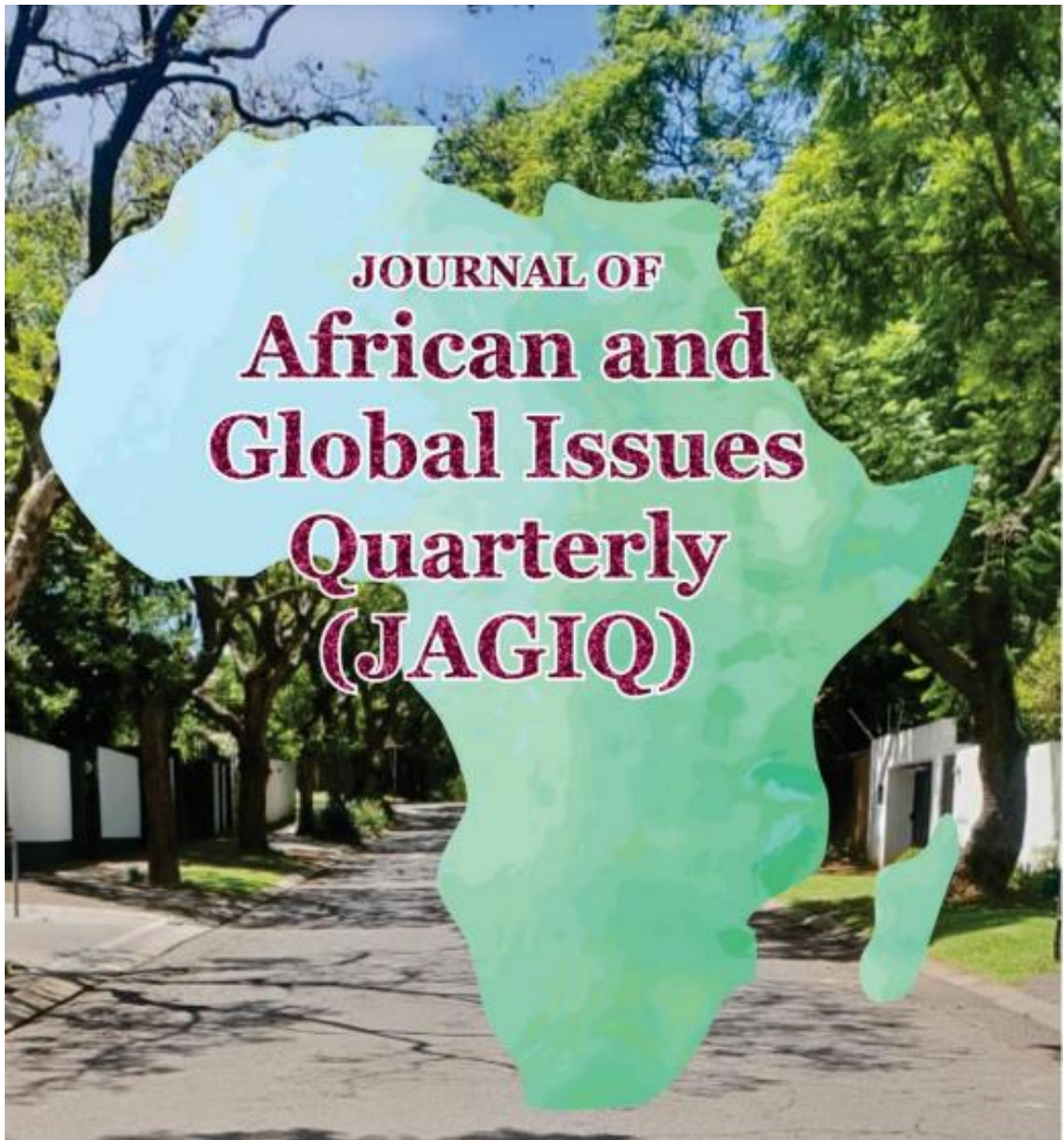




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Editorial Note:

Strengthening Accountability, Confronting Violence, and Reimagining Security in Africa

This Special Issue of African and Global Issues Quarterly arrives at a critical juncture. Across Africa, nations grapple with interconnected crises: the erosion of public trust in financial governance, the devastating rise of organised violence among youth, the persistent marginalisation of vulnerable populations, and the enduring legacy of colonial and neocolonial institutions that continue to shape contemporary realities. The thirteen papers presented here dissect these challenges with intellectual rigour and practical urgency.

