market niches due to increased demand for its products.	%	1	5.9	2. 5	47. 3	43. 3	4.26	0.85
The firm's sales growth has consistently outperformed competitors.	%	1	9.4	5. 9	52. 7	31	4.03	0.91
The firm has successfully retained its position as a market leader in its industry.	%	1	8.4	3. 4	53. 7	33. 5	4.10	0.89
Market Share							4.1 3	0.78
The company receives positive feedback from customers.	%	1	2.5	7. 4	46. 8	42. 4	4.27	0.78
The firm's reputation has significantly improved over the last five years.	%	0. 5	3.4	3	45. 3	47. 8	4.36	0.75
The firm receives a substantial number of referrals from satisfied customers.	%	0. 5	3.9	4. 4	52. 2	38. 9	4.25	0.76
The firm is recognised as a trusted and reliable brand in the industry.	%	0. 5	3.4	5. 4	38. 4	52. 2	4.38	0.78
Brand Reputation							4.3 2	0.66
The customer turnover rate has remained low over the years.	%	3. 9	10. 3	2. 5	37. 4	45. 8	4.11	1.12
The firm has maintained a high level of customer loyalty.	%	1. 5	5.4	1	51. 2	40. 9	4.25	0.84
Repeat purchases from existing customers have increased over time.	%	1. 5	4.9	6. 4	43. 8	43. 3	4.23	0.88
The firm effectively responds to customer complaints and concerns.	%	3. 4	4.4	3	46. 8	42. 4	4.20	0.95
Customer retention							4.2 0	0.80
Firm competitiveness							4.2 2	0.65

On the dimension of market share, respondents largely agreed that their firms have recorded significant improvements. A high percentage affirmed that their firms had expanded into new market niches due to increased demand ($M = 4.26$, $SD = 0.85$) and had experienced market share growth in the last five years ($M = 4.13$, $SD = 0.97$). Additionally, respondents agreed that their firms consistently outperformed competitors in sales growth ($M = 4.03$, $SD = 0.91$) and retained their position as market leaders ($M = 4.10$,

SD = 0.89). The composite mean score for market share ($M = 4.13$, $SD = 0.78$) underscores that most insurance firms in the study enjoy relatively strong competitive market positions, likely due to strategic expansion and demand-driven offerings.

In terms of brand reputation, respondents rated this dimension most favourably. Many agreed that their firms have received positive customer feedback ($M = 4.27$, $SD = 0.78$) and a significant number of referrals from satisfied clients ($M = 4.25$, $SD = 0.76$). Notably, the statement about improved reputation over the last five years received one of the highest ratings ($M = 4.36$, $SD = 0.75$), as did recognition of the firm as a trusted brand ($M = 4.38$, $SD = 0.78$). The overall brand reputation score was high ($M = 4.32$, $SD = 0.66$), indicating that Kenyan insurance firms have established themselves as reliable and respected players in the industry, an essential advantage in the customer-driven service sector.

The customer retention dimension also revealed strong agreement among respondents. The firms were perceived to have low customer turnover rates ($M = 4.11$, $SD = 1.12$) and high levels of loyalty ($M = 4.25$, $SD = 0.84$). Repeat purchases from existing customers were reported to have increased over time ($M = 4.23$, $SD = 0.88$), and firms were considered effective in handling customer complaints ($M = 4.20$, $SD = 0.95$). The composite mean score for customer retention ($M = 4.20$, $SD = 0.80$) highlights that retaining clients and maintaining strong service relationships is a strategic focus for most firms, contributing to long-term performance stability. The overall Firm Competitiveness construct was rated highly ($M = 4.22$, $SD = 0.65$), suggesting that insurance firms in Kenya are competitively positioned due to their strong market presence, reputable branding, and consistent customer loyalty. These findings reinforce the importance of customer-centred strategies, brand differentiation, and market responsiveness in sustaining a competitive edge in the insurance sector.

Correlation Analysis

To examine the strength and direction of linear relationships among the study variables, Pearson's correlation coefficient was employed. Unlike Spearman's rank correlation, which assesses monotonic relationships, Pearson's method specifically measures linear associations, making it appropriate for parametric data (Kothari, 2015). The Pearson correlation coefficient (r) ranges from -1 to 1, where values closer to ± 1 indicate stronger linear relationships, and a value of 0 indicates no linear relationship. Table 5 presents the correlation matrix among firms' competitiveness and the independent variables.

