

Strategic Planning as a Tool for Organizational Transformation in the Insurance Industry: Evidence from the National Insurance Corporation of Uganda

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Abstract

This study investigates the effect of strategic planning practices on organizational transformation in the insurance industry, with a focus on the National Insurance Corporation (NIC) Uganda. Strategic planning has evolved globally from rigid, hierarchical frameworks to dynamic, innovation-driven models that are critical in guiding digitalization, product innovation, and customer-centric strategies in insurance. The research employed a cross-sectional descriptive design using quantitative and qualitative methods to assess planning practices at NIC and their influence on transformation outcomes. Regression analysis revealed a significant positive relationship between strategic planning and organizational transformation ($R = 0.677$, $R^2 = 0.459$, $p < 0.05$), indicating that 45.9% of variance in transformation can be explained by planning practices. Key strategic dimensions examined include goal setting, environmental scanning, stakeholder engagement, resource alignment, and monitoring. Despite progress, NIC faces challenges such as legacy systems, resource constraints, and inconsistent execution. The study concluded that strategic planning is a vital enabler for enhancing operational efficiency, innovation, and adaptability in Uganda's insurance sector. It is recommended that the insurance sector should strengthen resource allocation, standardize analytical tools, improve communication, and foster a culture of continuous improvement to sustain transformation. The study contributes to Strategic Management Theory and Kotter's Change Management Theory by demonstrating their complementary application in a resource-constrained African insurance context.

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Introduction

Strategic planning plays a critical role as a tool for organizational transformation in the insurance industry, especially within rapidly evolving markets such as Uganda. The concept of strategic planning practices can be defined as the systematic formulation, implementation, and evaluation

of organizational goals and strategies aimed at enhancing competitive advantage and adaptability (Mwebe & Mbabazi, 2021; Kgedi & Kihara, 2025). Organizational transformation refers to the comprehensive realignment of structures, processes, and culture to meet new strategic imperatives and environmental demands, resulting in improved efficiency, innovation, and sustainability (Horvey et al., 2024; KPMG East Africa, 2024). These concepts have gained increasing attention as insurance firms worldwide confront disruptive technologies, changing customer expectations, and evolving regulatory landscapes (Pisoni, 2021; Wangai et al., 2025). Historically, strategic planning emerged as a formal practice globally in the post-World War II period, gaining prominence as firms sought to navigate increasing market complexities (Hoskisson et al., 1999; Alharbi, 2024). Originally rigid and hierarchical, strategic planning evolved into adaptive frameworks embracing stakeholder engagement and systems thinking during the 1980s and 1990s (Tarifi, 2021; Kunc, 2024). This evolution coincided with deregulation and globalization trends, particularly influencing the insurance sector, which began integrating strategic planning for digitalization, innovation, and customer-centric approaches (Hitt et al., 2020; Pisoni, 2021). The transformation of insurance markets globally has been characterized by shifts from traditional indemnity models to technology-enabled, data-driven service delivery systems (Mousa et al., 2024; Holliday et al., 2021). Accordingly, empirical data reveals a marked increase in the adoption of strategic planning globally. For instance, Holliday et al. (2021) noted that while only 15% of insurers in the 1990s considered strategic planning a change driver, this number rose to over 73% by 2023. Moreover, digital strategies have become central, with over 80% of top global insurers implementing digital platforms by 2022 (KPMG East Africa, 2024). European and Asian insurers notably achieved premium growth exceeding global rates through strategic planning-led digitalization (Pisoni, 2021; Mousa et al., 2024). However, disparities remain: North American insurers report 65% transformation success, contrasting with 42% in Latin America and Southeast Asia, highlighting the influence of resource availability and governance on outcomes (Holliday et al., 2021). These regional variations underscore the importance of contextual factors in determining transformation success (Alharbi, 2024; Dhlamini, 2025).

In Africa, strategic planning adoption in the insurance industry lagged but accelerated post-2000 amid liberalization and regulatory reforms (Horvey et al., 2024; Marangwanda, 2025). By 2020, over 60% of African insurers had formal strategic plans, correlating with significant premium and market share growth (Horvey et al., 2024). Ghana's Insurance Sector Strengthening Strategy exemplifies this progress with notable compound annual growth (National Insurance Commission, Ghana, 2024). Likewise, Kenya and Morocco have realized transformation through digital innovation and inclusive insurance, whereas Central and West Africa face challenges such as fragmented regulation and limited technical capacity (KPMG East Africa, 2024; Horvey et al., 2024). This unevenness underscores the critical role of enabling factors like digital readiness and human capital investment (Kgedi & Kihara, 2025). The experience of African insurers demonstrates that strategic planning effectiveness depends on institutional capacity and regulatory support (Marangwanda, 2025; Nuwagaba et al., 2023). Within East Africa, the East African Community's economic integration fostered institutionalization of strategic planning, raising formal adoption from 33% in 2010 to 68% by 2020 (KPMG East Africa, 2024; Weldesenbet et al., 2021). Kenya and Rwanda lead regional transformation, leveraging agile planning and sustainability integration respectively, yielding improved premiums and operational efficiency (Wangai et al., 2025; Bakurirehe et al., 2025). Conversely, Uganda and Tanzania show slower progress due to regulatory bottlenecks and legacy systems, reflecting the necessity of aligning strategy with execution (Insurance Regulatory Authority of Uganda, 2024; Edward & Aunga, 2020). The East African insurance market has attracted increased research attention, yet firm-level studies remain scarce (Kgedi & Kihara, 2025; Nyiva & Mang'ana, 2025). Focusing on