We open with Nakabago and Hofisi's forensic examination of Uganda's Universal Primary Education capitation grant. For decades, UPE has been hailed as a pro-poor triumph. Yet, as the authors reveal, weak monitoring and evaluation of internal controls have turned a lifeline into a leaky vessel. Without real-time auditing and community-based oversight, financial accountability remains aspirational. This paper is a clarion call: education funding cannot be separated from forensic vigilance.

The crisis of youth violence, examined across two complementary studies by Somtochukwu, Muyideen, and colleagues, forces us to look where society often refuses to look: inside Ogun State's correctional facilities. Their first paper critically submits that socioeconomic indicators unemployment, broken kinship networks, and educational exclusion are causal pathways into cultism. The second adds a psychosocial layer, revealing how trauma, identity displacement, and the search for belonging drive young inmates deeper into violent collectives. Together, these studies argue that incarceration without therapeutic intervention is not rehabilitation but a factory for recidivism.

History matters. Daniel Oluwafemi John takes us into Igangan Town, Oyo State, between 1973 and 2021. The farmer-herder crisis is often framed as a contemporary emergency, but John demonstrates its long arc: decades of land tenure ambiguity, climate-induced migration, and state neglect. Understanding 1973 is essential for solving 2026. This is a sobering lesson in how unresolved grievances become inherited wars.

Joel Odaudu moves beyond Africa's borders with a multidimensional causal analysis of terrorism. Rejecting single-factor explanations, Odaudu insists on the confluence of political exclusion, economic inequality, and social fragmentation. His framework is a necessary tool for any government designing a counterterrorism policy that does not merely react but prevents.

The international justice system faces a necessary reckoning in Avitus A. Agbor's incisive critique of the International Criminal Court's racist image and agenda. Through comparative analysis of the situations in Ukraine and Palestine, Agbor exposes the selective application of international law a double standard that undermines the Court's legitimacy and perpetuates global hierarchies of victimhood.

Choma, Thobejane, and Ranneditsheni's revisiting of human rights for people living with albinism foregrounds a community too often marginalised in both policy and scholarship. Their work reminds us that human rights discourse must move beyond abstract universality to address specific, lived vulnerabilities rooted in superstition, stigma, and systemic neglect.

Governance and accountability receive comprehensive treatment. Mohono, Gabanakgosi, and Shopola's Public Value Theory perspective on parliamentary oversight provides a fresh framework for understanding democratic governance in Southern Africa. Zweni and Mahlala extend this conversation to grassroots public participation in municipal budget development, demonstrating that budgets are political statements about whose needs are prioritised.

The spectre of fragmentation looms large in Kelechi Johnmary Ani's unravelling of secessionist movements in Ambazonia and Biafra. By examining governance failures, identity politics, and historical grievances, Ani illuminates the root causes of separatist aspirations rather than merely managing their symptoms.

The private sector's challenges in volatile environments are explored by Parsad and Chummun, whose study of operational excellence in VUCA (Volatile, Uncertain, Complex, and Ambiguous) environments focuses on South Africa's insurance industry, offering practical insights for navigating uncertainty.

Academic rigour and methodological integrity come under the spotlight in Musaigwa, Nojiyeza, and Tabane's practical guide to writing strong conclusion chapters, addressing a perennial challenge in research dissemination and preempting reviewer criticism.

Nthambeleni Charles Netshisaulu's conceptual analysis of reversible metaphors in Tshivenda adds a rich linguistic dimension, demonstrating how language reflects and shapes cognition, culture, and social relations.

Taken together, these contributions remind us that accountability is not a bureaucratic checkbox. It is the thread linking school grants to classroom outcomes, correctional policies to safe communities, land history to peaceful coexistence, international law to genuine justice, and linguistic expression to cultural identity. The papers collectively argue that sustainable development in Africa demands simultaneous attention to financial probity, social inclusion, historical reckoning, and institutional reform.

We extend our deepest gratitude to all contributing authors for their intellectual rigour and commitment to advancing knowledge that serves African communities. In a world increasingly characterised by complexity and contestation, the role of critical scholarship has never been more vital. This Special Issue intervenes with rigour, compassion, and hope.

