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Organizational Development and Financial Performance of Insurance Firms in Delta State

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ABSTRACT: The study examined effect of organizational development on the performance of insurance firms in Delta State. The study investigated the effect of employee's engagement on efficiency of insurance firms in Delta State Determine the effect of organizational culture on the efficiency of insurance firms in Delta State; The study was anchored on Organization Development Theory. The study collected data from primary and secondary sources. The population of the study comprised of 1050 staff of insurance firms in delta state and the sample size of 289 were derived from Taro Yamane. Formulated hypothesis were tested, using multiple regression. From the analysis, it was discovered that: Employee engagement had significant positive on employee efficiency of insurance firms in delta state (t=, 7.026, p=,.000), Organizational culture had significant positive on employee efficiency of insurance firms in delta state (t=, 2.211, p=,..028), The study concludes that organizational development has positive significant effect on performance of insurance firms in delta state. In view of the findings, the study also recommended that Insurance firms in Delta State should strengthen employee engagement by creating inclusive decision-making processes, offering regular training and professional development programmes, and implementing performance-based reward systems. Insurance firms should deliberately build and sustain a strong, positive organizational culture that promotes ethical conduct, accountability, innovation, and customer-centered service delivery.

Keywords: organizational culture, organizational development, insurance firms, Employee engagement

INTRODUCTION

In today's competitive global marketplace, businesses are in a relentless race to outpace each other, driven by rapid technological advancements, evolving consumer preferences, and volatile market dynamics. Organizations that fail to adapt quickly face the grim prospect of obsolescence, while those that successfully navigate these challenges secure a competitive edge. This reality underscores the critical need for dynamic organizational development (OD) initiatives (Pandey, 2024).

In Nigeria, the insurance industry plays a vital role in economic growth by providing risk mitigation, financial security, and investment opportunities for individuals, businesses, and governments. The industry's performance significantly influences financial stability and confidence in the broader economy. Despite its importance, the Nigerian insurance sector has historically faced challenges such as low penetration rates, inadequate public awareness, regulatory changes, capital constraints, fraud risks, and intense competition from informal risk-sharing arrangements. These challenges make it imperative for insurance firms to embrace organizational development strategies that promote innovation, operational efficiency, employee engagement, customer satisfaction, and sustainable growth (Lombardi & Shipley, 2021).

Organizational development practices within insurance firms typically involve changes in organizational structure, leadership development, capacity building, performance appraisal systems, communication improvements, and technology adoption. By implementing such interventions, firms aim to improve internal processes, enhance quality of service delivery, foster a responsive organizational culture, and build resilience against external shocks (Alisara Yuttachai, Sunthorn, Somnuk & Jaturon (2022). However, there is growing concern about the extent to which organizational development influences overall performance outcomes in the insurance sector in Nigeria. Performance, in this context, may be measured by profitability, market share, customer retention, claims processing efficiency, staff productivity, and compliance with regulatory standards.

Although some firms have made strides in adopting OD practices, others struggle with inadequate implementation due to limited expertise, resistance to change, or lack of strategic direction. Empirical studies suggest that organizations that strategically apply development practices tend to experience higher levels of employee satisfaction, better decision-making processes, and stronger organizational agility. However, evidence on the specific impact of OD on performance in Nigeria's insurance industry remains limited and fragmented. This gap underscores the need for scholarly inquiry to systematically assess how organizational development interventions influence key performance indicators within Nigerian insurance firms (Adewuyi & Makinde, 2018).

Thus, examining the relationship between organizational development and performance in Nigerian insurance companies is essential to understanding how these firms can adapt to dynamic business environments and improve their competitive edge. The study will provide insights into the effectiveness of OD practices, highlight areas requiring improvement, and offer recommendations for stakeholders including policymakers, industry regulators, management, and employees.

1.3 Objectives of the Study

The main objective of this study is to examine the effect of organizational development on the performance of insurance firms in Delta State. The specific objectives are to:

i. Determine the effect of employee's engagement on efficiency of insurance firms in Delta State.

ii. Determine the effect of organizational culture on the efficiency of insurance firms in Delta State.