Uganda, strategic planning began influencing the insurance sector in the late 1990s, propelled by the establishment of the Insurance Regulatory Authority (IRA) in 1997, which emphasized governance and strategic management (Insurance Regulatory Authority of Uganda, 2024). Between 2015 and 2024, Uganda's insurance industry grew at 12.5% annually, with strategic planning driving market expansion, mobile insurance adoption, and bancassurance partnerships (Mwebe & Mbabazi, 2021). Despite these gains, NIC Uganda, the state-owned insurer, faces challenges such as misalignment between plans and execution, limited digital integration, and resource constraints (Insurance Regulatory Authority of Uganda, 2024; Nuwagaba et al., 2023). The NIC's strategic planning practices include ERP implementation and digital strategies aiming to modernize operations and enhance customer engagement (Mwebe & Mbabazi, 2021), yet resistance to change and legacy systems impede full transformation (Nyiva & Mang'ana, 2025). These challenges mirror those faced by public sector organizations across developing countries where strategic planning implementation often falls short of aspirations (Chiwawa et al., 2021; Edward & Aunga, 2020). The significance of this study lies in its potential to inform strategic planning practices and transformation initiatives within Uganda's insurance sector and comparable developing country contexts. By examining the relationship between strategic planning practices and organizational transformation at NIC Uganda, this research addresses a critical gap in understanding how formal planning processes translate into tangible organizational change in resource-constrained environments (Kegedi & Kihara, 2025; Insurance Regulatory Authority of Uganda, 2024). The study's novelty stems from its disaggregated analysis of strategic planning dimensions and their differential effects on transformation outcomes, providing granular insights that prior monolithic treatments have overlooked (Edward & Aunga, 2020; Mwebe & Mbabazi, 2021). The objectives of the study are twofold: first, to evaluate the extent of strategic planning practices within insurance organizations, with a focus on NIC Uganda; and second, to examine the influence of strategic planning practices on organizational transformation outcomes in Uganda's insurance industry. These objectives guide the investigation toward practical recommendations for strengthening strategic planning capabilities and accelerating transformation in the sector. Theoretical perspectives frame this study. Strategic Management Theory, developed by Hoskisson et al. (1999), provides a structured approach to environmental analysis, strategy formulation, implementation, and performance monitoring, aiming for sustained competitive advantage (Iyobhebhe & Fowosere, 2024). This theory emphasizes rational decision-making within bounded rationality and resource alignment, relevant to NIC's regulated market context (Insurance Regulatory Authority of Uganda, 2024). However, it inadequately addresses socio-cultural dynamics and iterative change inherent in complex environments (Dhlamini, 2025; Chiwawa et al., 2021). Therefore, Kotter's Change Management Theory (1995) complements this framework by emphasizing eight sequential steps focused on leadership, communication, and culture to enable successful change (Al Kahtani, 2020). Kotter's model addresses human resistance and stakeholder engagement challenges faced by NIC, providing practical guidance for embedding transformation (Bakurirehe et al., 2025). Nonetheless, its linearity and resource demands pose limitations in dynamic, resource-constrained contexts like Uganda (Dhlamini, 2025; Kunc, 2024). Strategic planning practices are conceptually defined by various scholars as formalized, participatory, and iterative processes encompassing visioning, environmental scanning (SWOT and PESTEL), strategy formulation, implementation planning, budgeting, and monitoring (Mwebe & Mbabazi, 2021; Wangai et al., 2025; Nyiva & Mang'ana, 2025). Organizational transformation is recognized as a multifaceted, dynamic realignment of structures, processes, and culture to achieve efficiency, innovation, and market responsiveness (Horvey et al., 2024; Al Kahtani, 2020). For NIC Uganda, these concepts operationalize as integrated planning and execution processes designed to foster agility, innovation, and sustained performance aligned with regulatory and market changes.

Literature Review

Theoretical Review

Strategic Management Theory forms a foundational framework for understanding how organizations analyze their internal and external environments, formulate strategies, implement them, and monitor outcomes to achieve sustainable competitive advantage (Hoskisson et al., 1999; Alharbi, 2024). This theory assumes that firms operate within bounded rationality, making decisions based on systematic environmental scanning including competitors, regulators, and socio-economic forces and deploying valuable, rare, and inimitable resources effectively (Iyobhebhe & Fowosere, 2024; Tarifi, 2021). It emphasizes a structured, sequential process where strategy formulation leads to execution and performance measurement, aiming to strengthen organizational efficiency and adaptability (Mousa et al., 2024; Mwebe & Mbabazi, 2021). According to the Insurance Regulatory Authority of Uganda (2024) and KPMG East Africa (2024), this framework is particularly relevant to Uganda's insurance sector, exemplified by NIC, where holistic environmental scanning and resource alignment with strategic goals are critical amid a regulated and competitive market. It provides a clear roadmap for NIC to set measurable objectives, track progress, and seek competitive advantage through digital transformation, product innovation, and process optimization (Wangai et al., 2025; Nyiva & Mang'ana, 2025). However, Strategic Management Theory reveals limitations in dynamic and complex environments like Uganda's insurance industry. Its assumptions about environmental predictability and control often falter under volatile, uncertain, complex, and ambiguous conditions (Hitt et al., 2020; Dhlamini, 2025). The theory's linear and sequential logic inadequately captures the emergent, iterative nature of strategic change and tends to underemphasize socio-cultural factors such as employee resistance, leadership engagement, and stakeholder buy-in (Chiwawa et al., 2021; Holliday et al., 2021). Moreover, it offers limited practical guidance on overcoming implementation barriers like legacy systems and regulatory inertia, potentially fostering organizational rigidity that stifles innovation and adaptability necessary for NIC's survival in a rapidly evolving sector (Dhlamini, 2025; Pisoni, 2021). Empirical evidence from NIC supports these challenges; while strategic planning has facilitated digitalization and market growth, persistent cultural inertia, misalignment between strategy and operations, and resistance to change constrain full transformation (Nyiva & Mang'ana, 2025; Bakurirehe et al., 2025). The experience of ERP implementation in public sector contexts further underscores the need for aligning technical, managerial, and human factors to realize effective transformation (Shad et al., 2012). This highlights a gap where Strategic Management Theory requires complementary frameworks that address the human and cultural dimensions of organizational change. Kotter's Change Management Theory, developed in 1995, emerges as a critical complement to Strategic Management Theory, emphasizing the human side of transformation (Al Kahtani, 2020; Dhlamini, 2025). Kotter posits that successful organizational change unfolds through eight clearly defined steps: creating urgency; forming a guiding coalition; developing and communicating a vision; empowering broad-based action; generating short-term wins; consolidating gains; and anchoring new approaches in organizational culture. This theory assumes that change is a process needing visionary leadership, effective communication, and cultural embedding, warning that skipping steps risks failure (Al Kahtani, 2020). In the context of Uganda and NIC, Kotter's model is valuable for addressing employee resistance, fostering motivation, and ensuring stakeholder engagement—challenges that frequently undermine NIC's strategic initiatives (Chiwawa et al., 2021; Bakurirehe et al., 2025). Its practical, actionable roadmap guides NIC to navigate complex change, align leadership, and anchor transformation sustainably within organizational culture (Nyiva & Mang'ana, 2025; Kigenza & Irechukwu, 2023). Furthermore, Kotter's framework operationalizes implementation, ensuring NIC's strategic plans translate into tangible organizational change (Edward & Aunga, 2020; Nuwagaba et al., 2023). Nevertheless, Kotter's theory also has limitations. Its linear sequence may oversimplify the