Editor

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IMPLEMENTING OPERATIONAL EXCELLENCE IN VUCA ENVIRONMENTS: A STUDY OF THE INSURANCE INDUSTRY IN SOUTH AFRICA

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Abstract

Operational Excellence (OE) has been identified as a key strategic enabler for those organizations which are dealing with Volatile, Uncertain, Complex, and Ambiguous (VUCA) environments. This research aims to explore the implementation process, effectiveness, and sustainability of an OE initiative in an organization which has been dealing with severe internal as well as external issues. In this research, a quantitative survey research design has been used to collect data from participants to measure their views on key drivers of OE, involvement of management in OE activities, governance mechanisms for OE, operational outcomes, and sustainability. The findings suggest that technology, information systems, and communication are the key enablers for the success of OE, with more than 40% agreement or strong agreement on their importance. Perceptions about customer ownership, innovation, and continuous improvement received mixed responses, which may be attributed to the difference in opinion among the respondents. Communication and involvement of leaders in the implementation of OE strategies were found to be inconsistent, with major gaps in promoting an OE culture and involving employees/customers in strategy development. In addition, major internal and external barriers to the success of OE were identified, including teamwork, change adaptation, financial risks, and lack of agility in the organizations. Governance, alignment, product quality, delivery, and maintenance received mixed responses, which may indicate uneven improvements in their operation performances. The sustainability of OE has been a cause of concern, with some doubts being raised about the effectiveness of the leadership and the adequacy of the enabling factors. While some respondents have recognized the potential of OE in bringing future improvements in performance, almost the same number of respondents have shown some doubts. The findings of this study have significant implications in that while

the basic enabling factors of OE are in place, its proper realization and sustenance are required in a VUCA environment.

Keywords: *Operational Excellence, VUCA Environment, Insurance Industry, Organisational Effectiveness, Strategic Management, Change Management, Digital Transformation*

Introduction

Operational Excellence (OE) is widely understood as an overall management approach that aligns people, processes, and technology in order to ensure organisational effectiveness and sustainable development (Tidd & Bessant, 2018). The use of this particular phrase in management literature and practice has only recently come into prominence, but concepts such as efficiency, quality, standardization, and continuous improvement have long served as best practices in organisational management, especially in those sectors in which precision and productivity are essential.

Fundamentally, OE promotes improvement and elimination of waste in all activities undertaken by any organisation. Organizations that are successful at implementing OE not only look inward but also ensure value is created for customers on a consistent basis, which results in better customer retention and positioning for such organisations. One such landmark example of OE implementation is the Toyota Production System (TPS). The example is apt and highlights how OE is more than a set of tools and techniques and is instead a deeply

ingrained philosophy (Liker, 2004; Ohno, 1988).

However, for a firm to attain a state of OE, it is important that there is a close alignment between the corporate strategy and the operations carried out on a daily basis through best-practice processes, systems for measuring performance, and feedback mechanisms (Oon Fok-Yew, Kamaruddeen, & Osman, 2013). As a result, it can be noted that there is a close alignment between the views of scholars and practitioners on OE as a paradigm within organisations that focus on the attainment of world-class performance through the close alignment of human capital, processes, and technologies. Recently, the incorporation of Industry 4.0 concepts within the paradigm of OE has been found to improve operational performance, agility, and sustainable outcomes (Rathi & Kaswan, 2024; Ozbiltekin-Pala et al., 2024).

The insurance sector is faced with growing operational challenges due to low returns on investments, increased competitiveness, overcapacity, and slowing premium growth. Operating and distribution expenses account for around 25% of premiums, and premium growth in both life and non-life insurance segments is modest. Despite innovation being highlighted as an

important focus area, evidence indicates that only one-third of the insurance sector is innovators and that fewer than half of the insurance sector has an innovation agenda (KPMG, 2023).

The operations within the insurance sector are, by their very nature, complex in that they depend on contracts that enable insurers to offer financial protection in exchange for premium payments (Beck & Webb, 2021; Chummun, 2017). Such contracts, either mandatory or optional, establish mutual rights and responsibilities, standard terms and conditions, limits, and claim settlement processes that facilitate the scalable processing of numerous insurance policies (Iddris, Dogbe, & Kparl, 2023, Chummun & Bisschoff, 2013). This means that inefficiencies in processing, claims, customer service, and policy administration can impact insurance companies' bottom-line profitability, pricing, and customer satisfaction.

