

to appeal to this population include statistics, fear appeals, and pressure from people in the other adopter groups (Lewin, 2018).

2.1. Empirical Literature Review

2.2.1 Business Communication and Organizational Performance

Communication is the cycle where one individual communicating thoughts or data to another. Powerful correspondence is the point at which we changing our thoughts in basic and clear manner. Correspondence is two-way process in which one party is source and second is beneficiary. Powerful correspondence is vital for fruitful business. Business can't work without speaking with its clients, representative or other business. Viable correspondence in business is significant on the grounds that it makes mindfulness and notoriety among clients. It fabricates solid relationship among representative and the board. Great correspondence implies great business. Business correspondence is useful in to advance an item, administration or association. Development of business relies heavily on how business speaks with its outside as well as inside clients. There are a few techniques for business correspondence by which business can speak with its connected party for ex. Video conferencing, email, letter, show, up close and personal gatherings and so on. Business work in powerful climate, with viable correspondence better choices can be taken (Berlo, 2018).

Larger part of public dialects have guaranteed a regular correspondence and it doesn't appear to be that these capability ought to be taken over by various code. Business correspondence internationalized by globalization propensity. Just utilization of public language in business is an impressive hindrance or obstruction for activity of business at global level the correspondence boundary may happens in a specific correspondence circle or an outside (towards the client) in the wide sense. In the cutting edge setting compelling business correspondence assumes a fundamental part in evolving climate. An organization use correspondence as a method for keeping up with command over employees. Better decisions can be taken with the help of communication (Jamieson, 2018).

During a crisis, a great responsibility lies with the public relation especially in creating communication plans, preventing negative publicity and opinions on an organization and in availing information about the institution. Programs of public relations before, after and during crisis can be evaluated in two phases. The first phase is acknowledging the existence of a crisis, acquiring information on the crisis and mobilizing the crisis management team that had been prepared before the crisis. Second phase is notifying company environment on the crisis, notifying the target audience, employees and the media (Tracy, 2017). Crisis management begins with scrutiny of the work plans (Carrel, 2000). The particular novel aspects of modern crisis can be characterized by three key trends. First of all, the causes of crisis tend to be more complex and more difficult to identify. Traditional crisis categories such as natural or human-induced disasters, social conflicts, or external threats due to power politics are only of limited use in understanding modern crisis. Secondly, a trans nationalization of crisis can be observed (Kang, 2012). In a global risk society, crisis that are due to threats such as political violence or to disasters stemming from natural or technological causes often affect several states or societies at once. Third, some modern crisis are more difficult to locate on a timeline than earlier ones (Kang, 2012). This development also implies that it becomes more difficult to determine the dynamics of crisis developments and the speed at which crisis spreads (Nigel & Sarah, 2005).

Tracy (2017) evaluated the role those public relations play in planning and managing crisis communication. The study focused on pharmaceutical industry. The findings of the study availed information that substantiated the view that profession of public relations consider that

pharmaceutical crisis management is ineffective. Image issues also affect the industry. The current crisis the pharmaceutical industry over the popular medicines safety has further shown exuberated the greed and profit maximization intentions in the sector. The profession of public relations may agree on the value of PR in solving these crises but fail to agree on the approaches used by big drug corporations.

On a slightly different vein, Sideman (2006) carried out a study whose main purpose was to analyze what strategies small and medium businesses actually adopt when confronted with a major crisis such as a fire, flood, or similar catastrophe and determine what factors proved vital to the survival of the business in Australia. A qualitative approach was taken, which involved interviews and in-depth analysis of 12 case studies. To develop a model, many components of earlier models of strategic management were tested for relevance to the manager during a major crisis in the business. The study found that the owners and managers of small and medium businesses rated the development of a Crisis Management Model (CMM) as a crucial management tool to assist them to fight for the survival of their business following a crisis. Though the study findings were consistent with reactive strategies in the context of crisis management, it concentrated only on a one-off crisis management and not on the day-to-day management experience of small enterprises which this study intends to reveal.