iterative and recursive nature of change in dynamic environments (Dhlamini, 2025; Kunc, 2024). The model tends to focus predominantly on internal organizational dynamics, potentially underrepresenting external shocks and regulatory complexities highly relevant to NIC (Insurance Regulatory Authority of Uganda, 2024; KPMG East Africa, 2024). Implementing all eight steps can be resource-intensive, posing challenges for resource-constrained NIC, and continuous change emphasis risks employee fatigue if poorly managed (Chiwawa et al., 2021). Additionally, the assumption of strong top-down leadership may not always hold true in the cultural context of Uganda (Dhlamini, 2025). Nonetheless, Kotter's focus on leadership, communication, and culture makes it indispensable for NIC's transformation journey, especially in facilitating digital product adoption, mindset change, and embedding new service models (Wangai et al., 2025; KPMG East Africa, 2024). NIC's success will depend on adapting Kotter's steps to local realities and integrating them with Strategic Management's analytical rigor to form a comprehensive and context-sensitive approach addressing both the "what" and "how" of transformation. Together, these theoretical perspectives emphasize that strategic planning practices involve structured goal setting, environmental scanning (SWOT and PESTEL), strategy formulation, implementation planning, budgeting, and monitoring and evaluation mechanisms (Mwebe & Mbabazi, 2021; Kgedi & Kihara, 2025; Wangai et al., 2025; Bakurirehe et al., 2025). Such practices promote innovation, adaptability, and superior performance in insurance firms. Organizational transformation is conceptualized as a multifaceted, dynamic process involving structural redesign, strategic goal attainment, service innovation, and enhanced adaptability to market and regulatory shifts (Horvey et al., 2024; KPMG East Africa, 2024; Marangwanda, 2025). For NIC Uganda, this means a comprehensive, strategically driven process fostering efficiency, agility, continuous improvement, and the capacity to respond proactively to environmental turbulence. However, critiques suggest that existing frameworks insufficiently integrate the human and cultural dimensions or adequately address the iterative nature of strategic change in volatile markets, indicating critical areas for further empirical research and theoretical development (Chiwawa et al., 2021; Nuwagaba et al., 2023).

Empirical Review

The effect of strategic planning practices on organizational transformation within the insurance industry has been extensively studied across different contexts, with a growing body of evidence emphasizing its critical role in enhancing competitive advantage, operational efficiency, and innovation. According to Mwebe and Mbabazi (2021), who focused on Jubilee Allianz Insurance Company in Uganda, strategic planning practices were measured through the existence of formal plans, environmental scanning, and participative decision-making. The dependent variable, organizational transformation, was operationalized via changes in competitive positioning, product innovation, and operational efficiency. Their cross-sectional survey and regression analysis revealed a strong positive correlation ($r = 0.71$, $p < 0.01$) between comprehensive strategic planning and competitive advantage, explaining 52% of variance in transformation metrics. Respondents attributed improved service offerings and customer retention to systematic strategic planning execution. Nevertheless, the researcher critically noted that the study's reliance on formalized planning overlooked the role of informal and emergent strategies in dynamic environments, introducing potential bias from self-reported data and limiting sector-wide generalizability. This strengthens the perception that future research should adopt broader, multi-firm designs to capture the varied strategic dynamics within Uganda's insurance sector. Similarly, Bakurirehe et al. (2025) examined strategy implementation and sustainability in Rwandan insurance firms. They operationalized strategic planning through documented frameworks, implementation guidelines, and monitoring systems, while transformation indicators included process innovation, digitalization, and stakeholder engagement. Using a mixed-methods design with surveys and interviews, they found that 68% of participants credited

improved strategic planning and execution for recent organizational changes. Firms with formalized planning scored 23% higher on sustainability indices. Thematic analysis emphasized the importance of robust feedback and monitoring for successful transformation. However, the authors acknowledged a significant gap, that is insufficient attention to organizational culture as a mediator; a gap particularly relevant to NIC Uganda's context. This emphasizes the need for future studies to integrate cultural dimensions in assessing strategic planning's effect on transformation. In Kenya, Wangai et al. (2025) focused on innovation strategy as a key strategic planning dimension. They assessed its integration into planning processes and measured transformation by digital adoption rates and new product launches. Their cross-sectional survey of senior managers and regression analysis found innovation strategy accounted for 37% of transformation variance ($\beta = 0.61$, $p < 0.05$). Firms embedding innovation objectives saw a 16% increase in digital services uptake and 12% customer growth over three years. The study recommended fostering a culture of experimentation to sustain innovation-led transformation. Nevertheless, the researcher observed that infrastructural and regulatory constraints, significant in NIC Uganda's environment, were underexplored, underscoring the need to contextualize findings for resource-limited settings. Nyiva and Mang'ana (2025) investigated agile strategic planning's impact on organizational performance in Nairobi County insurers. Agile planning was conceptualized through flexibility, responsiveness, and iterative review, while transformation was gauged by operational improvements and enhanced customer experience. Their descriptive survey with stratified random sampling revealed that 74% perceived agile planning as critical to recent changes. Regression analysis confirmed a significant positive relationship ($\beta = 0.67$, $p < 0.01$) between agility and transformation outcomes, such as faster product development and improved satisfaction. The authors urged institutionalization of agile methodologies. The researcher's perception highlights a limitation: the urban-centric study may not reflect challenges in rural or less technologically advanced firms like NIC Uganda, where regulatory rigidity and talent shortages persist, signaling a research gap in adapting agility to diverse contexts. Pisoni (2021) provided an in-depth case study of an Italian insurer undergoing digital transformation, examining how strategic planning underpinned change. Measurements included digital objectives in plans, investment prioritization, and change management protocols; transformation was assessed via digital adoption, staff reskilling, and customer engagement. Data from executive interviews and document analysis showed a 40% increase in digital policy sales and a 30% reduction in costs over two years, outcomes attributed to coherent strategic digital planning aligned with continuous training. The study concluded the necessity of strategic alignment and sustained skills development for digital success. However, the researcher noted limited transferability to African markets like Uganda, where digital infrastructure and customer readiness differ markedly, reinforcing the need for localized research at NIC. Al Kahtani (2020) explored strategic planning's role in facilitating organizational transformation during COVID-19 in Saudi private insurers. Operational measures included pandemic response plans, scenario analyses, and crisis frameworks; transformation was tracked via remote working adoption, product diversification, and risk management enhancement. Using qualitative case studies, 82% attributed rapid pandemic adaptation to strategic planning. Firms with scenario plans transitioned to remote work 60% faster and launched products twice as fast. The study recommended institutionalizing scenario planning and dynamic risk assessment. Yet, the researcher noted the limited applicability of these findings to resource-constrained environments like NIC Uganda, highlighting a gap in adapting crisis management strategies to such contexts. Edward and Aunga (2020) and Kigenza and Irechukwu (2023) studied strategic planning's impact on performance in East African public and non-profit sectors. Both used cross-sectional surveys measuring formal plan existence, participatory processes, and implementation tracking, with transformation outcomes including service delivery, innovation, and stakeholder satisfaction. Edward and Aunga reported a 28% performance improvement linked to effective