A holistic way to tackle such challenges is provided by OE, which advocates leadership that is inclusive, process standardization, performance optimization, service differentiation, customer-centricity, and employee engagement. Within the insurance industry, OE projects have started to concentrate on process re-engineering, lean business structures, online distribution, and replacing old systems (KPMG, 2023). Notably, successful OE implementations have cost reduction as a by-product of their focus on

efficiency and flexibility rather than being a goal by itself.

The modern organisations function in a volatile, uncertain, complex, and ambiguous (VUCA) environment with increased demands on technology and a lack of economic certainty (Jansen et al., 2020). To be able to compete in these situations, innovation, process optimisation, and the use of technology for increased efficiency and effectiveness are required. In the insurance sector, major obstacles for increased efficiency in operations still exist with a lack of standardisation and alignment with strategy. Operational efficiencies affect insurers directly in terms of premium offerings and profitability. Although a majority of insurers focus on process improvement, efficient distribution networks, and technology upgrades, the failure to adopt a valid framework in operational efficiencies makes such strategies and projects ineffective (KPMG, 2023; Chummun & Nleya, 2023). Additionally, the intricacies of insurance operations and demands by multiple stakeholders also affect the implementation of operational efficiency strategies. There is, therefore, an important need for an OE framework that provides an overarching structure for key organisational dimensions such as strategy, leadership, process, technology, and human capital to enable lean, agile, and customer-oriented insurance business operations. Meeting this need is important to allow insurance companies to sustainably

manage their cost base, improve services, and gain future competitiveness in ever-changing service contexts.

Materials and Methods

The study employed a cross-sectional quantitative study design in an exploratory sequential mixed-methods approach to examine the deployment of OE strategies in VUCA environments. The population that was used in the study was around 5,000 people who are associated with the organization that was targeted. Probability sampling was used to ensure that there was a degree of representation and that it was possible to generate findings that could be generalized. The Krejcie and Morgan table was used to ensure that there was a minimum number that was needed, and that number was 384 people, but only 311 people responded. Quantitative data were collected using a structured self-administered questionnaire designed and distributed online using SurveyMonkey. The questionnaire largely consisted of close-ended questions on a Likert scale designed to tap into important OE variables such as organizational design, leadership style, flexibility, and implementation outcomes. The questions were designed and informed by existing OE literature and themes emerging from the qualitative research phase to ensure validity. Before commencing the actual collection of data, a pilot test of the survey was conducted among 15

respondents from the target population. Internal consistency reliability was assessed using Cronbach's Alpha, and items that lacked reliability were either removed or revised.

For quantitative data, analysis was performed using SPSS. Descriptive statistics such as frequency, mean, and standard deviation were used to summarize information about participants and their response patterns. Correlation analysis was used to determine the relationship between independent variables such as leadership styles and strategic decision-making and dependent variables such as the success of OE implementation and organizational agility.

The University of KwaZulu-Natal Research Ethics Committee gave the necessary ethical approval. Voluntary participation, obtaining informed consent, and maintaining confidentiality and anonymity were ensured throughout the data gathering, analysis, and write-up.

Results

The largest age groups among participants were those aged 41-50 years (20.9%), followed by 31-40 years (20.3%), and 26-30 years (20.3%) respectively. There were more males (51.5%). The largest group of participants possessed a postgraduate degree (37%), and a significant portion held a PhD (16.7%). More than a third were black participants (34.7%), along with a smaller group of Coloureds (14.5%) and Africans (16.7%). About a

quarter of participants worked for the organisation for 6-10 years (26.7%) and

16-20 years (25.7%), which suggests stable employment (Table 1).

Table 1: Frequency distribution of participants' socio-demographic characteristics

Variable	Category	Percentage
Age	<25	11,6
	26-30	20,3
	31-40	20,3
	41-50	20,9
	51-60	18,3
	>60	8,7
Gender	Male	51,5
	Female	48,6
Highest Qualification	Grade 12	15,4
	Diploma	30,9
	Post grad. degree	37,0
	PhD	16,7
Race	Africa	16,7
	White	34,1
	Black	34,7
	Coloured	14,5
Years with Organisation	<5	13,8
	6-10	26,7
	11-15	22,2

	16-20	25,7
	>21	25,7
	>21	11,6

The findings suggest that most participants agreed and strongly agreed that technology (40.5%), information systems (40.8%) and communication (42.1%) are the strongest drivers of OE success. Customers taking ownership to improve operational efficiencies for growth and innovation and continuous improvements drive OE mixed results, with a small difference between participants who agreed and strongly agreed (37.3%) and those who disagreed and strongly disagreed (39.9%). Most respondents had mixed opinions, with participants expressing divided views. The analysis revealed that most responses were between "Disagree" and "Agree," with fewer participants expressing strong opinions (either "Strongly Agree" or "Strongly Disagree") (Table 2).

