International Research Journal Of Business and Strategic Management

Vol 8, Issue 2, pp 448-467, July 6, 2026, © International Research Journal Publishers, ISSN 2710-2742 (online) www.irjp.org

Agile Human Resource Practices and Employee Performance in Tier One Insurance Companies in Nairobi City, Kenya

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Accepted: 29 June 2026

Abstract

Employee performance in Kenya's tier one insurance companies is declining despite industry growth, as seen in rising claim delays, low employee engagement, and stagnant service delivery. This study aimed to examine the effect of agile human resource practices on employee performance in tier one insurance companies in Nairobi City, Kenya. Specifically, it focused on how continuous feedback and employee empowerment influence employee performance in tier one insurance companies in Nairobi City, Kenya. The theoretical review explored Goal-Setting Theory and Self-Determination Theory. This study adopted a descriptive research design. In this study, the target population consisted of 10 Tier One insurance companies operating in Kenya, selected due to their substantial market influence. Each company has an average of 268 employees, resulting in a total population of 2680 respondents. Using Slovin's formula, a sample size of 348 was derived. Stratified random sampling was adopted. The study used questionnaires to collect primary data. Quantitative data was analyzed using both descriptive and inferential statistics. The multiple regression model was employed to assess the combined effect of the independent variables on the dependent variable to determine the strength and direction of these relationships. The study concludes that continuous feedback has a positive and significant influence on employee performance in tier one insurance companies in Nairobi City, Kenya. In addition, the study concludes that employee empowerment has a positive and significant influence on employee performance in tier one insurance companies in Nairobi City, Kenya. Based on the findings, the study recommends that tier one insurance companies in Kenya should strengthen employee empowerment initiatives by granting employees greater autonomy in decision-making, involving them in organizational planning and problem-solving processes, and providing access to the resources and information necessary to perform their duties effectively.

Keywords: *Agile Human Resource Practices, Continuous Feedback, Employee Empowerment, Employee Performance, Tier One Insurance Companies*

INTRODUCTION

Agile Human Resource (HR) practices have become essential in fostering responsive and high-performing organizations, especially in dynamic sectors such as the insurance industry. One of the core agile HR practices is continuous feedback, which shifts the focus from traditional annual reviews to regular, real-time communication between employees and managers (Latham & Locke, 2023). Agile HR Practices are dynamic, employee-centered approaches designed to enhance flexibility, responsiveness, and continuous improvement in HR functions. These practices emphasize adaptability, collaboration, feedback loops, and employee empowerment, aligning with the evolving demands of modern organizations. According to Gicheha and Kyule (2022), the integration of agile frameworks in HR operations fosters real-time responsiveness to employee needs, enabling firms to maintain high levels of engagement and retention even during periods of organizational change.

Key agile HR practices such as continuous feedback and employee empowerment have been empirically linked to enhanced employee performance. Continuous feedback mechanisms encompassing constructive criticism, positive reinforcement, and clear goal setting enable employees to adjust and align their efforts with organizational objectives in real time, boosting productivity and motivation (Giamos, Doucet & Léger, 2024; Singh, 2020). Empowerment through decision-making autonomy, access to resources, and clear accountability fosters a sense of ownership and initiative, as supported by Abuzaid (2022) and Modise (2023).

However, the effectiveness of agile HR practices is contingent on organizational culture, leadership commitment, and structural alignment. If not properly implemented, practices like empowerment may lead to role ambiguity or inconsistent accountability (Bose & Emirates, 2022). Additionally, while agile approaches promote speed and flexibility, they may challenge traditional hierarchies and risk resistance from employees accustomed to more rigid systems (Dahou & Hacini, 2022). Yet, in Kenya's fast-paced insurance industry, empirical studies such as those by Mworia *et al*. (2021) and Komen and Mose (2025) confirm that when agile HR practices are customized to context and supported by inclusive leadership, they lead to higher employee engagement, innovation, and sustained performance gains.

In Nairobi City, Kenya, the insurance sector is home to 58 Tier One insurance companies that play a vital role in the country's financial ecosystem. These companies offer a wide range of products including life, general, medical, and microinsurance. In response to increased competition, digital disruption, and changing customer expectations, many of these firms have begun integrating agile human resource practices to improve operational efficiency and employee performance. The dynamic and client-centered nature of the insurance business in Nairobi has made agility not just a trend but a necessity, particularly in enhancing customer service delivery, product innovation, and internal responsiveness (Waweru & Kiiru, 2024).

Agile HR practices such as continuous feedback**,** employee empowerment**,** adaptive workforce development**,** and cross-functional collaboration are increasingly being used to align employees with fast-changing organizational goals. For instance, companies like Britam and ICEA Lion have adopted real-time performance review systems and decentralized decision-making models that empower mid-level managers to act swiftly on customer needs (Komen & Mose, 2025). These practices contribute to higher task completion rates, improved customer satisfaction, and reduced error or rework rates by fostering employee ownership and rapid problem-solving. Furthermore, firms are investing in digital training programs and cross-functional projects to nurture employee flexibility and innovation, essential for product personalization and digital service delivery (Wanambisi, 2023).

Moreover, the presence of regulatory pressures and the need for rapid compliance have made agility a competitive advantage in the Nairobi insurance sector. Firms that promote transparency, open communication, and collaboration across departments have shown improved alignment between strategy and execution (Ramzanali & Mangana, 2025). For example, cross-functional teams are now common in areas such as digital claims processing and actuarial forecasting, helping companies meet compliance timelines while driving innovation. As a result, agile human resource practices have become key drivers of both employee performance and organizational adaptability in Nairobi's insurance industry, positioning these firms for long-term sustainability and growth in a highly dynamic market (Chirchir & Wamwayi, 2024).