Table 5: Correlation Analysis

		FC	R	CT
Firm Competitiveness (FC)	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	203		
Reengineering R)	Pearson Correlation	.656**	1	
	Sig. (2-tailed)	0.000		
	N	203	203	
Competency Trap (CT)	Pearson Correlation	.200**	.270**	1
	Sig. (2-tailed)	0.004	0.000	
	N	203	203	203

The findings revealed statistically significant positive correlations between firms' competitiveness and all three independent variables. The analysis revealed a strong and statistically significant positive correlation between reengineering and firm competitiveness ($r = .656, p < .001$), indicating that firms that adopt reengineering practices tend to be more competitive. A moderate positive correlation was also observed between competency trap and reengineering ($r = .270, p < .001$), suggesting that firms at risk of falling into a competency trap are more likely to engage in reengineering efforts. Additionally, there was a weak but significant positive correlation between competency trap and firm competitiveness ($r = .200, p = .004$), indicating that while the competency trap is linked to competitiveness, its influence is relatively limited compared to reengineering.

Effect of Reengineering on Firms' Competitiveness

A simple linear regression was conducted to assess the influence of reengineering on the competitiveness of insurance companies in Kenya. The regression results are presented in Table 6.

Table 6: Model Summary for Effect of Reengineering on Firms' Competitiveness

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.880a	0.775	0.772	0.31171
a Predictors: (Constant), pricing, process innovation, product design				

The results in Table 4.20 showed that the coefficient of determination (R^2) is 0.775, indicating that 77.5 per cent of the variation in firms' competitiveness can be explained by reengineering practices (pricing, process innovation, product design). This represents a moderately strong positive relationship, suggesting that process improvements, structural redesigns, and innovation adoption significantly enhance competitiveness among Kenyan insurance firms. The adjusted R^2 is 0.772, a slight decrease from R^2 , which accounts for the number of predictors and adjusts for model complexity and sample size. This adjustment confirms the robustness and generalizability of the model. According to Hair et al. (2014), an adjusted R^2 value above 0.40 is considered acceptable in social science research, indicating a well-fitting and meaningful model. These findings support the premise that strategic reengineering contributes significantly to competitive advantage in the insurance industry, offering evidence for firms to prioritise process innovation as a pathway to superior performance. As emphasised by Field (2013) and Kothari (2004), it is critical to evaluate whether a regression model significantly explains the observed variance in the dependent variable. This is typically done using the F-statistic from the ANOVA (Analysis of Variance) test, which assesses the overall goodness-of-fit of the model. In this study, a linear regression ANOVA was conducted to test the statistical significance of the relationship between reengineering and firms' competitiveness.

Table 7: ANOVA for the Effect of Reengineering on Firms' Competitiveness

ANOVA					
Model	Sum of Squares	Df	Mean Square	F	Sig.
Regression	66.59	3	22.197	228.452	.000b
Residual	19.335	199	0.097		
Total	85.925	202			
a Dependent Variable: firms' competitiveness					
b Predictors: (Constant), Pricing, Process Innovation, Product Design					

The ANOVA output in Table 7 reveals a highly significant model, as indicated by an F-statistic of 228.452 and a p-value of 0.000. This result suggests that the regression model offers a statistically significant fit to the data. In line with the interpretations by Field (2013) and Kothari (2004), a significant F-test validates that the independent variable, in this case, reengineering, meaningfully accounts for variance in the dependent variable, firms' competitiveness. The p-value being well below the 0.05 threshold (specifically, $p < 0.001$) leads to the rejection of the null hypothesis, confirming that pricing, process innovation, and product design exert a statistically significant positive effect on competitiveness. These findings reinforce the explanatory strength and relevance of the model, establishing reengineering as a crucial strategic factor in enhancing the competitive performance of insurance companies in Kenya.

To determine the extent to which reengineering practices, pricing, process innovation, and product design influence the competitiveness of insurance firms in Kenya, a linear regression analysis was conducted. Table 8 presents the coefficients derived from the regression model, which include both unstandardised and standardised estimates, standard error, t-values, and significance levels. These statistics are crucial for evaluating whether reengineering significantly predicts firm competitiveness.