The respondents seemed to disagree, with 39.9% stating that the organisational effectiveness (OE) strategy was not communicated effectively. Additionally, 41.8% agreed or strongly agreed that there are teamwork issues, while 36.6% identified adaptability to change as a major challenge. When it comes to barriers affecting OE success, respondents agreed that both internal factors (38.3%) and external factors are to blame. Perceptions of financial resources seem uncertain, as evidenced by neutral responses. Lastly, the company struggles with agility and resilience, with 40.5% of respondents disagreeing or strongly disagreeing with its effectiveness in these areas (Table 6.2).

Table 2: Frequency distribution tables of participants’ responses regarding the OE Strategy Implementation and the VUCA business environment.

Statements	SD	D	N	A	SA
Operational excellence strategy implementation					
Customer received full training on OE strategy implementation	15.1%	21.5%	26.7%	24.4%	12.3%
Customer now take ownership to improve operational efficiencies for growth	11.6%	28.3%	22.8%	24.1%	13.2%

OE has transformed employee work culture, ethics, values and mindset	12.2%	25.1%	26.0%	23.8%	12.9%
OE has impacted positively to customer satisfaction	15.8%	23.8%	21.5%	25.1%	13.8%
OE has opened new opportunities	13.5%	25.7%	23.8%	25.7%	11.3%
Morale is very high among employees and management	13.8%	21.5%	26.0%	27.0%	11.7%
Technology is at the centre stage of successful OE implementation	12.5%	22.8%	24.1%	28.0%	12.6%
Innovation and continuous improvements initiatives drive OE strategy	12.5%	25.4%	25.7%	24.5%	11.9%
Information technology/systems influenced success in OE implementation	14.5%	24.8%	19.9%	27.3%	13.5%
OE strategy Implementation complemented the traditional operational improvement systems to overcome challenges and barriers for growth.	11.6%	24.8%	26.0%	26.0%	11.6%
Effective communication with stakeholders enabled OE strategy implementation	12.2%	25.1%	20.6%	28.0%	14.1%
Implementation roadmap evaluation					
OE strategy implementation is facing serious external VUCA environmental forces (political, economic, social, technological and environmental legislatives)	12.5%	21.9%	30.9%	25.1%	9.6%

There are serious internal barriers and obstacles that impede successful OE strategy implementation e.g. human resistance, aging equipment, non- optimisation	13.2%	23.5%	25.1%	26.3%	11.9%
Allocated Resources and financial budgets are influencing OE Strategy performance; there is adequate finance for training, consultants' services and others.	10.9%	25.4%	27.3%	24.2%	12.2%
OE strategy is inconsistent, adaptive to environmental and competitors game changes	14.8%	24.4%	24.1%	27.3%	9.4%
OE strategy was not communicated effectively and external VUCA turbulences are speedily affecting operations before internal adjustments are done.	9.0%	30.9%	24.4%	22.8%	12.9%
There is no asymmetric hammonised teamwork driven by excellent stewardship for the upholding OE strategy implementation sustainability	12.3%	19.9%	26.0%	28.9%	12.9%
This company lacks dynamic response changes internally and externally with agility and resilience.	10.6%	22.2%	26.7%	30.2%	10.3%

Leadership communication and involvement in operational excellence (OE) strategy are inconsistent (Table 3). Top management effectively communicated the vision and mission to a significant extent, with 40.9% of respondents indicating this. However, only 38.6% felt that leadership cultivated a culture of operational excellence through

shared values to a great extent. Employee and customer engagement in the strategy development process was inconsistent. Regarding the competitive advantage gained from OE, 34.1% of respondents reported that OE implementation improved market position to a great or very great extent, while 39.2% indicated that the improvement was to a little or no extent,

reflecting uncertainty. When it comes to fostering an OE-driven culture, 37% of respondents believed that leadership promoted such a culture to a great or very

great extent, while 38.6% disagreed, stating it was to a little or no extent.