Statement of the Problem

Employee performance in Kenya's tier one insurance companies as a key driver of economic growth and risk management has come under increased scrutiny amid evolving customer expectations, digital disruption, and a dynamic regulatory environment. Recent industry data from the Insurance Regulatory Authority (IRA, 2023) shows that while gross premiums grew by 12.4%, many leading firms reported stagnating customer satisfaction, declining policy renewal rates, and a 15% increase in claim processing delays. These trends point to a growing gap between organizational output and market demands. Internally, HR audit reports from major insurers such as Jubilee, Britam, and ICEA Lion highlight rising concerns around employee engagement, absenteeism, and task completion rates key indicators of declining performance. For instance, a 2023 industry HR Benchmarking Survey found that only 48% of employees in tier one insurance firms felt they had the autonomy, tools, and support to perform optimally. These challenges underscore the need for modern, responsive HR strategies to boost performance outcomes.

Wanambisi (2023) posits that implementation of Agile Human Resource (HR) practices which offer a promising solution to enhance employee performance in fast-paced industries like insurance across Kenyan tier one insurers remains fragmented. A survey by the Association of Kenya Insurers (AKI, 2022) revealed that only 32% of leading firms consistently use real-time feedback systems, while less than 40% empower operational staff to make on-the-ground decisions. Furthermore, only a handful of firms, such as CIC and Old Mutual, have adopted agile work structures with cross-functional teams, despite evidence linking such models to faster service delivery, innovation, and improved client retention. The limited adoption of agile HR practices may partly explain why output per employee remains low and why error/rework rates continue to climb in key departments like underwriting and claims processing.

Several studies shows that continuous feedback drive engagement, professional development, and retention. It improves employee performance, motivation to improve, and task engagement. The authors emphasize that effective implementation requires a clear feedback framework, regular performance check-ins, and training for managers on delivering constructive feedback. (Warin and Darmawan, 2024) and Giamos, Doucet & Léger, 2024). According to AlMazrouei (2021) empowerment fosters creativity and innovation by enabling employees to acquire and share new knowledge, which enhances problem-solving and performance outcomes. Chirchir and Wamwayi (2024) carried a study and found that workplace happiness partially mediates the link between inclusive leadership and adaptive performance. Adopting the CFT model as outlined by Ramzanali and Mangana (2025) could help Kenyan insurers build adaptive, empowered teams capable of delivering customer-centric solutions and driving sustained organizational success. Owing to the above issues, the study sought to examine the relationship between agile HR practices and employee performance within tier one insurance firms operating in Nairobi City, Kenya.

Objective of the Study

The general objective of the study was to examine the effect of agile human resource practices on employee performance in tier one insurance companies in Nairobi City, Kenya.

The study sought to be guided by the following specific objectives;

i. To determine the effect of continuous feedback on employee performance in tier one insurance companies in Nairobi City, Kenya
ii. To assess the effect of employee empowerment on employee performance in tier one insurance companies in Nairobi City, Kenya

LITERATURE REVIEW

Theoretical Review

Goal-Setting Theory

Goal-Setting Theory, developed by Edwin A. Locke (1968) and later expanded with Gary P. Latham (1990), emphasizes that clearly defined, challenging goals, when supported by consistent feedback, significantly improve employee performance. Locke and Latham (2023) outlined five core principles of the theory: clarity, challenge, commitment, feedback, and task complexity. These principles explain how motivation and performance are driven by intentional goal-setting and self-regulation. In the insurance sector of Nairobi City, where employees are often guided by sales quotas, customer retention targets, and operational deadlines, Goal-Setting Theory provides a solid framework to align individual objectives with broader organizational outcomes (Locke & Latham, 2023; Latham & Locke, 2023).

A central aspect of the theory, feedback, plays a vital role in enhancing performance by helping employees track progress and make necessary course corrections. In Nairobi-based insurance firms, performance management systems often include real-time customer relationship management (CRM) tools, routine appraisals, and peer coaching sessions to reinforce accountability and growth. Research by Shoiab and Kohli (2022) indicates that when employees receive timely and constructive feedback, their productivity and goal commitment improve markedly. Similarly, Latham and Locke (2023) highlights that frequent feedback loops encourage employees to adapt their strategies and remain focused, particularly in high-pressure sales environments, thus directly influencing performance metrics such as policy conversions and customer satisfaction.

However, Goal-Setting Theory has been critiqued for potential downsides, such as creating tunnel vision or encouraging unethical behavior when goals are too rigid or unrealistic (Wei *et al*., 2024; Locke & Latham, 2023). If goals are imposed without employee input, intrinsic motivation may decline, particularly in hierarchical organizational cultures. Yet, in Kenya's dynamic insurance industry where firms are embracing digital platforms and employee empowerment these risks can be mitigated. Collaborative goal-setting, supported by continuous feedback and digital monitoring systems, fosters a high-performance culture while maintaining employee engagement and ethical conduct (Omuga & Senelwa, 2022; Gicheha & Kyule, 2022). Thus, Goal-Setting Theory, when contextually applied, remains highly effective in driving employee performance in Nairobi's evolving insurance sector.

In Tier One insurance companies in Nairobi City, continuous feedback through constructive feedback, positive reinforcement, and clear goal setting significantly enhances employee performance by improving quality of work, task completion rate, and customer satisfaction. According to Locke and Latham (2023), clearly defined goals combined with timely feedback increase employee motivation and focus. Empirical studies (Shoiab & Kohli, 2022; Omuga & Senelwa, 2022) affirm that personalized and regular feedback enables staff to adjust strategies and remain aligned with performance expectations. By fostering real-time communication, reinforcing strengths, and clarifying targets, continuous feedback mechanisms drive performance excellence in Nairobi's dynamic insurance sector.