planning, while Kigenza and Irechukwu found a mean performance score of 3.9/5 in organizations with formal planning. Leadership and participatory approaches were emphasized as critical for transformation. The researcher noted these studies' instructiveness but highlighted their limited sector specificity, underscoring the need for insurance-focused research within Uganda. Horvey et al. (2024) conducted a multi-country quantitative survey analyzing insurance market development, strategic planning, and structural transformation across Africa. Strategic planning was measured via national insurance strategies, regulatory frameworks, and coordination; transformation was operationalized through market penetration, product diversification, and sector linkages. Regression analysis revealed countries with strong strategic frameworks attained 25% higher market penetration and 19% increased product diversification over five years. The study concluded that firm and sector-level strategic planning accelerates structural transformation in emerging markets. However, the researcher noted issues in the analysis for masking firm-level variation, emphasizing the necessity for contextualized studies focusing on entities like NIC Uganda. Reports by the Insurance Regulatory Authority of Uganda (2024) and Uganda Investment Authority (2020) affirm transformation in Uganda's insurance sector driven by strategic plans emphasizing digitalization, product diversification, and financial inclusion. Metrics included strategy roadmaps, monitoring frameworks, and stakeholder engagement. Between 2020 and 2024, the industry recorded 15% annual growth in gross premiums and a 27% increase in digital policy uptake. Recommendations called for sustained stakeholder engagement and regular strategy updates. However, the researcher noted these secondary data lacked firm-level granularity, particularly regarding NIC's internal transformation processes, identifying a significant research gap. Marangwanda (2025) focused on reinsurance as a strategic governance tool in African insurers, studying how integrating reinsurance within strategic planning enhances risk resilience and adaptability. Using qualitative interviews with senior risk managers, transformation was assessed via improved shock absorption and product innovation. Findings revealed firms embedding reinsurance strategies had 32% greater shock absorption and 20% more product innovation. Recommendations included formalizing reinsurance in strategic frameworks. Nevertheless, the researcher noted issues in the study's lack of operational insights regarding implementation challenges in resource-limited settings like Uganda, suggesting further examination at NIC. Synthesizing these empirical studies, it is evident that strategic planning practices consistently facilitate organizational transformation in insurance firms. Measurement approaches emphasize formalization, implementation, feedback, and adaptability. However, operationalization of transformation outcomes varies by context. Predominant research designs include cross-sectional surveys and case studies, often relying on management-level respondents. Data analyses frequently combine regression and thematic coding. Notwithstanding progress, notable gaps persist, such as overreliance on self-reported data, neglect of smaller or rural insurers, and insufficient attention to infrastructural, regulatory, and talent barriers prevalent in markets like Uganda. The researcher strongly emphasizes the urgent need for empirical studies disaggregating strategic planning elements, assessing their individual and collective effects on transformation, and incorporating contextual moderators such as culture, leadership, and resource availability. The planned cross-sectional descriptive study at NIC aims to address these gaps through nuanced, context-specific analysis.

Hypothesis Development

Building on the theoretical frameworks of Strategic Management Theory and Kotter's Change Management Theory, and drawing from the empirical evidence reviewed above, this study develops its hypothesis regarding the relationship between strategic planning practices and organizational transformation. Strategic Management Theory posits that systematic environmental analysis, strategy formulation, implementation, and monitoring lead to sustained

competitive advantage (Hoskisson et al., 1999; Alharbi, 2024). Kotter's Change Management Theory complements this by emphasizing leadership, communication, and cultural embedding as mechanisms through which strategic plans translate into organizational change (Al Kahtani, 2020; Dhlamini, 2025). Together, these theories suggest that comprehensive strategic planning practices should positively influence transformation outcomes. Prior empirical studies consistently support this relationship. Mwebe and Mbabazi (2021) found a strong positive correlation ($r = 0.71$) between strategic planning and competitive advantage in Ugandan insurance. Bakurirehe et al. (2025) demonstrated that formalized planning and feedback mechanisms drive sustainable transformation in Rwandan insurers. Wangai et al. (2025) established that innovation strategy integration within planning processes significantly predicts transformation outcomes in Kenya. Nyiva and Mang'ana (2025) confirmed that agile strategic planning positively affects organizational performance in Nairobi County insurers. These studies collectively indicate that strategic planning practices, when effectively implemented, enhance organizational transformation through improved efficiency, innovation, and adaptability. The theoretical rationale for expecting a positive relationship rests on the premise that strategic planning provides structure, direction, and resource alignment necessary for transformation (Iyobhebhe & Fowosere, 2024; Tarifi, 2021). Strategic planning practices enable organizations to anticipate environmental changes, allocate resources effectively, engage stakeholders, and monitor progress toward transformation objectives (Mousa et al., 2024; Kunc, 2024). At NIC Uganda, where transformation challenges include legacy systems, resource constraints, and inconsistent execution (Insurance Regulatory Authority of Uganda, 2024; Nuwagaba et al., 2023), effective strategic planning could provide the framework for overcoming these barriers and driving meaningful organizational change. Therefore, the following hypothesis has been developed:

H1: *Strategic planning practices have a significant positive effect on organizational transformation at NIC Uganda.*

Methodology

The study employed a cross-sectional descriptive research design integrating both quantitative and qualitative approaches. This design was suitable for capturing data from NIC staff at a single point in time to examine how strategic planning practices influence organizational transformation. Quantitative methods provided measurable trends and relationships, while qualitative methods offered contextual depth, enhancing the overall credibility of findings through methodological triangulation (Mwebe & Mbabazi, 2021; Kgedi & Kihara, 2025). The target population consisted of 75 employees at the National Insurance Corporation, including senior managers, department heads, operational officers, and support staff. This diverse group ensured comprehensive perspectives across key functional areas involved in strategic planning and transformation. Using Slovene's formula with a 5% margin of error, a sample size of 63 participants was determined adequate for statistical inference. This included 58 survey respondents and 5 key informants for interviews, balancing breadth and depth of data collection (Insurance Regulatory Authority of Uganda, 2024; Mwebe & Mbabazi, 2021). While non-response bias is a potential concern in survey research, several measures were taken to address it. The questionnaire was administered through personal delivery and follow-up reminders to maximize response rates. Additionally, the purposive selection of key informants with strategic planning experience ensured that qualitative insights came from knowledgeable participants. The relatively high response rate achieved (92%) suggests that non-response bias was minimized. A combination of purposive and simple random sampling techniques was applied. Simple random sampling was used to select 58 staff members for questionnaires to minimize selection bias, assigning numbers and using a random number generator. Purposive sampling targeted 5 senior staff with strategic planning experience as key informants for qualitative interviews. This

approach ensured representativeness while focusing on knowledgeable participants, thus strengthening data reliability and relevance. Primary data were collected through self-administered questionnaires comprising closed-ended and Likert-scale items covering demographic information, strategic planning activities, and organizational transformation indicators. Qualitative data were gathered via semi-structured interviews with key informants, focusing on leadership alignment, strategy execution, and challenges faced. Secondary data included organizational reports, strategic plans, and industry publications to contextualize findings. Ethical protocols ensured voluntary participation, confidentiality, and informed consent (Chiwawa et al., 2021; Insurance Regulatory Authority of Uganda, 2024). Validity was established through expert review by academic supervisors and insurance professionals, followed by pretesting the questionnaire with staff from a comparable insurance firm to enhance clarity and relevance. The interview guide underwent pilot testing with a senior NIC officer to ensure content alignment. Reliability testing employed Cronbach's Alpha, with all constructs scoring above 0.70, indicating acceptable internal consistency. Uniform instrument administration further ensured stable and replicable results (Mousa et al., 2024; Shad et al., 2012). Quantitative data were coded and analyzed using SPSS version 25. Descriptive statistics summarized respondent characteristics and key variables, while inferential statistics including correlation and regression analyses examined relationships between strategic planning practices and organizational transformation. Regression models identified the predictive strength of planning dimensions such as formulation, implementation, and evaluation on transformation outcomes. Confidence intervals were computed for regression coefficients to assess practical significance beyond statistical significance. Qualitative interview data underwent thematic content analysis, enabling identification of recurrent themes like leadership commitment and cultural resistance, thereby enriching quantitative findings (Mwebe & Mbabazi, 2021; Nyiva & Mang'ana, 2025).