LITERATURE REVIEW

2.1 Conceptual Review

2.1.1 Organizational Development

Organizational development is a systematic approach to improving organizational competence, which is concerned with procedures of how things are done. It can also be defined as a planned and systematic approach to enabling sustained organizational corporate performance through the involvement of its workforce (Armstrong, 2012). Organizational development is planned organization wide-effort to increase organizations' effectiveness and viability of its corporate performance at regular interval. It can also be defined as a planned and systematic approach to enabling sustained organizational corporate performance through the involvement of its workforce (Armstrong, 2012).

Organizational development is a system wide intervention, based on the findings from the applied behavioural sciences that seeks to attain the double objectives of successfully completing this change effort while increasing the organizations proficiency to function more effectively and to better handle change in the future to allowed for a holistic development of corporate performance at all times (Cummings, 2018; French & Bell, 2019). Organizational development programmes aimed to enlarge or expand the effectiveness of the various procedures that takes place in organizations, especially those relating to the ways in which people work together. It is also concerned with improving the quality of working life of people in an organization (Armstrong, 2012).

It is a recognized social philosophy that emphasized a long- term orientation, the applied behavioural sciences, exterior and procedure-oriented consultation, change managed from the top, with a strong emphasis on action research, education, contributory training and a focus on producing change in association with managers or specialists in order to achieve the corporate performance of the organizations (Armstrong, 2019; Armstrong, 2012). Fagenson-Eland, Ensher and Burke (2014) refers to organizational development as a response to change, a complex educational strategy intended to change the beliefs, attitudes, values and the structure of an organization so that it can better adapt to new technologies, markets, challenges and the fainting rate of change itself. Organizational development is neither anything done to better an organization nor it is the training function of the organization (Cummings, 2018; Cummings, 2015).

It is a particular kind of change process designed to bring about a specific corporate performance standard at regular interval. Organizational development involves interventions strategy in the organizations' change processes using behavioural science knowledge, action research, employees' surveys, participative management and overall system improvement on the achievement of efficient corporate performance (Weick & Quinn, 2019).

Organizational development is a planned effort, organization-wide and managed from the top management to increase organization effectiveness and health through planned interventions in the organizations process with the application of behavioural science knowledge (Burke, 2018). To remain competitive in today's global market place, organizations must change, and one of the most effective apparatus to promote efficient change is organizational development.

The basic purpose of organizational development is to expand an organizations' effectiveness through planned interventions related to the organizations' procedures often organization-wide efforts resulting in the enhancements of productivity, return on

investment and employees' satisfaction in order to achieve the stated corporate performance at regular interval (Armstrong, 2012).

2.1.2 Efficiency

Efficiency comprises the actual output or results of an organization as measured against its intended outputs (or goals and objectives).According to Richard *et al.* (2019), organizational efficiency three specific areas of firm outcomes: financial performance (profits, return on assets, return on investment, etc.); product market performance (sales, market share, etc.); and shareholder return (total shareholder return, economic value added, etc). Organizational efficiency is the ultimate dependent variable of interest for researchers concerned with just about any area of management (Devinney *et al.,* 2010). This broad construct is essential in allowing researchers and managers to evaluate firms over time and compare them to rivals. In short organizational efficiency is the most important criterion in evaluating organizations, their actions, and environments.

There are several methods that have been put forward for measuring organizational efficiency at employee and organizational level. One group of performance measures which is traditional is financial and accounting based and these were based on the assumption that firm performance is only measured in quantifiable units. These financial measures include income or sales from operations, rate of return on investment and residual income (Warren *et al.,* 2018). Without disregarding the merits of the financial and accounting measures in assessing performance, the fact that they were cost based and backward looking provided little motivation (Manzoni & Islam, 2019). There are now new enhanced metrics to measure performance being adopted by financial specialists and these include measures such as activity based costing and economic value added (Beheshti & Beheshti, 2010). Another recent concept to measure performance is that balance scorecard. The researcher defines efficiency as the ability to achieve a desired outcome with minimal wasted effort, time, or resources. It is a measure of how well an individual, team, or organization can perform tasks and achieve objectives with the least amount of waste or loss.