Self-Determination Theory

Self-Determination Theory (SDT), developed by Deci and Ryan (1985), posits that human motivation is driven by the satisfaction of three basic psychological needs: autonomy, competence, and relatedness. When these needs are met, individuals are more likely to experience intrinsic motivation, which leads to higher engagement, creativity, and performance (McAnally & Hagger, 2024). In organizational settings, especially in service-oriented industries like insurance, SDT highlights the importance of creating environments where employees feel empowered, valued, and connected to their work and colleagues (Gagné, *et al*. 2022).

One key application of SDT in insurance companies is through the practice of continuous feedback, which supports employees' need for competence and relatedness. Unlike annual performance reviews, regular feedback offers timely recognition, clarifies expectations, and reinforces a sense of progress, all of which are critical for sustaining motivation and high performance (Komen & Mose, 2025). In Nairobi-based insurance firms, continuous feedback mechanisms such as coaching sessions, real-time performance tracking, and peer evaluations have been linked to increased employee satisfaction, reduced turnover, and improved client service outcomes (Mworia *et al*. 2021). These feedback systems help employees feel more competent and aligned with organizational goals, boosting both personal development and organizational performance.

Despite its strengths, SDT can be challenging to implement consistently, particularly in hierarchical organizations where feedback is often top-down and task-oriented rather than developmental. If not delivered effectively, feedback can undermine autonomy or create anxiety, reducing its motivational value (Nazir *et al*. 2021). However, in the Kenyan insurance sector where competition, customer demands, and regulatory changes require agile and motivated workforces adopting SDT-informed feedback practices has shown promising results. When managers are trained to provide constructive, supportive feedback that reinforces autonomy and mastery, employees are more likely to stay engaged and perform at higher levels (Komen & Mose, 2025; Nazir *et al*., 2021).

Self-Determination Theory (SDT), developed by Deci and Ryan (1985), underscores that intrinsic motivation and consequently high performance thrives when individuals experience autonomy, competence, and relatedness (McAnally & Hagger, 2024). In Tier One insurance companies in Nairobi City, employee empowerment, operationalized through decision-making autonomy, access to resources, and accountability, plays a pivotal role in fostering these psychological needs. When employees are given the authority to make decisions, they experience greater autonomy; when they have adequate tools, systems, and information, their sense of competence is enhanced; and when they are entrusted with responsibilities and held accountable, it reinforces ownership and purpose (Gagné *et al*., 2022; Komen & Mose, 2025). Empirical studies have shown that such empowerment increases employees' task completion rate, improves the quality of work, and boosts customer satisfaction (Mworia *et al*., 2021; Nazir *et al*., 2021). Therefore, empowerment initiatives grounded in SDT principles not only cultivate a motivated workforce but also drive superior employee performance outcomes in Nairobi's fast-paced insurance industry.

Conceptual Framework

A conceptual framework is a structured and visual or narrative representation of how a researcher conceptualizes the relationship between different variables in a study. It serves as a guide for the research process by linking independent variables, dependent variables, mediators, moderators, and other relevant constructs based on theory, prior research, or logical reasoning (Creswell, 2019). The conceptual framework in Figure 1 presented illustrates how key agile HR practices; continuous feedback and employee empowerment serve as independent variables influencing the employee performance, the dependent variable.

Independent Variables **Dependent Variables**

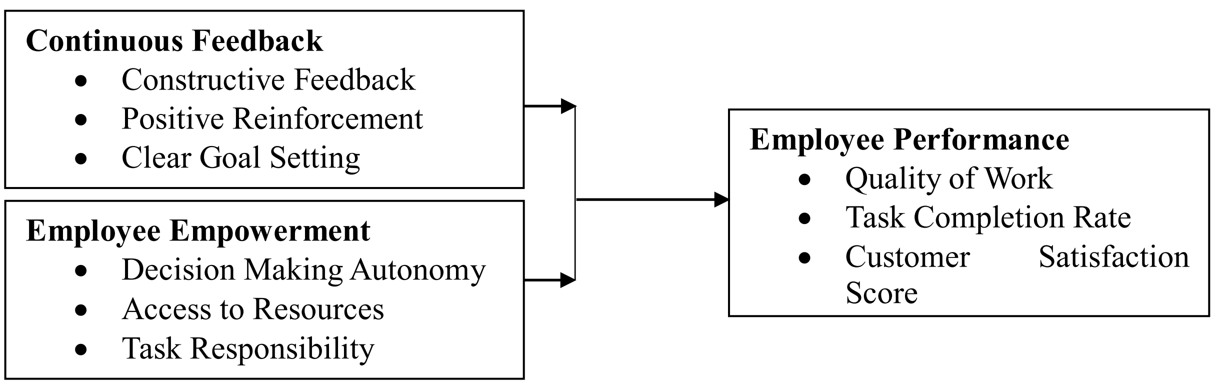

Figure 1: Conceptual Framework

Continuous Feedback

Continuous feedback comprising constructive feedback, positive reinforcement, and clear goal setting plays a pivotal role in enhancing organizational performance, particularly within Tier One insurance companies that operate in dynamic and competitive environments. Constructive feedback helps employees understand performance gaps and areas for improvement in a timely manner, fostering accountability and continuous learning (Warin & Darmawan, 2024; Giamos, Doucet & Léger, 2024). Positive reinforcement motivates employees by acknowledging achievements and reinforcing desired behaviors, which boosts morale and productivity (Mertens, Schollaert, & Anseel, 2021). Clear goal setting aligns individual efforts with organizational objectives, enabling employees to focus on priorities that directly impact performance metrics such as task efficiency, service quality, and customer satisfaction (Singh, 2020). In the context of Kenya's leading insurance firms, where responsiveness to client needs and market shifts is essential, a robust feedback culture ensures that employees remain engaged, adaptive, and strategically aligned—ultimately driving overall organizational success (Warin & Darmawan, 2024).