Results and Discussion

This section presents the findings of the study on strategic planning practices and their effect on organizational transformation at National Insurance Corporation, Uganda. The study employed both quantitative and qualitative data to provide a comprehensive understanding of how planning activities influence transformation outcomes. The results are structured around descriptive statistics from survey data, regression analyses testing the relationship between strategic planning practices and transformation, and qualitative interview insights from key informants.

Table 1: Descriptive Statistical Analysis of Strategic Planning Practices at NIC, Uganda

Statement	Mean	Std. Dev.	Interpretation
NIC consistently establishes clear and measurable long-term goals as part of strategic planning.	3.41	0.961	Satisfactory
Environmental analysis tools such as SWOT and PESTEL are regularly used to inform strategy.	3.67	1.047	Satisfactory
Strategic plans actively involve employees across levels for broad stakeholder engagement.	3.43	0.911	Satisfactory
NIC allocates sufficient resources and budgets aligned with strategic priorities.	3.25	0.950	Fairly satisfactory
There is ongoing monitoring, evaluation, and updating of strategic plans based on emerging changes.	3.49	1.120	Satisfactory
Average Mean	3.45	0.998	Satisfactory

Source: Primary Data, 2025

The findings in Table 1 indicate that NIC's strategic planning practices are generally satisfactory with an average mean of 3.45. The consistent establishment of clear, measurable long-term goals scored satisfactorily (Mean = 3.41), demonstrating that NIC institutionalizes goal setting which is

vital for organizational alignment and direction. However, some variance suggests that goal clarity and ownership may differ across departments. This finding resonates with Mwebe and Mbabazi (2021), who emphasized that clear goal setting is foundational to strategic planning effectiveness in Ugandan insurance firms. Moreover, the use of environmental analysis tools like SWOT and PESTEL received the highest mean (3.67), emphasizing the organization's commitment to informed strategy development. According to Kotter's Change Management Theory, this practice supports building urgency by deeply understanding external and internal environments. Yet, the higher standard deviation reflects inconsistent application across units, perhaps indicating varying analytical skills or leadership engagement. This inconsistency mirrors findings by Chiwawa et al. (2021), who noted that public sector organizations often struggle with uniform implementation of strategic planning tools. Likewise, employee involvement in strategic planning rated satisfactorily (Mean = 3.43), reflecting commendable inclusivity and stakeholder engagement. This aligns with Kotter's step of creating a guiding coalition, fostering shared ownership essential for transformation success. The relatively low deviation suggests a shared perception of participation among staff. This finding supports Bakurirehe et al. (2025), who found that participatory planning processes enhance transformation outcomes in Rwandan insurance firms. Conversely, the allocation of sufficient resources scored lower (Mean = 3.25), indicating gaps in aligning financial and human resources with strategic priorities. This shortfall may hinder execution, slowing transformation progress as observed in qualitative feedback. Resource allocation is critical to empower action as per Kotter's framework. Finally, ongoing monitoring and updating of plans scored satisfactorily (Mean = 3.49), which is crucial for organizational adaptability in a dynamic sector. However, the high standard deviation suggests variability in the practice, with some departments better at adjusting plans than others. This impacts the consolidation of gains and sustained change. The resource constraint finding aligns with Nuwagaba et al. (2023), who identified resource limitations as a significant barrier to strategy implementation in Ugandan state agencies.

Table 2: Descriptive Statistics on Organizational Transformation at NIC, Uganda

Statement	Mean	Std. Dev.	Interpretation
NIC has restructured organizational processes improving operational efficiency in response to industry changes.	3.70	0.796	Satisfactory
NIC has introduced innovative insurance products tailored to evolving customer needs.	3.41	0.994	Satisfactory
NIC demonstrates adaptability by responding swiftly to regulatory reforms and market disruptions.	3.73	1.050	Satisfactory
Technological advancements such as digital platforms and ERP systems have been effectively integrated.	4.16	0.700	Satisfactory
NIC actively measures and tracks progress toward strategic transformation objectives.	4.13	0.871	Satisfactory
The organizational culture encourages continuous improvement and embraces change at all levels.	3.70	0.835	Satisfactory
Average Mean	3.81	0.874	Satisfactory

Source: Primary Data, 2025

Table 2 shows an overall satisfactory perception of organizational transformation at NIC, with an average mean of 3.81. The restructuring of organizational processes to enhance operational efficiency received a satisfactory rating (Mean = 3.70). This suggests NIC has undertaken

meaningful internal changes to adapt to industry dynamics. The relatively low standard deviation (0.796) signals a consistent awareness and experience of these improvements across staff. This reflects Kotter's notion of generating short-term wins that build momentum during transformation. This finding is consistent with Horvey et al. (2024), who found that African insurers with strong strategic frameworks achieve higher levels of structural transformation. Similarly, the introduction of innovative insurance products tailored to evolving customer needs was rated satisfactory though with a lower mean (3.41) and higher variation (0.994). This indicates moderate progress in product innovation, which is a key expression of strategic vision externalized to customers. The divergence in perception may arise from varying awareness or involvement in product development among departments. This finding aligns with Wangai et al. (2025), who emphasized innovation integration within strategic planning as vital for digital adoption and product development in Kenyan insurance. NIC's adaptability in swiftly responding to regulatory reforms and market disruptions also scored satisfactorily (Mean = 3.73), highlighting its capacity to remain agile in a changing environment. The higher deviation (1.050) suggests that while some parts of the organization are highly responsive, others may lag behind. This responsiveness aligns with Kotter's step of consolidating gains and producing more change. Technology integration, including digital platforms and ERP systems, received the highest rating (Mean = 4.16) with the lowest variability (0.700), indicating widespread recognition and use of technological tools to drive operational transformation. This supports Kotter's empowerment of broad-based action by removing barriers with technological solutions. This finding echoes Pisoni (2021), who documented successful digital transformation through coherent strategic planning in an Italian insurance company. Tracking progress toward strategic transformation objectives also scored very high (Mean = 4.13), suggesting that NIC has established effective performance monitoring systems. This continuous evaluation facilitates strategic agility and learning, fulfilling Kotter's final step of anchoring new approaches in organizational culture. This finding supports Bakurirehe et al. (2025), who emphasized robust feedback and monitoring for successful transformation. Lastly, the organizational culture encouraging continuous improvement and embracing change was rated satisfactorily (Mean = 3.70), reflecting a positive environment conducive to ongoing transformation. The moderate standard deviation (0.835) implies this culture is experienced across multiple levels. This cultural embedding is essential for sustaining change and aligns with Kotter's emphasis on embedding change into the corporate culture. In conclusion, NIC's organizational transformation exhibits substantial progress in process restructuring, innovation, adaptability, technology adoption, performance tracking, and cultural change. Nevertheless, some variability in execution and communication suggests areas where transformation efforts could be more uniformly experienced and reinforced organization-wide.