Frandsen (2017) studied the role those public relations play in planning crisis communication in Bahraini Organizations. The studies highlight the opportunities and challenges of the exercise of strategic disaster conversation planning in public family member's departments. The study finds that the usage of crisis communication planning ought to be progressed and linked to public members of the family proactive communication strategies rather than reactive techniques in Bahraini businesses. In conclusion, the study gives an in-intensity theoretical dialogue and sensible implications for the development of the role of public family members in strategic crisis communication planning in Bahrain

2.2.1 Crisis Detection and Organizational Performance

The key to being able to manage a crisis is doing as much planning as practical before a crisis starts in order to best position the business to respond to and mitigate such a situation. Crisis management involves planning, incidence response, and actual management of crisis and business continuity (Mueler, 2010). Planning relates to getting your institution in the best position to react to, and recover from, a crisis. Incident responses are the processes that one has to put into place to ensure that his business reacts properly and orderly to an incident as it occurs (Wootenr, 2008) actual management takes into account the planning and automatic incident response, but must also dynamically deal with situations as they unfold, often in unpredictable ways. Business continuity relates to those steps necessary to restore the business to normal functioning (Mueler, 2010). Prevention of all crisis is not the basic purpose of planning and crisis management (Phelan & Lewin, 2000). But constant testing and revision of plans should allow an organization to cope more effectively with crisis that occur because such efforts help it learn how to "roll with the punches." Prevention and preparation take the form of safety policies, maintenance procedures, environment impact audits, crisis audits, emergency planning, and worker training (Wootenr, 2008). Most important, is that most crisis are preceded by a string of early warning signals. To prevent some major crisis, organizations need only learn to read these early warning signals and respond to them more effectively.

Bryson (2018) studied the influence of crisis detection practices on business enterprise sustainability. It designed to examine the influence of leadership patterns in terms of transformational leadership as a moderating variable among the connection of organizational overall performance and organizational sustainability inside the context of public listed groups in

Palestine. The study allowed the researcher to achieve this goal by use of quantitative approach. A survey was conducted in a try, understanding the relationship between (the disaster management strategies, crisis management crew, decision making, conversation competency) organizational sustainability and the organizational overall performance. Also surveyed was the impact of transformational management on the relationship between organizational overall performance and organizational sustainability

Jeane, (2017) carried a study to establish the crisis detection strategies adopted by SMEs in Garissa town, Kenya. The study revealed that the following crisis situations were very common: terror attacks, harsh weather conditions, financial crisis, competitor factor, inter-clan rivalry, robbery incidents, political instability, technological development, fire outbreaks and employee theft. The study further revealed that the most adopted crisis management strategies by the small and medium enterprises in Garissa town were: one-off basis crisis management, proactive approach, re-active approach and adaptive decision making.

Hart (2018) evaluated crisis detection strategy and the impact it has on the Arab Potash Company employee performance. The study used 240 self - administrated questionnaires for data collection. The study found that the management of Potash Company purposed to solve their challenges and crisis. The researchers recommended that there is a need for the government and private entities that they must condense their efforts to help mitigate the crises that the Jordanian corporations faced. The government should also provide a manager and leaders training center and thus enable corporations to deal with crisis.

Table 1: The Operationalization of variables

Variable	Indicators
Business Communication	<ul style="list-style-type: none"> • Completeness • Feedback • Persuasiveness • Timeliness
Crisis Detection	<ul style="list-style-type: none"> • Improved Analysis • Effective Planning • Effective Monitoring • Improved Assessment

3.0 Research Design and Methodology

3.1 Research design

Research design defines the different strategies that are employed to integrate the different components of the study in a logical and coherent manner. It formed the blueprint for the collection, measurement and the analysis of the data. Descriptive research design was employed as it gravitates towards qualitative methods which included quantifiable data for research. The study objective was the main point of influence of this methodology. The basic idea behind the choice of the research design was to have guidelines and frameworks of what is contained in the research, the way the research was performed as well as the inferences that were available based on the data collected. Descriptive research has some crucial factors driving its core elements in describing, explaining, or validating any type of hypothesis (Codó, Dans, & WeI, 2008). When

sampling from a population, one needs to define the population, the target population or sampling frame and the sample

3.2 Target Population

Target population refers to an entire group of individuals, events or objects having common characteristics that can be observed and measured (Kothari, 2017). The unit of analysis and observation in this research was the permanent employees from selected insurance companies and the target population was 122 employees.