Employee Empowerment

Employee empowerment anchored in decision-making autonomy, access to resources, and accountability is a critical driver of organizational performance, especially for Tier One insurance companies navigating Kenya's fast-changing financial landscape. When employees are granted autonomy in decision-making, they feel trusted and are more likely to take initiative, which leads to faster service delivery and innovation (Modise, 2023; Abuzaid, 2022). Access to the right resources whether technological, informational, or human enables staff to perform tasks efficiently and respond effectively to customer and market demands (Okochi & Ateke, 2020). Accountability ensures that individuals own the outcomes of their actions, thereby strengthening commitment to quality and organizational goals (Bose & Emirates, 2022). Empirical evidence suggests that empowered employees demonstrate higher motivation and job satisfaction, translating into improved customer experiences and operational efficiency (Dahou & Hacini, 2022). In Kenya's insurance sector, where agility and customer-centricity are becoming essential competitive advantages, fostering empowerment through structured autonomy and resource support can significantly boost overall firm performance.

Empirical Literature Review

Continuous Feedback and Employee Performance

Warin and Darmawan (2024) explored the impact of continuous feedback as a strategic human resource development tool essential for enhancing employee performance and fostering organizational growth. The study underscores the importance of real-time performance insights in empowering employees, strengthening employee-manager relationships, and encouraging immediate behavioral adjustments. It also identifies continuous feedback as a driver of engagement, professional development, and retention. The authors emphasize that effective implementation requires a clear feedback framework, regular performance check-ins, and training for managers on delivering constructive feedback. These insights are particularly relevant for Tier One insurance companies in Nairobi City, Kenya, where responsive client service and operational agility are critical. By embedding continuous feedback into HR practices, these firms can improve employee adaptability, foster a performance-driven culture, and sustain competitive advantage in a dynamic insurance sector.

Giamos, Doucet, and Léger (2024) investigated how continuous performance feedback specifically its content and delivery source impacts employee performance, motivation to improve, and task engagement. In a task-based experiment involving 36 participants, the study compared qualitative versus quantitative feedback and assessed delivery via person-mediated, computer-mediated, or no-source channels. The findings revealed that person-mediated feedback significantly enhanced performance, motivation, and engagement across both content types, whereas quantitative feedback alone mainly improved performance without influencing motivation or engagement. The study concludes that qualitative, interpersonal feedback is more effective in fostering a performance-driven and engaged workforce. These insights are valuable for Tier One insurance companies in Nairobi City, Kenya, where employee responsiveness and engagement are essential for customer satisfaction and competitive positioning. By prioritizing person-delivered, qualitative feedback mechanisms, these firms can boost staff motivation, drive continuous improvement, and enhance overall service quality in a dynamic and client-centric insurance environment.

Mertens, Schollaert and Anseel (2021) found that more frequent performance feedback positively impacts employee performance and job satisfaction, with no evidence of negative effects at higher frequencies. On average, employees received 3.8 feedback sessions in three weeks. The study also revealed that leader–member exchange (the quality of supervisor-employee relationships) mediates this effect. These findings suggest that frequent, high-quality feedback, especially from supervisors, boosts workplace outcomes. For Tier One insurance companies in Nairobi, this underscores the value of regular, relationship-driven feedback to enhance employee motivation and performance in a competitive market.

Singh (2020) examined the impact of performance planning, continuous feedback, and employee participation on perceived system knowledge within the context of Indian software services firms. The study focused on how active employee involvement in the performance management process influences their understanding and acceptance of the system. Using survey data from professionals in four multinational software organizations, the research found that employee participation significantly mediates the relationship between performance planning and continuous feedback and the perceived knowledge of the system. This suggests that when employees are actively engaged in planning and receive ongoing feedback, their comprehension of performance systems improves, enhancing overall effectiveness. These findings hold valuable implications for Tier One insurance companies in Nairobi City, Kenya. In a fast-paced, service-driven sector, improving system knowledge through participatory performance planning and continuous feedback could enhance transparency, trust, and performance outcomes. Encouraging employee involvement in these processes can strengthen alignment with organizational goals and improve the effectiveness of performance management systems in the local insurance industry.

Employee Empowerment and Employee Performance

Modise (2023) conducted a systematic review exploring the interconnectedness of employee workplace empowerment, affective commitment, and organizational performance, emphasizing both the benefits and risks of empowerment practices. The review highlights that employee empowerment significantly influences job satisfaction and is closely linked to organizational effectiveness, especially when paired with strong employee commitment. The study suggests that empowerment fosters creativity and innovation by enabling employees to acquire and share new knowledge, which enhances problem-solving and performance outcomes (Zhang *et al*., 2023; Dahou & Hacini, 2022). It also underlines that knowledge sharing is a critical component that stimulates creativity and commitment, contributing to organizational competitiveness (Abuzaid, 2022; Okochi & Ateke, 2020; Bose & Emirates, 2022). The findings are particularly relevant to Tier One insurance companies in Nairobi City, Kenya, where increasing competition and rapid market shifts require empowered and committed employees to sustain performance and innovation. Applying Modise's insights can help Kenyan insurers balance empowerment with strategic commitment initiatives to enhance employee engagement, retention, and organizational resilience.

Bose and Emirates (2022) examined the relationship between employee empowerment and performance in selected banks in the UAE, using a quantitative methodology that involved collecting data from 80 employees through structured questionnaires. The study employed statistical tools such as mean, standard deviation, one-sample t-tests, and correlation analysis to test the formulated hypotheses. Findings revealed no significant relationship between empowerment and performance, with employees showing low motivation despite empowerment efforts. This indicates that empowerment without supportive leadership, motivation, and organizational alignment may not effectively boost performance. The study highlights a research gap in Tier One insurance companies in Nairobi City, Kenya, where empowerment practices are gaining momentum but lack empirical evaluation. Unlike the UAE banking sector, Kenya's insurance industry faces digital and regulatory transformations, necessitating agile and high-performing teams. Investigating this relationship using similar quantitative methods could offer insights to strengthen HR strategies and employee outcomes in the Kenyan insurance sector.