Table 3: Model Summary of Regression Analysis Predicting Organizational Transformation from Strategic Planning Practices

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.677	0.459	0.450	2.95924

Predictors: (Constant), Strategic Planning Practices

The Model Summary in Table 3 reveals a strong positive correlation between strategic planning practices and organizational transformation at NIC, Uganda. The correlation coefficient r of 0.677 indicates a moderate to strong linear relationship between the predictor variable (strategic planning practices) and the dependent variable (organizational transformation). The R Square value of 0.459 suggests that 45.9% of the variance in organizational transformation can be explained by strategic planning practices alone. This indicates that nearly half of the changes observed in organizational transformation outcomes are attributable to variations in how strategic planning is conducted. The Adjusted R Square of 0.450, slightly lower than R Square, accounts for the number of predictors in the model and confirms the model's reliability and fit

even after adjustment. The standard error of the estimate (2.95924) reflects the average distance that the observed values fall from the regression line, indicating reasonable precision. Overall, these statistics emphasize the importance of strategic planning as a significant predictor and highlight the model's adequacy in explaining transformation within NIC. This finding is consistent with Mwebe and Mbabazi (2021), who reported similar explanatory power for strategic planning in predicting competitive advantage in Ugandan insurance.

Table 4: ANOVA^a Table of Regression Analysis

Model	Sum of Squares	df	Mean Square	F	Sig.
Regression	452.895	1	452.895	51.717	0.000
Residual	534.184	61	8.757		
Total	987.079	62			

Dependent Variable: Organizational Transformation
 Predictor: Strategic Planning Practices

The ANOVA table tests the overall significance of the regression model. The regression sum of squares (452.895) compared to the residual sum of squares (534.184) indicates that the model explains a substantial portion of the total variance in organizational transformation. The F-statistic of 51.717 with a significance level (p-value) of .000 shows that the regression model is statistically significant at conventional levels ($p < 0.05$). This means that the relationship observed between strategic planning practices and organizational transformation is unlikely due to chance, supporting the rejection of the null hypothesis that there is no significant effect within these variables. This finding provides strong statistical evidence for the hypothesis that strategic planning practices positively affect organizational transformation at NIC.

Table 5: Coefficients^a Table of Regression Analysis

Model	Unstandardized Coefficients	Standardized Coefficients	t	Sig.
1	B	Std. Error	Beta	
	10.318	1.779		5.801
	0.725	0.101	0.677	7.191

Dependent Variable: Organizational Transformation
 Predictor: Strategic Planning Practices

The coefficients table provides details about the individual predictor's contribution to the model. The constant term (intercept) is 10.318, which represents the expected organizational transformation score when strategic planning practices are zero. The unstandardized coefficient (B) for strategic planning practices is 0.725, meaning that for each one-unit increase in strategic planning practices, organizational transformation improves by 0.725 units, holding all else constant. This positive coefficient confirms the direct and constructive relationship between planning and transformation. The standardized Beta coefficient of 0.677 indicates that strategic planning practices have a strong effect size on transformation outcomes, relative to other potential factors. The t-value of 7.191 and a significance level (p-value) of .000 indicate that this effect is highly statistically significant, rejecting the null hypothesis that strategic planning practices have no effect on organizational transformation. These results confirm that strategic planning practices are critical drivers for enhancing organizational transformation at NIC, Uganda. The 95% confidence interval for the unstandardized coefficient ranges from 0.523 to 0.927, further confirming the practical significance of the relationship. This finding aligns with Nyiva and Mang'ana (2025), who reported a significant positive relationship ($\beta = 0.67$, $p < 0.01$) between agile planning and transformation outcomes in Kenyan insurers.

Qualitative Findings

Key informant interviews corroborate the quantitative results, emphasizing the critical role of structured, inclusive strategic planning in NIC's ability to adapt to technological and regulatory

changes. For instance, one senior manager noted that proactive environmental scanning and planning allow NIC to anticipate sector changes rather than react to crises. Another informant highlighted that digital initiatives like ERP rollout and mobile services were part of well-considered strategic plans, strengthening adaptability. A third informant emphasized that while strategic plans are developed, resource constraints often delay implementation, particularly for digital transformation initiatives. These qualitative insights enrich the quantitative findings by providing context to the statistical relationships observed. The theme of resource constraints as a barrier to transformation aligns with Nuwagaba et al. (2023) and Chiwawa et al. (2021), who identified similar challenges in Ugandan public sector organizations. The qualitative findings also revealed a theme of leadership commitment as a facilitator of transformation. Informants noted that senior management support was crucial for driving strategic initiatives and overcoming resistance to change. This finding supports Kotter's Change Management Theory, which emphasizes the role of a guiding coalition in successful transformation (Al Kahtani, 2020). However, informants also acknowledged cultural resistance among some staff, particularly those accustomed to traditional ways of working. This resistance was seen as a barrier to full transformation, consistent with findings by Chiwawa et al. (2021) and Bakurirehe et al. (2025).

Discussion of Findings

The findings from the study indicate that strategic planning practices at NIC Uganda are generally satisfactory, scoring an average mean of 3.45, with particular strengths in clear goal setting, use of environmental analysis tools like SWOT and PESTEL, and inclusive employee involvement. However, resource allocation aligned with strategic priorities scored lower, suggesting room for improvement. These findings align with Kotter's Change Management Theory, which emphasizes clear vision, stakeholder engagement, resource alignment, and continuous evaluation as critical for successful organizational transformation. For example, NIC's ongoing monitoring and updating of strategic plans reflect the theory's call for consolidating gains and producing more change (Al Kahtani, 2020). The moderately high rating in technological integration (mean 4.16) supports the importance of empowering broad-based action through digital innovation (Wangai et al., 2025). Nonetheless, variability in the implementation of these practices across departments suggests challenges in consistent execution, mirroring findings by Edward and Aunga (2020), who noted poor execution and communication as barriers to transformation in African insurance settings. Moreover, the study's results correspond with earlier empirical works. Mwebi and Mbabazi (2021) found a strong positive correlation ($r = 0.71$) between strategic planning and competitive advantage, emphasizing capacity building in strategic management. Similarly, Bakurirehe et al. (2025) highlighted the role of formalized planning and feedback mechanisms in driving sustainable transformation but noted gaps regarding organizational culture as a mediator—a gap evident at NIC, where cultural resistance and leadership deficits impede full transformation (Chiwawa et al., 2021). Furthermore, Wangai et al. (2025) stressed innovation integration within strategic planning as vital for digital adoption and product development, which NIC partially realizes but faces infrastructural constraints. The researcher notes that while these studies offer valuable perceptions, NIC's context demands more granular, mixed-methods research to understand the complex interplay of factors affecting transformation, including regulatory dynamics and human factors, thus addressing gaps in prior quantitative-dominated literature (Kegedi & Kihara, 2025; Nuwagaba et al., 2023). The regression analysis confirmed that strategic planning practices significantly predict organizational transformation at NIC, explaining 45.9% of variance in transformation outcomes. This finding provides empirical support for the study's hypothesis and aligns with theoretical expectations from both Strategic Management Theory and Kotter's Change Management Theory. The standardized Beta coefficient of 0.677 indicates a strong effect size, suggesting that strategic planning practices are a critical lever for driving transformation. The practical significance of this finding is substantial, as it implies that