2.2 Theoretical Framework

Organization Development Theory

Organization Development Theory was postulated by Lewin in the year 1947. The model assumes that change follows a straightforward path through the stages of Unfreeze, Change, and Refreeze. However, in many organizational contexts, change is not a linear process. Complex changes often require iterative approaches with overlapping or revisited phases. According to Burke and Noumair (2015), is a top-down effort that covers the entire organization and is managed by a top-down approach to increase organization effectiveness through planned interventions in the organization's procedures and processes based on behavioral science knowledge. They see Organization Development as a change response or a training strategy focused at changing values, beliefs, attitudes, and Organization structure in order to adapt to innovations and technology, improve competences, and cope with difficulties that obstruct strategic change management.

According to Bushe and Marshak (2009), in order to stay competitive, organizations must increase internal capacity, invest in research and development, and use strategic information to aid in the formulation of working strategies. Burke and Noumair (2015) believe that human elements and

information inherent in the organization, such as employee connections, have a significant impact on the organization's development. This notion, according to Stavros and Saint (2010), is critical in ensuring that businesses develop a system that constantly examines their operations and interconnects the entire organization system. It also allows individual employees to take ownership of the transformation process, preventing segmentation.

Relevance of the Theory to the Study

Organizational Development (OD) theory is highly relevant to examining how organizational development influences the performance of insurance firms in Nigeria because it provides the conceptual and analytical foundation for understanding planned change, organizational effectiveness, and long-term performance improvement. First, OD theory emphasizes planned and systematic change aimed at improving organizational effectiveness through interventions in structures, processes, and human behavior. In the Nigerian insurance industry—characterized by low public trust, intense competition, regulatory pressures, and technological change—OD theory helps explain how deliberate interventions such as leadership development, employee training, process reengineering, and cultural change can enhance operational efficiency, service delivery, and financial performance.

Second, OD theory is rooted in the humanistic and behavioral perspective, which recognizes employees as critical drivers of organizational success. For insurance firms in Nigeria, where productivity and service quality largely depend on sales agents, underwriters, and claims officers, OD theory underscores the importance of employee participation, motivation, teamwork, and continuous learning in improving performance outcomes such as customer satisfaction, market share, and profitability. Third, OD theory aligns with the open systems approach, which views organizations as entities that continuously interact with their external environment. Nigerian insurance firms operate in a dynamic environment influenced by economic volatility, regulatory reforms (such as NAICOM guidelines), technological innovation, and changing customer expectations. OD theory explains how adaptive structures and flexible processes enable firms to respond effectively to these environmental changes, thereby improving organizational performance and sustainability.

Fourth, OD theory supports the link between organizational culture and performance. It explains how shared values, norms, and beliefs shape employee behavior and organizational outcomes. In the context of Nigerian insurance firms, OD theory helps analyze how a culture of transparency, ethical conduct, innovation, and customer orientation can improve trust in insurance products and enhance overall firm performance. Finally, OD theory provides a basis for empirical investigation by guiding the selection of relevant OD practices (such as change management, leadership development, communication systems, and performance feedback mechanisms) and performance indicators (financial, operational, and non-financial). This makes it a suitable theoretical framework for assessing how organizational development initiatives translate into measurable performance improvements in insurance firms in Nigeria.

In summary, Organizational Development theory is relevant to this study because it explains how planned change, human resource development, adaptive systems, and supportive organizational culture contribute to improved performance, thereby offering a robust theoretical lens for analyzing the performance of insurance firms in Nigeria.