3.3 Sample Size and Sampling Technique

In this study simple random sampling was used the selection of respondents does not influence the opportunity of any other person in the populace being chosen. Measurably, for speculation to occur, the review tested half of the respondents for decrease of sampling errors (Amin, 2019). The members of the category have similar characteristics as their tasks are related and hence are unique in their setting. Measurably, for speculation to occur, the review tested half of the respondents for decrease of sampling errors. The rationale behind using this method is that the employees are divided into categories which the researcher adopts. This translated to 61 respondents from the selected insurance companies

Table 2: Sample Size per Target Group

Category	Target Population	Sample Size
Top Management	14	7
Middle Level Management	36	18
Support Staff	72	36
Total	122	61

3.4 Data Collection Methods and Instruments

A research instrument refers to a tool that a researcher uses to collect data on variables of interest from the respondents in a given unit of analysis. Some of the commonly used research instruments include research questionnaires, interview guide, and focus Group Discussion guide. In this particular study, primary data which was collected using structured questionnaires which are designed on a 5-point Likert scale for ease of data collection, processing and reporting. A questionnaire was preferred to other instruments in the collection of the primary data due to the fact that it is a time saving instrument. Questionnaires are appropriate to gather information from the population especially when the population is small which gives the respondents a free hand in submitting their responses (Mugenda and Mugenda, 2019). The secondary data was collected from relevant sources such as libraries, performance management reports, current journals, and previous research done on the subject

3.5 Data Analysis and Presentation

The research data was collected through questionnaires and other quantitative techniques. This quantitative data was accessed using the numerical values and analyzed using inferential and description methods. Several variables including Coefficient of Variation, Cross Tabulation

analysis and frequency were used to find the significance of the findings (Marshall, 2005). The coefficient concept was used to identify if there was a connection with the various factors of study.

4.0 Data Analysis and Results

4.1 Response Rate

The research questionnaire was administered to a total of 61 respondents. In return, a total of 48 filled copies of the questionnaire were returned which represents a response rate of 78.7%. The high response rate was attained by consistent follow-ups with the respondents to whom copies of the research questionnaire were self-administered through drop-and-pick method with the help of two other research assistants.

4.2 Demographic Information

Demographic Information

This section presents the respondents' demographic information relating to the gender, age, education level and the respondent's level of experience in the Insurance industry sector. In this study, these demographic characteristics are presented to enable the researcher to make comparisons and conduct an in-depth analysis of the study data considering the similarities and differences between and within the stated demographic attributes

Table 3 showing demographic information

Category	Frequency	Percentage
Male	22	45%
Female	26	55%
Total	61	100

In effect, these characteristics make it easier to understand the respondents' characteristics for purposes of comparison with the findings of other As shown in table 6, the genders of the respondents were as follows, male were represented by 45% while female were 55%. This shows that all genders had almost equal representation in the study but female were slightly more than 50% in the study and all their opinions counted.

4.3 Descriptive Statistics

4.3.1 Business communication

Respondents were asked to indicate views on the view on whether business communication impacts organizational performance in the insurance industry in Kenya and the response were as tabulated in table below.

Table 4: Business communication on organizational performance

Statement	Strongly Disagreed	Disagreed	Neutral	Agree	Strongly agree	Mean	Std. Deviation
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There is analysis of crisis when they happen in the company	0%	0%	2%	62%	36%	4.23	0.69
There are effective monitoring mechanisms for crisis	0%	0%	0%	38%	62%	3.54	1.197
There is improved assessment on how to handle crisis in the company	7%	12%	5%	43%	33%	3.51	1.245
Crisis are well defined when they occur	0%	12%	7%	38%	43%	3.23	1.374
Aggregate						3.63	1.13

The first view sought was if there is analysis of crisis when they happen in the company, 36% of respondents strongly agreed, 62% agreed and 2% were neutral. On the second view, there are effective monitoring mechanisms for crisis, 62% strongly agreed and 38% agreed. Third view was if there is improved assessment on how to handle crisis in the company, 33 % strongly agreed, 43% agreed, 5% were neutral and 12% disagreed while 7% strongly disagreed. Lastly, crisis are well defined when they occur, 43% strongly agreed, 38% agreed while 5% were neutral and 12% disagreed.