improvements in strategic planning practices could yield meaningful gains in transformation outcomes. However, the fact that 54.1% of variance remains unexplained suggests that other factors—such as resource availability, leadership effectiveness, and organizational culture—also play significant roles in determining transformation success. The study's findings also highlight the importance of disaggregating strategic planning practices to understand their differential effects on transformation. While overall planning practices significantly predict transformation, the descriptive statistics revealed variations across dimensions. Resource allocation scored lowest, suggesting that this dimension may be a bottleneck for transformation. Environmental scanning scored highest, indicating that NIC has developed strong capabilities in this area. These findings suggest that targeted interventions to strengthen resource allocation could yield disproportionate improvements in transformation outcomes. This insight contributes to the literature by moving beyond monolithic treatments of strategic planning to examine its constituent elements, as recommended by Edward and Aunga (2020).

Practical Applications

The findings of this study offer several practical implications for NIC Uganda and similar insurance organizations in developing countries seeking to enhance organizational transformation through strategic planning. First, the study demonstrates that strategic planning practices significantly predict transformation outcomes, explaining 45.9% of variance in transformation. This finding underscores the practical importance of investing in strategic planning capabilities. Managers should prioritize the development of formal planning processes, including clear goal setting, environmental scanning, and stakeholder engagement, as these practices yield measurable improvements in transformation outcomes. The strong correlation ($r = 0.677$) observed in this study suggests that organizations can expect meaningful returns from investments in strategic planning. Second, the descriptive findings in Table 1 reveal that resource allocation scored lowest among strategic planning dimensions (Mean = 3.25). This suggests that NIC managers should focus on aligning budgetary and human resources with strategic priorities. Practical steps could include establishing dedicated transformation budgets, expediting approval mechanisms for strategic projects, and ensuring that resource allocation decisions reflect strategic priorities rather than incremental or political considerations. The qualitative findings reinforced this recommendation, with informants citing resource constraints as a significant barrier to implementation. As Kotter's Change Management Theory suggests, empowering broad-based action requires removing resource barriers that impede strategic initiatives (Al Kahtani, 2020). Third, the variability observed in the implementation of strategic planning practices across departments suggests a need for standardization. NIC managers should develop standardized tools and templates for environmental analysis, strategy formulation, and performance monitoring to ensure consistency across the organization. Training programs could address varying analytical skills and leadership engagement levels across departments. This recommendation aligns with the study's finding that environmental scanning scored highest in mean but also exhibited the highest standard deviation (1.047), indicating uneven application. Standardizing these practices would strengthen NIC's ability to anticipate and respond to external changes consistently. Fourth, the high ratings for technology integration (Mean = 4.16) and progress tracking (Mean = 4.13) in Table 2 suggest that NIC has developed strengths in these areas. Managers should leverage these strengths by continuing to invest in digital platforms and performance monitoring systems. The ERP implementation and digital strategies mentioned in the qualitative findings provide a foundation for further digital transformation. Building on this foundation, NIC could expand mobile insurance offerings, enhance digital customer engagement, and use data analytics to inform strategic decisions. These practical steps would align with the broader trend of digitalization in the insurance industry (Pisoni, 2021; Wangai et al., 2025).

Fifth, the qualitative findings revealed that cultural resistance remains a barrier to transformation at NIC. Managers should address this by implementing change management programs that communicate the vision for transformation, engage staff at all levels, and recognize early wins. Kotter's Change Management Theory provides a practical roadmap for this, emphasizing the importance of creating urgency, forming a guiding coalition, and anchoring new approaches in organizational culture (Al Kahtani, 2020). Practical steps could include regular town hall meetings, recognition programs for transformation champions, and training in change management for middle managers. Finally, the study's findings suggest that NIC should institutionalize continuous monitoring and evaluation of strategic plans. The relatively high standard deviation for monitoring practices (1.120) indicates variability in this dimension. Managers should establish regular review cycles, use digital dashboards for real-time tracking, and ensure that performance data informs strategic adjustments. This recommendation aligns with the study's finding that organizations with robust feedback mechanisms achieve better transformation outcomes (Bakurirehe et al., 2025). By embedding monitoring and evaluation into organizational routines, NIC can enhance its strategic agility and responsiveness to changing market conditions.

Theoretical Applications

This study contributes to theoretical understanding of strategic planning and organizational transformation in several ways. First, it demonstrates the complementary value of integrating Strategic Management Theory and Kotter's Change Management Theory. Strategic Management Theory provided a structured framework for analyzing environmental scanning, strategy formulation, implementation, and monitoring (Hoskisson et al., 1999; Alharbi, 2024). Kotter's Change Management Theory supplemented this by emphasizing leadership, communication, and cultural embedding as mechanisms for translating plans into change (Al Kahtani, 2020; Dhlamini, 2025). The study's findings support this integrated approach, showing that both analytical rigor and human-centered change management are essential for successful transformation. This integration addresses a gap in the literature, as prior studies often applied these theories in isolation (Dhlamini, 2025; Chiwawa et al., 2021). Second, the study advances Strategic Management Theory by demonstrating its applicability in a resource-constrained, regulated environment. While Strategic Management Theory was developed primarily in Western contexts, this study shows that its core principles—environmental scanning, resource alignment, and performance monitoring—are relevant in African insurance markets. However, the study also reveals limitations of the theory. The finding that resource allocation scored lowest among planning dimensions suggests that Strategic Management Theory's assumption of resource availability may not hold in resource-constrained contexts. This insight contributes to theory development by highlighting the need for resource-sensitive adaptations of Strategic Management Theory in developing country contexts (Hitt et al., 2020; Kunc, 2024). Third, the study contributes to Kotter's Change Management Theory by examining its application in an African insurance context. The finding that cultural resistance remains a barrier at NIC underscores the importance of Kotter's emphasis on cultural embedding. However, the study also reveals that Kotter's linear sequence may need adaptation in resource-constrained environments where implementation capacity is limited. The qualitative finding that resource constraints delay digital transformation initiatives suggests that Kotter's steps may need to be sequenced differently or supplemented with resource mobilization strategies. This insight contributes to theory development by contextualizing Kotter's model for developing country settings (Dhlamini, 2025; Chiwawa et al., 2021). Fourth, the study's finding that strategic planning practices explain 45.9% of variance in transformation outcomes contributes to theoretical understanding of the planning-transformation relationship. While prior studies established positive correlations (Mwebe & Mbabazi, 2021; Bakurirehe et al., 2025), this study provides more precise estimates of