Okochi and Ateke (2020) explored employee empowerment as a strategic human resource management tool for optimizing employee performance, anchoring their discussion on Human Motivation Theories X, Y, and Z, as well as Expectancy Theory. Their conceptual paper examined empowerment through two key dimensions; employee voice and employee autonomy and linked these to performance outcomes such as job satisfaction, commitment, innovation, and accountability. Drawing from extensive literature, the authors found that empowerment, whether approached structurally, psychologically, or through leadership, significantly enhances employee performance by fostering responsibility, decision quality, and organizational competitiveness. They argued that empowerment improves both individual output and overall firm performance by encouraging inclusion in decision-making and increasing employees' influence over work processes. This research is particularly relevant in the context of Tier One insurance companies in Nairobi City, Kenya, where similar empowerment efforts are being implemented but lack empirical validation. Adopting the strategic view advanced by Okochi and Ateke could inform the design of empowerment programs tailored to employee needs, thereby boosting performance and organizational effectiveness in Kenya's dynamic insurance industry.

Abuzaid (2022) conducted a practical study to examine the role of employee empowerment in achieving strategic success within 20 Jordanian insurance companies listed on the Amman Stock Exchange, using a sample of 306 employees. The study employed a quantitative research design, collecting data through structured questionnaires and analyzing it using multiple regression analysis. Results showed a strong positive relationship between employee empowerment and strategic success, with key empowerment dimensions; delegation of authority, participation, and a supportive work environment significantly influencing strategic outcomes. The study emphasized that strategic success is driven by empowering employees through open communication, access to information, training, and inclusion in decision-making processes. These findings offer valuable insights for Tier One insurance companies in Nairobi City, Kenya, where empowerment practices are increasingly important yet under-explored in terms of their strategic impact. Applying similar methodologies could help determine how empowerment initiatives contribute to long-term organizational goals and competitiveness in Kenya's evolving insurance sector.

Dahou and Hacini (2022) conducted a correlational, cross-sectional field study to examine the key determinants of successful employee empowerment in Jordanian commercial banks, using a quantitative approach based on structured questionnaires. The study tested six factors; job design, transformational leadership, decision-making authority, continuous training, information sharing, and self-managed teams using multiple linear regression analysis. The findings revealed that sharing information, transformational leadership, job design, and decision-making authority had a significant and positive influence on employee empowerment. Among these, sharing information and effective job design were found to be the strongest predictors of successful empowerment initiatives. This study emphasizes the importance of transparent communication and well-structured roles in service-oriented sectors like banking. A similar research gap exists in Tier One insurance companies in Nairobi City, Kenya, where employee empowerment is promoted but lacks empirical analysis on what organizational factors drive its success. Applying Dahou and Hacini's methodology in the Kenyan insurance context could uncover which empowerment drivers are most effective in enhancing employee performance and service delivery.

METHODOLOGY

Research Design

The present study adopted a descriptive research design as it is appropriate for examining the relationship between agile human resource (HR) practices and employee performance in Tier One insurance companies in Nairobi City, Kenya. This design enables the researcher to systematically collect and analyze data without altering the natural organizational environment, thereby preserving the authenticity of employee experiences and insights. In this context, the descriptive design facilitated a comprehensive understanding of how agile HR strategies contribute to enhanced employee performance in Kenya's leading insurance firms.

Target Population

The target population consisted of 10 Tier One insurance companies operating in Kenya, selected due to their substantial market influence. Each company has an average of 268 employees resulting in a total population of 2680 respondents (10 companies × 268 employees). The population distribution is illustrated in Table 1

Table 1: Target Population

Directorate	Target Population (N)
Administration Department	293
HR Department	146
Finance Department	389
Claims Department	458
Underwriting Department	696
ICT Department	216
Legal Department	108
Actuarial Department	374
Total	**2680**

Sample and Sampling Techniques

A sample is a subset of a population, selected to participate in a research as espoused by Grant (2019) using Slovin's sample size determination formulae. Sample Size (n)

$$n = \frac{N}{1 + N(e)^2}$$

Where: desired sample size when the target population is < 1000

N = Population

n = is the sample size

e = Appropriate significance level, for instance, at 95 percent, the significance level is .05.

Using this procedure, the sample size arrived at was 348, derived as follows;

$= \frac{2680}{1+2680(0.05^2)}$

$= \frac{2680}{7.7} = 348$

n≈ 348

Therefore, the research used a sample of 348 respondents.

Table 2: Sample Size Distribution

Directorate	Population (N)	Sample Size (n)

Administration Department	293	38
HR Department	146	19
Finance Department	389	52
Claims Department	458	59
Underwriting Department	696	89
ICT Department	216	28
Legal Department	108	14
Actuarial Department	374	49
Total	**2680**	**348**

Given the population distribution across various directorates, stratified random sampling was the most appropriate sampling technique for this study. The final sample of 348 respondents reflects proportional representation from each of the five departments, making the data more robust and the findings more generalizable to the entire population of Tier One insurance companies in Nairobi City.

Data Collection Instruments

This research employed both primary and secondary data collection methods to ensure comprehensive and reliable findings. Primary data was collected through structured questionnaires administered to respondents across Tier One insurance companies in Nairobi City, Kenya. Secondary data was sourced from company documents including HR manuals, performance reports, and strategic plans to support and validate the findings from the primary data. This mixed-methods approach enhanced data triangulation and strengthen the credibility and depth of the study's conclusions.