4.3.2 Crisis Detection

Respondents were asked to use a five-point likert scale to indicate views on whether crisis detection affects organizational performance in the insurance industry in Kenya as indicated by the statement and the response were as tabulated

Table 5: Crisis detection on organizational performance

Statement	Strongly Disagreed	Disagreed	Neutral	Agreed	Strongly Agreed	Mean	Std. Deviation
Activities are well coordinated to handle crisis	0%	0%	2%	62%	36%	4.23	0.547
There is proper evaluation during crisis	0%	0%	0%	38%	62%	3.74	1.01

There is improved capacity to handle crisis	0%	12%	7%	38%	43%	3.74	1.039
There are measures to prevent income loss in the company during crisis	0%	0%	2%	62%	36%	3.43	1.195
Aggregate						3.79	0.95

4.8. Correlation Analysis

To ascertain the relationship between the variables, Business Communication, Crisis Detection, Crisis Prevention, Crisis Containment and organizational performance in the insurance industry in Kenya, correlation analysis was conducted. Using SPSS, the average score for each variable was determined, and the Pearson's correlation was derived.

Table 6: Correlation Analysis

Indicator		Organizational Performance	Business Communication	Crisis Detection	Crisis Prevention	Crisis Containment
Organizational Performance	Pearson Correlation	1				
	Sig. (2-tailed)					
	N	48				
Business Communication	Pearson Correlation	.617**	1			
	Sig. (2-tailed)	.000				
	N	48	48			
Crisis Detection	Pearson Correlation	.556**	.753**	1		
	Sig. (2-tailed)	.000	.000			
	N	48	48	48		
Crisis Prevention	Pearson Correlation	.723**	.398**	.246	1	
	Sig. (2-tailed)	.000	.005	.092		
	N	48	48	48	48	
Crisis Containment	Pearson Correlation	.450**	.663**	.642**	.264	1
	Sig. (2-tailed)					
	N					

Sig. (2-tailed)	.001	.000	.000	.070	
N	48	48	48	48	48

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

The results in Table 14 indicate that Business Communication is positively and significantly associated with organizational performance in the insurance industry in Kenya ($r= 0.617$, $p=0.00<0.05$). Crisis Detection is positively and significantly associated with organizational performance in the insurance industry in Kenya ($r=0.556$, $p=0.00<0.05$). Crisis Prevention is positively and significantly associated with organizational performance in the insurance industry in Kenya ($r=0.723$, $p=0.00<0.05$). Finally Crisis Containment is positively and significantly associated with organizational performance in the insurance industry in Kenya ($r=0.450$, $p=0.00<0.05$).

Table 7: ANOVA Results

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	17.173	4	4.293	23.496	.000 ^b
Residual	7.857	43	.183		
Total	25.030	47			

a. Dependent Variable: Organizational performance

b. Predictors: (Constant), Business Communication, Crisis Detection, Crisis Prevention, Crisis Containment

The values of $F = 23.496$ show that crisis management strategies statistically and significantly affect organizational performance which means the regression model is a good fit of the data and that crisis management strategies on organizational performance in the insurance industry in Kenya. The level of significance is 0.000 which is less than 0.05 hence the regression model significantly predicts the dependent variable. The results indicate that there is significant relationship between crisis management strategies and organizational performance; $p < 0.05$ ($P = 0.01$). Thus, the values of predictor variables are statistically significant with $p < .05$ which means an increase in mean index of predictor variables will increase organizational performance.

The Regression Coefficients results in Table 17 show that organisational performance had an index of -0.390 when crisis management strategies (Business Communication, Crisis Detection, Crisis Prevention, Crisis Containment) values were held constant. This implies that as

Business Communication changes by one-unit, organisational performance also changes by 0.152 units; change in Crisis Detection values by one unit, influences an increase in organisational performance by 0.306; change in Crisis Prevention values by one unit, influences an increase in organisational performance by 0.658 and change in Crisis Containment values by one unit, influences an increase in organisational performance by 0.002.

Table 8: Coefficients for Organisational Performance

Model	Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
	B	Std. Error				Lower Bound	Upper Bound
	(Constant)	-.390	.398				-.979
Business Communication,	.152	.131	.169	1.160	.252	-.112	.417
Crisis Detection	.306	.147	.283	2.080	.044	.009	.603
Crisis Prevention	.658	.105	.585	6.258	.000	.446	.870
Crisis Containment	.002	.119	.002	.013	.989	-.238	.241

a. Dependent Variable: Organizational performance

The resultant equation of multiple regression becomes

$$Y = -0.390 + 0.512 X_1 + 0.306 X_2 + 0.658 X_3 + 0.002 X_4 + \epsilon$$

Therefore, the optimal regression model for the study is:

$$\text{Organizational Performance} = -0.390 + 0.512 (\text{Business Communication}) + 0.306(\text{Crisis detection}) + 0.658(\text{Crisis prevention}) + 0.002(\text{Crisis containment})$$

The model shows that Crisis Prevention was the predictor variable that highly affected Organisational performance in the Insurance Industry in Kenya. This was followed by Business Communication, Crisis Detection and finally Crisis containment. The results were enumerated as seen in Table 17. The study results agree with Showalter, (2019) on the study an investigation on styles for crisis containment where the study focused on styles of containing crisis (confrontation, escaping, containment and cooperation) and their association with the process of strategic planning in pharmaceutical sector. Study outcomes show the existence of a statistically significant correlation between the process of strategic planning and styles of managing a crisis.