Table 8: Coefficient of Estimates for the Effect of Reengineering on Firms' Competitiveness

	Unstandardised Coefficients		Standardised Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	0.935	0.195		4.785	0.000
Process innovation	0.704	0.036	0.837	19.483	0.000
Product design	0.093	0.055	0.075	1.68	0.095
Pricing	-0.009	0.039	-0.009	-0.222	0.824
a Dependent Variable: firm competitiveness					

Table 8 presents the regression results analysing the effect of reengineering dimensions, process innovation, product design, and pricing on firm competitiveness. The constant term is statistically significant ($B = 0.935$, $p < 0.001$), indicating that firms maintain a baseline level of competitiveness even before accounting for the predictor variables. Among the predictors, process innovation exhibits a strong, positive, and statistically significant effect on firm competitiveness ($\beta = 0.837$, $p = 0.000$). This suggests that improvements in internal processes, operational efficiency, and technological integration significantly boost a firm's ability to remain competitive. The high standardised coefficient ($\beta = 0.837$) further indicates that process innovation is the most influential factor in the model, explaining a substantial portion of the variance in competitiveness.

In contrast, product design shows a positive but statistically insignificant relationship with firm competitiveness ($\beta = 0.075$, $p = 0.095$). This implies that while product innovation may contribute to competitiveness, its impact is less consistent and may depend on additional contextual factors. Similarly, pricing has a negligible and statistically insignificant negative effect ($\beta = -0.009$, $p = 0.824$), indicating that pricing strategies alone are not a significant driver of competitiveness in the insurance sector, where service quality and trust tend to play a more dominant role. Overall, the findings affirm that process innovation is a critical determinant of firm competitiveness. These results are consistent with prior literature, including Lin, Lee, and Peterson (2016), who emphasised that the reengineering framework, as introduced by Hammer and Champy, remains highly relevant. Their work underscores that aligning process

redesign with customer needs and market dynamics enhances organisational performance and competitive positioning. Therefore, insurance firms aiming to gain or sustain a competitive advantage should prioritise reengineering strategies that focus on process innovation and operational excellence.

Hypothesis Testing

The study's null hypothesis (H_{01}) stated that reengineering has no significant effect on firm competitiveness among insurance companies in Kenya. Table 9 presents the regression coefficients, including the standardised Beta values and p-values, which are used to test the study hypotheses.

Table 9: Regression Coefficients of Estimates

	Unstandardised Coefficients		Standardised Coefficients		
	B	Std. Error	Beta	t	Sig.
(Constant)	-0.838	0.306		-2.736	0.007
Reengineering	0.228	0.081	0.194	2.833	0.005
a Dependent Variable: firms' competitiveness					

The regression analysis shows that reengineering has a positive and statistically significant influence on firm competitiveness ($B = 0.228$, $t = 2.833$, $p = 0.005$). This means that for every one-unit increase in reengineering, a firm's competitiveness is expected to increase by 0.228 units. This finding leads to the rejection of the null hypothesis (H_{01}), confirming that reengineering has an effect on the competitiveness of insurance firms in Kenya. The results suggest that operational changes like adopting digital tools, streamlining processes, and revising workflows contribute to improved firm performance. Several studies across Africa have demonstrated that reengineering, when supported by strong leadership, top management commitment, and technological integration, leads to significant performance gains. For instance, research in Nigerian banking and insurance firms (Nneji, 2023; Eze et al., 2019) found that reengineering improves competitive positioning, sales growth, and overall firm performance.

Similarly, in Tanzania, a strategic BPR model was found to enhance sustainable competitiveness for small-to-medium contractors (Tekka, 2021), proving its validity as a management technique in developing countries. In Kenya, this study's findings are corroborated by research across various sectors. Kithinji et al. (2021) found that reengineering serves as an effective turnaround strategy for large manufacturing firms, a conclusion echoed by Mbugua (2021) in his study of Kenya Commercial Bank (KCB). Research on agro-processing firms (Njuguna & Wanjohi, 2021) and government services (Odede, 2013; Kamau et al., 2022) also links reengineering to improved efficiency, customer service, and performance. Notably, studies focusing directly on the Kenyan insurance sector have specifically identified top management commitment, IT infrastructure and organisational culture as key drivers of reengineering success (Omollo & Odollo, 2023; Odhoj & Kariuki, 2024), further reinforcing the idea that these practices are crucial for a competitive advantage.

Moderating Effect of Competency Trap on the Relationship between Reengineering and Firms' Competitiveness

The study's second null hypothesis (H_{02}) stated that the competency trap has no significant moderating role on the relationship between reengineering and the competitiveness of insurance companies in Kenya. To assess this, a moderated multiple regression analysis was conducted. Moderation occurs when the

strength or direction of the relationship between an independent variable and a dependent variable is influenced by a third variable, known as the moderator (Matula et al., 2018). Table 9 presents the coefficients of both the main effects and the interaction term.