explanatory power in a Ugandan context. The finding that 54.1% of variance remains unexplained suggests that theoretical models should incorporate additional factors such as leadership style, organizational culture, and external environmental factors. This insight contributes to theory development by identifying boundary conditions for the planning-transformation relationship. Finally, the study's disaggregated analysis of strategic planning dimensions contributes to theoretical understanding of how different planning practices affect transformation. The finding that resource allocation scored lowest while environmental scanning scored highest suggests that planning dimensions have differential effects on transformation. This insight contributes to theory development by moving beyond monolithic treatments of strategic planning toward more nuanced models that specify the relative importance of different planning practices. Future theoretical work could build on this finding to develop contingency models that specify which planning practices are most critical under different organizational and environmental conditions.

Policy Applications

The study's findings have implications for policy at both organizational and sectoral levels. At the organizational level, NIC's board and senior management should consider policies that strengthen resource allocation for strategic initiatives. The finding that resource alignment scored lowest among planning dimensions (Mean = 3.25) suggests that current budgeting processes may not adequately support transformation. Policy changes could include establishing a dedicated transformation fund, requiring strategic alignment assessments for major expenditures, and creating incentives for departments that effectively link budgets to strategic priorities. These policy changes would address the resource constraints identified in both quantitative and qualitative findings (Nuwagaba et al., 2023; Chiwawa et al., 2021). At the sectoral level, the Insurance Regulatory Authority of Uganda should consider policies that support strategic planning and transformation across the industry. The study's finding that strategic planning practices significantly predict transformation suggests that regulatory encouragement of formal planning could accelerate industry-wide transformation. Policies could include requiring insurers to submit strategic plans as part of regulatory reporting, providing guidance on best practices for strategic planning, and offering incentives for insurers that achieve transformation milestones. The IRA's existing emphasis on governance and strategic management (Insurance Regulatory Authority of Uganda, 2024) provides a foundation for such policies. The study's findings also have implications for human capital policy. The qualitative finding that cultural resistance remains a barrier suggests that policies supporting change management training and development could enhance transformation outcomes. NIC and other insurers should consider policies that require change management training for managers, provide resources for staff development in digital skills, and create recognition programs for transformation champions. These policies would address the human factors that complement strategic planning practices in driving transformation (Bakurirehe et al., 2025; Al Kahtani, 2020). For policymakers concerned with insurance market development, the study suggests that supporting strategic planning capabilities could accelerate market growth and structural transformation. The finding that strategic planning explains 45.9% of transformation variance suggests that interventions to strengthen planning could yield significant returns. Development partners and government agencies could consider providing technical assistance for strategic planning, funding for planning tools and training, and support for knowledge sharing across insurers. These interventions would complement existing initiatives such as the Insurance Sector Strengthening Strategy in Ghana (National Insurance Commission, Ghana, 2024) and could be adapted for the Ugandan context.

Conclusion

In conclusion, this study robustly demonstrates that strategic planning practices significantly and positively affect organizational transformation at NIC, Uganda. The strong correlation ($r = 0.677$) and significant regression coefficient ($B = 0.725$, $p < 0.05$) reveal that clear goal setting, environmental scanning, stakeholder engagement, resource alignment, and continuous monitoring are critical drivers of transformation. These practices have enabled NIC to restructure operations, introduce innovative products, adapt swiftly to regulatory reforms, and integrate technology effectively. Despite some inconsistencies in execution and resource constraints, the overall findings emphasize strategic planning as a vital enabler of organizational change in Uganda's competitive insurance sector. This aligns with the theoretical frameworks of Strategic Management and Kotter's Change Management Theories, highlighting the necessity of a holistic, adaptive approach for sustainable transformation. Therefore, NIC and similar institutions must prioritize strengthening and institutionalizing their strategic planning capabilities to sustain adaptability, improve operational efficiency, and foster a culture of continuous improvement, ultimately enhancing their competitive positioning and contribution to financial inclusion and economic growth. The study contributes to theory by demonstrating the complementary application of Strategic Management Theory and Kotter's Change Management Theory in a resource-constrained African insurance context. It advances understanding of how strategic planning practices translate into transformation outcomes in developing countries, providing empirical evidence that supports and extends existing theoretical frameworks. The disaggregated analysis of planning dimensions offers new insights into the differential effects of specific practices, moving beyond monolithic treatments that have characterized prior research. These theoretical contributions provide a foundation for future research on strategic planning and transformation in emerging markets.

Limitations and Future Research Directions

This study has several limitations that suggest directions for future research. First, the study employed a cross-sectional design, capturing data at a single point in time. This design limits the ability to establish causal relationships between strategic planning practices and transformation outcomes. Future research could employ longitudinal designs that track changes in planning practices and transformation over time, providing stronger evidence for causal mechanisms. Such designs would also allow researchers to examine how the planning-transformation relationship evolves as organizations mature and environmental conditions change. Second, the study focused on a single organization, NIC Uganda. While this focus enabled in-depth analysis of context-specific factors, it limits generalizability to other insurance firms or sectors. Future research could employ comparative designs that examine multiple organizations across different contexts, allowing for identification of contextual factors that moderate the planning-transformation relationship. Comparative studies could also examine whether the findings hold in private insurers, which may face different resource and governance conditions than state-owned enterprises. Third, the study relied on self-reported data from questionnaires and interviews. Self-report data may be subject to social desirability bias, where respondents provide answers they believe are expected rather than reflecting true conditions. Future research could incorporate objective performance data, such as financial metrics, customer satisfaction scores, or operational efficiency measures, to complement self-report data. Such multi-source designs would strengthen confidence in findings and provide more robust evidence for the planning-transformation relationship. Fourth, the study's sample size of 63 participants, while adequate for statistical inference given the population of 75, limits statistical power for detecting small effects. Future research could employ larger samples that enable more sophisticated analytical techniques, such as structural equation modeling, which could examine complex relationships among multiple variables simultaneously. Larger samples would also enable subgroup analyses

to examine whether the planning-transformation relationship differs across departments, hierarchical levels, or demographic groups. Fifth, the study examined strategic planning practices as a composite variable, while also disaggregating dimensions for descriptive analysis. Future research could employ more sophisticated modeling approaches that examine the independent and interactive effects of different planning dimensions on transformation. Such research could identify which combinations of planning practices are most effective under different conditions, providing more nuanced guidance for practitioners.

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