Table 3: Frequency distribution table of participants' responses concerning the evaluation of OE Strategy Implementation.

Statement	No Extent	Little Extent	Moderate Extent	Great Extent	Very Great Extent
Top management has defined and communicated the vision and mission clearly.	13.4%	24.8%	20.9%	26.4%	14.5%
OE strategy implementation rollout was steered and supported by top management	13.8%	25.4%	22.8%	26.7%	11.3%
A comprehensive consultative, brainstorming was conducted in adoption of new strategies	14.5%	20.5%	24.8%	27.3%	12.9%
The organisation has gained competitive advantage in the market place	10.9%	28.3%	26.7%	22.5%	11.6%
I was consulted and had inputs in the strategy selection hence there was holistic concerted effort across all	10.2%	27.7%	22.2%	27.7%	12.2%
Leadership motivated customer to own OE strategy implementation	13.8%	24.8%	25.4%	24.7%	11.3%

while taking pride of their achievements					
Leadership has cultivated an operation excellence culture through shared values	10.9%	27.7%	24.4%	22.5%	14.5%

Governance structures and adherence to maintenance protocols received mixed reviews, with 42.5% of respondents finding them satisfactory while 33.1% expressed dissatisfaction. Plant efficiencies have shown some improvement, as 41.2% of participants reported satisfaction, whereas 39.2% were dissatisfied, indicating a slightly positive perception overall. When it comes to synchronization in sales and operational planning, 37.9% rated it as satisfactory, while 34.7% were

dissatisfied. 37.3% felt satisfied, while 39.2% disagreed about the alignment between OE strategy and the company’s vision and mission. Opinions on product quality and waste management were nearly equally divided: 37.9% expressed satisfaction, but 38.9% were dissatisfied. Delivery performance was also inconsistent, with 38% of respondents satisfied, while 38.9% expressed dissatisfaction (Table 4).

Table 4: Frequency distribution table of participants’ responses regarding the status quo of OE models

Statement	VD	D	M	S	VS
Structure and governance systems support OE strategy implementation	9.0%	24.1%	24.4%	30.9%	11.6%
Entire Sales and operational planning is synchronised for cost effectiveness	8.7%	26.0%	27.3%	27.4%	10.6%
OE strategy implementation is aligned with organisation vision and mission	11.9%	27.3%	23.5%	23.5%	13.8%

Plant efficiencies and throughputs have improved, efficiencies are up	14.8%	24.4%	19.6%	28.0%	13.2%
Product quality is good and less wastages, scraps	15.1%	23.8%	23.2%	27.0%	10.9%
Maintenance schedules are adhered to	12.2%	24.4%	20.6%	30.9%	11.9%
Deliveries are now on time and in full and I am delighted of their services	10.6%	28.3%	23.1%	26.4%	11.6%

More than a third (39.2%) of respondents believe that Operational Excellence (OE) can drive future improvements, while 37.6% feel the opposite, considering it to be less true or not true at all. Additionally, 40.5% of participants believe that OE requires more financial support. There is a notable uncertainty regarding leadership's role in the implementation of OE strategies. Only 31.2% think

leadership's role is effective, while 41.2% are sceptical about the effectiveness of the enabling factors. Furthermore, 38.9% of respondents acknowledge that these enablers are essential, but 37.6% believe they are not or are less true. Finally, there are concerns about the sustainability of OE, with 38.6% of respondents indicating that sustainability is at risk due to both internal and external factors (Table 5).

Table 5: Frequency distribution table of participants' responses regarding OE sustainability in a VUCA business environment.

Statement	Not True	Less True	Neutral	True	Very True
OE can drive performance improvements into the future	10.6%	27.0%	23.2%	26.0%	13.2%
OE requires more funding to keep systems ongoing	10.3%	27.0%	22.2%	25.4%	15.1%
Continuous improvement and innovation is key for OE sustainability	15.1%	23.2%	25.7%	23.5%	12.5%

OE sustainability remains at risk due to internal and external factors if not monitored	10.3%	24.8%	26.4%	23.1%	15.4%
Enablers must be in place for OE success in a VUCA environment	12.5%	25.1%	23.5%	25.1%	13.8%
Leadership and governance is key to OE strategy implementation in VUCA environments	11.2%	29.9%	27.7%	20.9%	10.3%

The Anderson-Darling test was used to assess the normality of all five constructs, and all constructs except the Operational excellence model ($p < 0.05$) were normally distributed ($p >$

0.05) (Figure 1). The Spearman correlation test was then used to determine if there were any correlations among constructs.