Table 9: Coefficients for the Moderating effect of Competency Trap on the Relationship between Reengineering and Firms' competitiveness

Model		Unstandardised Coefficients		Standardised Coefficients		
		B	Std. Error	Beta	t	Sig.
1	(Constant)	0.880	0.273		3.229	0.001
	Reengineering	0.771	0.063	0.656	12.335	0.000
2	(Constant)	0.913	0.284		3.213	0.002
	Reengineering	0.753	0.077	0.641	9.836	0.000
	Reengineering* Competency Trap	0.003	0.007	0.027	0.418	0.676
	a Dependent Variable: Firms' competitiveness					

The results presented in Table 9 indicate that in Model 2, the interaction term between reengineering and competency trap has an unstandardised coefficient of 0.003, a standardised beta (β) of 0.027, and a p-value of 0.676 ($\beta = 0.027$, $p = 0.676 > 0.05$). This p-value exceeds the conventional threshold of 0.05, suggesting that the interaction effect is not statistically significant. Although the coefficient is slightly positive, its lack of significance implies that the competency trap does not meaningfully strengthen or weaken the relationship between reengineering and firms' competitiveness. Therefore, the study fails to reject the null hypothesis (H_{02}), which states that the competency trap does not moderate the relationship between reengineering and the competitiveness of insurance companies in Kenya. Consequently, the study concludes that the competency trap does not have a statistically significant moderating effect on this relationship within the sampled insurance firms. This finding aligns partially with existing literature. Ahuja (2016) defines a competency trap as a situation in which organisations become overly reliant on historically successful routines, hindering adaptation and innovation. While such traps can lead to strategic rigidity in some contexts, their moderating role may be less pronounced in dynamic industries like insurance, where companies are increasingly embracing digital transformation and innovation. Similarly, Nderitu (2015), in a study on CIC General Insurance in Kenya, found that although the firm leveraged its core competencies, it also recognised the necessity of continuous innovation and upskilling to maintain competitiveness. This underscores that static competencies are insufficient without strategic renewal.

5.0 CONCLUSION AND RECOMMENDATIONS

Conclusion: This study set out to investigate the moderating effect of the competency trap on the relationship between reengineering and the competitiveness of insurance firms in Kenya. The correlation analysis confirmed significant positive relationships between firms' competitiveness and the study variables. Reengineering showed a strong positive correlation with firm competitiveness, indicating that firms engaging in process innovation, structural redesign, and technological improvements tend to outperform their peers. A moderate correlation also existed between reengineering and competency trap, implying that firms facing risks of stagnation still pursue reengineering strategies. However, the correlation between competency trap and competitiveness, though statistically significant, was weak, suggesting that the influence of entrenched routines and overreliance on past successes on competitiveness is limited.

These findings indicate that while competency traps may coexist with strategic efforts, the primary driver of competitiveness in Kenya's insurance sector remains proactive reengineering, not inertia rooted in past.

Recommendations: Based on the study's findings, the following recommendations are provided for insurance companies in Kenya, industry regulators, and future researchers.

1. Firms should continue to invest in and prioritise reengineering initiatives, particularly those focused on process innovation. This includes modernising internal systems, streamlining workflows, and embracing technology-driven solutions to enhance operational efficiency.
2. Management should actively promote a culture of continuous learning, upskilling employees, and regularly reviewing and updating core competencies. This proactive approach will help prevent the organisation from falling into a competency trap in the future.
3. Although pricing was a less significant driver of competitiveness, firms should improve their use of data analytics and market research to inform pricing decisions. This will enable them to create more responsive, value-based, and competitive pricing strategies.
4. Continue to integrate customer feedback and market trends into product development to ensure offerings remain relevant and superior to competitors. This customer-focused approach is a key element of reengineering that directly contributes to competitiveness.
5. Industry regulators, such as the Insurance Regulatory Authority (IRA), should create policies and incentives that encourage digital transformation and technology adoption. This could include providing grants, tax incentives, or capacity-building programs to support firms in their reengineering efforts.
6. Regulators and professional associations should collaborate to offer training and development programs that address emerging skills and technologies. This will help the industry collectively overcome the challenges of a competency trap and ensure a skilled workforce capable of driving innovation.
7. Future studies should explore the moderating effect of the competency trap in different contexts, such as smaller firms or industries with a slower pace of change. This could reveal conditions under which the competency trap's impact is more pronounced.

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