Based on the findings of the research, strategic planning plays an important role in enabling firms in the insurance sector to thrive and survive during a crisis.

DISCUSSION, CONCLUSION, AND RECOMMENDATIONS

5.1 Introduction

In the section contains summary of research outcomes, recommendations and conclusion of the research study are outlined in this section in relation to study variables. Conclusion is made based on the study findings on the crisis management strategies and organizational performance in the insurance industry.

5.2 Summary of Findings

Summary of the respondents' demographics. Out of 61 questionnaires that were distributed, 48 questionnaires were correctly filled and were used in analysis of the study results. The study Females respondents were 55% against males who were 45%, meaning that the females were dominate gender of the respondents, on age of respondents, 10% of the respondents had their age between 20-25 years old, 21% belonged in the ages between 26 - 30 years old years, 26% were aged between 31 - 35 years old, 29% are aged between 36 - 45 years while 14% were aged 46 years and above. Most of the respondents had graduate degree at 38%, 21% were postgraduates while 10% had doctorate and 31% had diploma. Analysis indicated that 59% of the respondents were non-management staff, 31% were in middle level management and 10% were in senior level management

5.3 Conclusions

On whether there are proper business communication channels during crisis, the business communication channels used by insurance companies in Kenya were not effective in communicating crisis. There was no effective business communication between customers and insurance companies; this affected the ability to handle crisis on time. There was good communication between insurance companies and stakeholders. On whether employees are skilled on crisis communication, employees in insurance companies lacked proper communication skills to handle crisis situations.

On whether there is analysis of crisis when they happen in the company, insurance companies' management did not take time to analyze the crisis in the organization. There are effective monitoring mechanisms for crisis, insurance companies lack effective monitoring mechanisms.

There was regular assessment by insurance companies to detect crisis. There were some measures that enabled definition of crisis by insurance companies which enabled them detect crisis.

5.4 Recommendations

So as to effectively detect crisis, insurance companies in Kenya should have in place a team to analyses crisis before they happen. The staff should be well trained and provided with resources to be able to conduct crisis analysis. Insurance companies should put in place an effective monitoring system on crisis. The monitoring system should prevent huge losses from occurring when companies suffer crisis.

Insurance companies should have improved capacity and well-coordinated crisis management activities by regularly training and equipping staff with necessary equipment's required to respond to crisis on time. Crisis evaluation should be done on regular basis. The firms should have measures in place to cushion the firms from major losses occasioned by crisis; the measures may include having various products in the market and having many channels through which their products can be distributed.

To effectively prevent crisis from happening, insurance companies should have a clear plan on how to come out of crisis. The firms should have clear policies in place on how to manage crisis when they happen. There is need to hugely invest on staff training and provision of equipment to enable the companies effectively deal with crisis when they occur. The firms should regularly review the crisis prevention plans to ensure that they cater for changing crisis trends.

Insurance companies should ensure that the communication channels used to communicate crisis reaches to a large number of people. The firms should embrace the use of social media to reach out to the customers and stakeholders. Suppliers should be well informed on how to handle crisis through and effective business communication channels. Employees should be well trained on public relations during crisis situations. The management of insurance companies should always strive to determine the ability of the employees and management staff in terms of relationship management. Moreover the management of insurance companies should ensure that they cultivate, create and maintain good rapport with stakeholders, seek to understand each stakeholder requirements, observe healthy competition with competitors, encourage amicable conflict resolution where grievances arise and enhance effective communication within and outside the organization. However, healthy competition should be economically justified since it had least relationship with performance. Conceptually, the study only focused on crisis

management strategies adopted by Insurance companies Kenya and that there was no link to their performance. It would have been momentous to relate the crisis management strategies to the performance of the Insurance companies in Kenya.

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