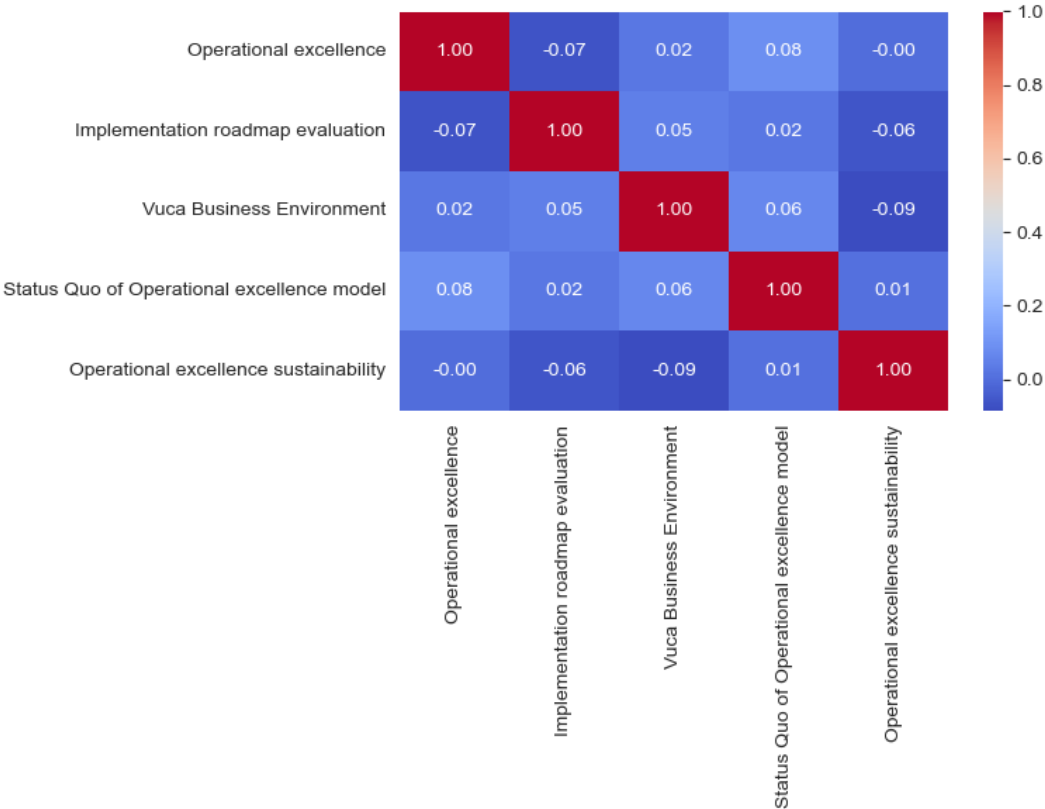


Figure 1: Heatmap showing correlation coefficients of all five constructs.

Discussion

The findings indicate that technology (40.5%), information systems (40.8%), and communication (42.1%) are the strongest drivers of OE success. This aligns with contemporary literature emphasizing the role of digital transformation in enhancing operational efficiencies across various industries (Davenport & Harris, 2020; Brynjolfsson & McAfee, 2021). The integration of technology and information systems has been widely recognized as a key enabler of productivity, streamlining processes, and reducing operational costs (Porter & Heppelmann, 2018). Effective communication further supports these technological advancements by facilitating coordination, reducing errors, and improving decision-making processes (Daft & Lengel, 2022).

Recent studies underscore the pivotal role of digital transformation in improving OE. According to Ghaleb, Al-Rahmi, Alzahrani, and Alfarraj (2021), organizations that invest in advanced information systems experience a significant increase in productivity and process efficiency. Similarly, automation technologies, AI, and ERP systems have been highlighted as key contributors to reducing redundancies and optimizing workflows (Parida, Sjödin, & Reim, 2020). Communication, particularly

within a digital infrastructure, plays a crucial role in ensuring seamless collaboration across different organizational levels, ultimately improving responsiveness and adaptability (Roberts & Grover, 2021).