Pilot Study

Ensuring validity and reliability are essential in this study on agile human resource practices and employee performance in Tier One insurance companies in Nairobi City, Kenya. Content validity was established through a thorough review by HR experts and industry professionals to confirm that the questionnaire adequately captures all key dimensions of agile HR practices and employee performance. To assess reliability, a pilot study was conducted with a small sample of managers (35 that is 10% of sample size) not included in the main study. The internal consistency of the questionnaire was evaluated using Cronbach's Alpha, with a threshold of 0.7 or above indicating acceptable reliability. These procedures ensured that the research instruments are both valid and reliable for generating dependable findings.

Data Analysis Technique

Data analysis was conducted using both descriptive and inferential statistical methods with the aid of the Statistical Package for Social Sciences (SPSS Version 26). Descriptive statistics was used to summarize respondents' demographic details and their responses to various aspects of the study variables, as outlined by Bell and Waters (2018). These included frequency distributions, means, standard deviations, and percentages. Inferential statistics was applied to determine the likelihood that the observed results are reliable rather than due to chance. Specifically, Pearson's correlation coefficient and multiple regression analysis were used to assess the relationships among the study variables. Regression models were employed to evaluate the combined effect of the independent variables on the dependent variable, allowing for deeper insights into the strength and direction of these relationships;

$Y = \beta_0 + \beta_1 X_1 + \beta_2 X_2 + \varepsilon$

Where;
Y= Employee Performance
β_0= Constant
β_1, β_2, = Regression Coefficients
X_1= Continuous Feedback
X_2= Employee Empowerment
ε= Error term

FINDINGS AND DISCUSSIONS

Response Rate

The sample size of this study was 348 respondents out of which 35 were used for pilot study. The researcher therefore distributed 313 questionnaires to the respondents during the main data collection process and 286 were fully filled and returned to the researcher thus making a response rate of 91.4%. Kothari (2019) argue that a response rate which is more than 50% is considered adequate while excellent response rate is usually above 70%. This implies that the response rate in this study is good for making conclusions as well as recommendations.

Descriptive Analysis

Continuous Feedback and Employee Performance

The first objective of the study was to determine the effect of continuous feedback on employee performance in tier one insurance companies in Nairobi City, Kenya. The respondents were requested to indicate their level of agreement with various statements on continuous feedback and employee performance in tier one insurance companies in Nairobi City, Kenya. The study results were as shown in Table 3

The findings show that the respondents agreed that feedback given to employees focuses on solutions and areas of growth rather than blame (M= 3.836, SD= 0.625). In addition, the respondents agreed that employees act on constructive feedback to enhance their effectiveness at work (M= 3.815, SD= 0.790). Further, the respondents agreed that employees are recognized for their achievements and contributions to organizational goals (M= 3.803, SD= 0.887).

From the results, the respondents agreed that positive reinforcement practices contribute to higher levels of employee engagement (M= 3.784, SD= 0.665). In addition, the respondents agreed that feedback sessions clearly outline performance expectations and objectives (M= 3.759, SD= 0.537). The respondents also agreed that employees receive guidance that aligns their goals with the organization's strategic direction (M= 3.750, SD= 0.705).

The findings on continuous feedback are consistent with recent literature, which underscores the importance of ongoing feedback mechanisms in enhancing employee performance. These findings align with the views of Warin and Darmawan (2024), who noted that continuous feedback fosters employee development by providing timely guidance, enhancing motivation, and promoting learning-oriented work environments. Similarly, a study by Giamos, Doucet, and Léger (2024) established that organizations that emphasize developmental feedback experience higher employee productivity and commitment because workers are better able to identify and address performance gaps. Further, Mertens, Schollaert and Anseel (2021) found that regular recognition and constructive feedback significantly improve employee engagement and job effectiveness by reinforcing desirable behaviors and encouraging continuous improvement. In addition, Singh (2020) observed that feedback systems that clearly communicate expectations and align individual goals with organizational objectives contribute positively to employee performance by enhancing role clarity and strategic focus. Moreover, Shoiab and Kohli (2022) reported that positive reinforcement and growth-oriented feedback practices strengthen employee confidence, adaptability, and commitment, ultimately leading to improved workplace performance.

Table 3: Descriptive Results for Continuous Feedback

	Mean	Std. Dev.
Feedback given to employees focuses on solutions and areas of growth rather than blame.	3.836	0.625
Employees act on constructive feedback to enhance their effectiveness at work.	3.815	0.790
Employees are recognized for their achievements and contributions to organizational goals.	3.803	0.887
Positive reinforcement practices contribute to higher levels of employee engagement.	3.784	0.665
Feedback sessions clearly outline performance expectations and objectives.	3.759	0.537
Employees receive guidance that aligns their goals with the organization's strategic direction.	3.750	0.705
Aggregate	**3.791**	**0.702**

The respondents were further requested to give responses on how continuous feedback relate with employee performance in tier one insurance companies in Nairobi City, Kenya. From the results, the respondents revealed that regular feedback helps employees clearly understand their strengths and areas that require improvement, thereby enabling them to adjust their work practices in real time. It was further observed that feedback sessions that are timely, specific, and constructive contribute to improved task execution, reduced errors, and enhanced efficiency. Respondents also emphasized that when supervisors provide ongoing guidance rather than waiting for formal appraisal periods, employees are better able to align their daily activities with organizational expectations and performance standards.

In addition, the respondents highlighted that continuous feedback strengthens motivation, accountability, and engagement among employees. They reported that recognition of good performance encourages employees to maintain high standards, while constructive criticism supports professional growth and skill development. It was also noted that feedback fosters a culture of open communication between employees and management, which enhances trust and teamwork within the organization.

Employee Empowerment and Employee Performance

The second specific objective of the study was to assess the effect of employee empowerment on employee performance in tier one insurance companies in Nairobi City, Kenya. The respondents were requested to indicate their level of agreement on various statements relating to employee empowerment and employee performance in tier one insurance companies in Nairobi City, Kenya. The results were as shown in Table 4.

From the results the respondents agreed that employees are trusted to make decisions within their areas of responsibility (M=3.853, SD= 0.845). In addition, the respondents agreed that decision-making autonomy enhances employees' confidence and ownership of their work (M= 3.821, SD= 0.636). Further, the respondents agreed that employees have access to the tools and technology required to perform their tasks effectively (M=3.810, SD= 0.884).

The respondents agreed that availability of resources enables employees to deliver high-quality results (M=3.793, SD= 0.747). In addition, the respondents agreed that clear task responsibility enhances accountability and reduces duplication of effort (M= 3.776, SD= 0.509). Further, the respondents agreed that employees demonstrate ownership of tasks by following through until completion (M=3.754, SD= 0.901).

The findings on employee empowerment are consistent with literature review, which emphasizes that empowering employees through autonomy, access to resources, and delegated responsibility enhances their performance and commitment to organizational goals. These findings concur with the study by Modise (2023), which established that employee empowerment positively influences job performance by fostering self-confidence, initiative, and accountability in the workplace. Similarly, Bose and Emirates (2022) found that granting employees greater autonomy in decision-making improves their sense of responsibility and motivates them to achieve higher levels of performance. Further, research by Okochi and Ateke (2020) revealed that employees who are provided with adequate resources and authority to perform their duties are more productive and capable of delivering quality outcomes. In addition, Abuzaid (2022) observed that clearly defined responsibilities and empowerment practices enhance accountability, reduce role ambiguity, and strengthen employee commitment to organizational objectives. Moreover, Dahou and Hacini (2022) reported that empowered employees are more likely to take ownership of their tasks, demonstrate proactive behavior, and maintain higher performance levels due to increased trust and support from management.

Table 4: Descriptive Results for Employee Empowerment

	Mean	**Std. Dev.**
Employees are trusted to make decisions within their areas of responsibility.	3.853	0.845
Decision-making autonomy enhances employees' confidence and ownership of their work.	3.821	0.636
Employees have access to the tools and technology required to perform their tasks effectively.	3.810	0.884
Availability of resources enables employees to deliver high-quality results	3.793	0.747
Clear task responsibility enhances accountability and reduces duplication of effort.	3.776	0.509
Employees demonstrate ownership of tasks by following through until completion.	3.754	0.901
Aggregate	**3.801**	**0.754**

The respondents were further requested to give responses on how employee empowerment relate with employee performance in tier one insurance companies in Nairobi City, Kenya. From the results, the respondents indicated that when employees are given autonomy to make decisions within their roles, they become more confident, proactive, and accountable in executing their duties. It was further observed that empowerment reduces over-reliance on supervisors, enabling faster decision-making and improved efficiency in handling customer requests and internal processes. Respondents also highlighted that employees who are trusted with responsibility tend to demonstrate higher commitment and ownership of tasks, which ultimately enhances their productivity and output quality.

In addition, the respondents emphasized that access to adequate resources, tools, and clear job responsibilities significantly enhances employee performance. They reported that empowered employees are more motivated to meet targets because they feel valued and supported by the organization. It was also noted that empowerment improves innovation and problem-solving, as employees are encouraged to take initiative in addressing work challenges.

Employee Performance

The respondents were requested to indicate their level of agreement on various statements relating to employee performance in tier one insurance companies in Nairobi City, Kenya. The results were as shown in Table 5.

The findings agreed that employees consistently deliver work that meets the organization's professional standards (M= 3.753, SD= 0.532). In addition, the respondents agreed that employees demonstrate innovation and problem-solving skills that enhance service delivery (M= 3.730, SD= 0.807). Further, the respondents agreed that employees complete assigned tasks within the expected timelines (M= 3.719, SD= 0.738).

The respondents agreed that employees manage their workload effectively to avoid delays or backlogs (M= 3.703, SD= 0.609). The findings further agreed that employees' interactions with customers reflect professionalism and responsiveness (M= 3.676, SD= 0.772). In addition, the respondents agreed that employees contribute to positive customer experiences that enhance the company's reputation (M= 3.646, SD= 0.857).

The findings on employee performance are consistent with empirical literature, which emphasizes that employee performance is reflected in the quality of output, timeliness, problem-solving ability, workload management, and customer service effectiveness. These findings are supported by the study by Gicheha and Kyule (2022), which established that adherence to professional standards and timely task completion are key indicators of high employee performance in service-oriented organizations. Similarly, Mworia *et al*. (2021) found that employees who effectively manage their workload and apply structured work practices are more likely to achieve higher productivity and reduce operational bottlenecks. Further, research by Komen and Mose (2025) revealed that problem-solving and innovative capabilities significantly enhance service delivery quality and organizational efficiency. In addition, Waweru and Kiiru, (2024) observed that employee responsiveness and professionalism in customer interactions directly contribute to improved client satisfaction and organizational reputation. Moreover, Wanambisi (2023) reported that positive customer experiences are strongly linked to employee performance behaviors such as service quality, responsiveness, and consistent delivery of expected standards, ultimately strengthening organizational competitiveness and stakeholder trust.