The shortage of skilled professionals in actuarial science, data analysis, and digital insurance products has become a major concern for insurance companies. Studies predict that the rapid financial services digitization requires a talent pool with innovative skills in artificial intelligence, machine learning, and big data analytics. However, the local labor market lacks proper digital literacy, and this results in difficulties in talent attraction and retention. Severe competition for skilled people escalates employee turnover in the job market, thus worsening the skills gap. Insurance firms in South Africa are increasingly investing in in-house training initiatives and strategic partnerships with learning institutions to counter the talent gap, as per a report published by Deloitte (2022). However, the industry needs to adopt proper employee engagement and retention strategies to sustain its competitive advantage.

The insurance industry is now facing more cybersecurity risks and data privacy concerns, especially considering the fast rhythm of digitalization. Studies indicate that

there has been an increase in cyberattacks targeting sensitive customer data, which has led to increased regulatory scrutiny and compliance costs (McKinsey, 2023). Respondents pointed out that maintaining data security is essential to sustaining customer trust and meeting regulatory obligations. South African insurance firms need to prioritize investing in cybersecurity solutions to prevent financial losses and reputational damage due to data breaches.

A significant proportion of respondents (39.9%) indicated that the OE strategy was not communicated effectively. Communication is widely recognized as a fundamental driver of organizational success, as it facilitates clarity, alignment, and engagement among employees (Daft & Lengel, 2022). Poor communication can lead to misunderstandings, resistance to strategic initiatives, and a lack of cohesion within the organization (Roberts & Grover, 2021). Kotter (2021) emphasizes that transformational change requires clear, consistent, and transparent communication to ensure organizational buy-in and effective implementation of strategic goals.

From a theoretical perspective, these findings align with change management models such as Kotter's (2021) eight-step process, which emphasizes communication, leadership, and adaptability as critical factors in

organizational success. The results also support the dynamic capabilities framework, which stresses the need for agility and continuous innovation in response to environmental uncertainties (Teece, 2022).

Quality has also been recognized as a key driver of success, emphasizing the need to enhance delivery service and boost customer satisfaction as ways to foster customer loyalty. Participants recognized a direct relationship between the delivery of quality service and customer retention, with managers noting increased customer loyalty due to improved service delivery. Participant B stressed the significance of instituting quality assurance strategies, particularly in the claims processing system, which resulted in faster settlement and improved customer confidence. Delivery of excellent service is critical to building customer satisfaction and guaranteeing long-term success in the insurance sector (Zeithaml et al., 2020). Empirical studies show that companies with strong quality management systems are more likely to retain customers and attain a competitive advantage (Parasuraman et al., 2019). By prioritizing service excellence, organizations build credibility and trust, which in turn increases customer loyalty (Kotler, Keller, & Chernev, 2021).

The rise of Insurtech firms poses a significant threat to traditional insurance companies. The Insurtech firms leverage technologies like

artificial intelligence, blockchain, and automation to provide personalized, affordable solutions that appeal to digitally savvy customers (Hughes, Le Roux, & Mthembu 2023). The need for traditional insurance companies to overhaul their service models to stay competitive with agile Insurtech disruptors was highlighted by participants. Insurance companies that fail to adopt digital transformation, as per a study by Accenture (2023), stand to lose market share to technologically savvy platforms that focus on customer experience, speedy claims settlement, and data-driven policy pricing.

Conclusion

This study examined the implementation of OE strategies in South African insurance companies within a VUCA environment. The findings show that insurers face significant challenges, including resistance to change, skills shortages, market saturation, economic instability, and rising cyber security risks, all intensified by rapid regulatory, technological, and customer-driven changes. Effective OE in such contexts requires adaptability, agile leadership, and a strong, change-responsive organisational culture.

The research further revealed that OE implementation in VUCA environments differs markedly from

traditional settings. While traditional environments rely on structured, linear, and efficiency-focused approaches, VUCA contexts demand flexible, iterative, and technology-enabled strategies that emphasise real-time data, rapid decision-making, innovation, cross-functional collaboration, and proactive risk-taking.

Finally, the study confirmed that successful OE implementation positively influences organisational development and performance, leading to improved customer satisfaction, operational efficiency, cost reduction, innovation, and competitiveness. However, these benefits depend on how well organisations align OE initiatives with strategic objectives and environmental demands. Overall, the study concludes that although OE principles are broadly applicable, their design and impact are highly context-specific, with VUCA environments requiring adaptive, technology-driven approaches supported by a strong organisational culture to ensure sustainable growth.

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