Table 5: Descriptive Results for Employee Performance

	Mean	**Std. Dev.**
Employees consistently deliver work that meets the organization's professional standards.	3.753	0.532
Employees demonstrate innovation and problem-solving skills that enhance service delivery.	3.730	0.807

Employees complete assigned tasks within the expected timelines.	3.719	0.738
Employees manage their workload effectively to avoid delays or backlogs.	3.703	0.609
Employees' interactions with customers reflect professionalism and responsiveness.	3.676	0.772
Employees contribute to positive customer experiences that enhance the company's reputation.	3.646	0.857
Aggregate	**3.705**	**0.719**

Inferential Statistics

Inferential statistics in the current study focused on correlation and regression analysis. Correlation analysis was used to determine the strength of the relationship while regression analysis was used to determine the relationship between dependent variable (employee performance in tier one insurance companies in Nairobi City, Kenya) and independent variables (continuous feedback and employee empowerment).

Correlation Analysis

The present study used Pearson correlation analysis to determine the strength of association between independent variables (continuous feedback and employee empowerment) and the dependent variable (employee performance in tier one insurance companies in Nairobi City, Kenya). Pearson correlation coefficient range between zero and one, where by the strength of association increase with increase in the value of the correlation coefficients.

Table 6: Correlation Coefficients

		Employee Performance	**Continuous Feedback**	**Employee Empowerment**
Employee Performance	Pearson Correlation	1		
	Sig. (2-tailed)			
	N	286		
Continuous Feedback	Pearson Correlation	.836**	1	
	Sig. (2-tailed)	.001		
	N	286	286	
Employee Empowerment	Pearson Correlation	.853**	.319	1
	Sig. (2-tailed)	.000	.014	
	N	286	286	286

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

From the results, there was a very strong relationship between continuous feedback and employee performance in tier one insurance companies in Nairobi City, Kenya ($r = 0.836$, p value =0.001). The relationship was significant since the p value 0.001 was less than 0.05 (significant level). The findings are in line with the findings Warin and Darmawan (2024) who indicated that there is a very strong relationship between continuous feedback and employee performance.

Moreover, the results revealed that there is a very strong relationship between employee empowerment and employee performance in tier one insurance companies in Nairobi City, Kenya (r = 0.853, p value =0.000). The relationship was significant since the p value 0.000 was less than 0.05 (significant level). The findings conform to the findings of Bose and Emirates (2022) that there is a very strong relationship between employee empowerment and employee performance.

Regression Analysis

Multivariate regression analysis was used to assess the relationship between independent variables (continuous feedback and employee empowerment) and the dependent variable (employee performance in tier one insurance companies in Nairobi City, Kenya).

Table 7: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.825	.680	.679	.10129

a. Predictors: (Constant), continuous feedback and employee empowerment

The model summary was used to explain the variation in the dependent variable that could be explained by the independent variables. The r-squared for the relationship between the independent variables and the dependent variable was 0.680. This implied that 68% of the variation in the dependent variable (employee performance in tier one insurance companies in Nairobi City, Kenya) could be explained by independent variables (continuous feedback and employee empowerment).

Table 8: Analysis of Variance

Model		Sum of Squares	df	Mean Square	F	Sig.
	Regression	98.087	2	49.044	300.883	.000[b]
1	Residual	46.102	283	.163		
	Total	144.189	285			

a. Dependent Variable: employee performance in tier one insurance companies in Nairobi City, Kenya

b. Predictors: (Constant), continuous feedback and employee empowerment

The ANOVA was used to determine whether the model was a good fit for the data. F calculated was 300.883 while the F critical was 3.028. The p value was 0.000. Since the F-calculated was greater than the F-critical and the p value 0.000 was less than 0.05, the model was considered as a good fit for the data. Therefore, the model can be used to predict the influence of continuous feedback and employee empowerment on employee performance in tier one insurance companies in Nairobi City, Kenya.

Table 9: Regression Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	0.224	0.058		3.862	0.000
	continuous feedback	0.341	0.089	0.340	3.831	0.001
	employee empowerment	0.358	0.093	0.359	3.849	0.000

a Dependent Variable: employee performance in tier one insurance companies in Nairobi City, Kenya

The regression model was as follows:

$$\mathbf{Y = 0.224 + 0.341X_1 + 0.358X_2 + \varepsilon}$$

According to the results, continuous feedback has a significant effect employee performance in tier one insurance companies in Nairobi City, Kenya β_1=0.341, p value= 0.001). The relationship was considered significant since the p value 0.001 was less than the significant level of 0.05. The findings are in line with the findings of Warin and Darmawan (2024) who indicated that there is a very strong relationship between continuous feedback and employee performance.

The results also revealed that employee empowerment has significant effect on employee performance in tier one insurance companies in Nairobi City, Kenya, β1=0.358, p value= 0.000). The relationship was considered significant since the p value 0.000 was less than the significant level of 0.05. The findings conform to the findings of Bose and Emirates (2022) that there is a very strong relationship between employee empowerment and employee performance

CONCLUSION AND RECOMMENDATIONS

Conclusions

The study concludes that continuous feedback has a positive and significant influence on employee performance in tier one insurance companies in Nairobi City, Kenya. Findings revealed that constructive feedback, positive reinforcement and clear goal setting influence employee performance in tier one insurance companies in Nairobi City, Kenya

In addition, the study concludes that employee empowerment has a positive and significant influence on employee performance in tier one insurance companies in Nairobi City, Kenya. Findings revealed that decision making autonomy, access to resources and task responsibility influence employee performance in tier one insurance companies in Nairobi City, Kenya

Recommendations

Continuous Feedback and Employee Performance

The study recommends that tier one insurance companies in Kenya should institutionalize structured and continuous feedback mechanisms across all departments. This can be achieved through regular performance review meetings, real-time feedback sessions, and digital performance management platforms that enable supervisors to provide timely guidance, recognize achievements, and address performance gaps promptly.

Employee Empowerment and Employee Performance

In addition, the study recommends that tier one insurance companies in Kenya should strengthen employee empowerment initiatives by granting employees greater autonomy in decision-making, involving them in organizational planning and problem-solving processes, and providing access to the resources and information necessary to perform their duties effectively.

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