2.3 Empirical Review

Amoako, Boadi and Botwe, (2025) evaluated the intricate relationship between employee engagement and organizational development within small and medium enterprises (SMEs) in Ghana. Pertinent literature was reviewed on the influence of employee engagement on organizational development and relationship between employee engagement and organisational development of SMEs in Ghana. The study used quantitative method through cross-sectional survey design. Data were collected from 360 employees across various SMEs in the Eastern Region of Ghana. Structural equation modeling (SEM) was utilized to assess the relationships between employee engagement and organizational development outcomes. Results indicate a significant positive effect of employee engagement on organizational development, suggesting that higher engagement levels correspond to improved organizational performance, innovation, and adaptability. The findings underscore the importance of fostering employee engagement as a strategic imperative for organizational growth and sustainability in the contemporary business landscape.

Nkansah, Gyimah, Annan and Sarpong, (2023) examined the effect of EE on Employee Performance during the COVID-19 pandemic and how this relationship is moderated by job demands. The study used a sample size of 395 respondents who were chosen from a variety of MSMEs via a convenience sampling method. The study used a survey questionnaire approach as the main method for collecting primary data. The result of the correlation analysis showed that there was a significant relationship between EE and employee performance. It was revealed that job resources moderated the relationship between EE and employee performance. Finally, the result showed that job resources had a significant effect on EE. Thus, it can be concluded that, in the face of COVID-19, EE is a significant predictor of the performance of employees in the MSMEs sector.

Ebiasuode, Darius, Dumo and Adiela (2025) examined the impact of employee engagement on job performance and retention: strategies for organizational success. Highlighting the significance of high job performance for achieving organizational goals. It underscores the importance of employee engagement as a driver of performance, fostering commitment, motivation, and job satisfaction. The study also examines how strategies aimed at improving engagement and creating supportive work environments contribute to higher retention rates, thereby promoting organizational stability and long-term success. The findings suggest that a holistic approach integrating performance management, engagement enhancement, and retention strategies is essential for sustaining competitive advantage in today's dynamic workplace environment.

Mpweto, and Matafwali, (2025) examined the influence of employee engagement on productivity at Varun Beverages, a prominent manufacturing company located in Lusaka, Zambia. Based on interpretivist philosophy, the study gathers insights from comprehensive interviews and focus group discussions held with employees from different departments. The study employed a qualitative methods approach. A descriptive sequential research design was implemented for this research. An in-depth explanation is presented in this qualitative study of the phenomenon under review and related literatures on employee engagement and its effect on employee productivity in the manufacturing industry, this study specifically considers Varun Beverages Limited Lusaka.

A descriptive sequential research design was implemented for this research. Data collection involved 22 respondents using a self-administered interview guide. The data underwent thematic analysis to extract codes and prevalent themes. The coding resulted in categories that encompassed work culture, leadership style, employee development, and employee recognition. The research results reveal that the leadership style practiced by management has a considerable influence on employee motivation and engagement; most employees acknowledge the significance of leadership style, while a minority may view other factors as more important. Recommendation include recognition programs, conducive office layout, implement employee development programs and leaders should foster open communication and feedback on employee performance.

Adamu, Kolo and Abdullahi (2025) examined the role of employee engagement in improving organizational performance and identified strategies for enhancing engagement. A descriptive research design was used, combining qualitative and quantitative methods to evaluate employee engagement in relation to organizational outcomes. Data was collected from 250 employees and managers across three government ministries in Minna metropolis, Niger State, through structured questionnaires. The data was analyzed using descriptive statistics and Pearson Product Moment Correlation Coefficient. The study found that leadership support, communication, and recognition were the most strongly agreed upon factors contributing to engagement, with mean scores ranging from 4.28 to 4.30. A strong positive relationship between employee engagement and organizational performance was confirmed, with a correlation coefficient of 0.78. The findings highlight that employee engagement significantly influences productivity, job satisfaction, and overall organizational performance. Organizations are recommended to focus on enhancing leadership, communication, and employee recognition to boost engagement and improve outcomes.

Tshikotshi, (2024) investigated the impact of employee engagement on employee performance at a Gauteng-based call-centre company. The study was necessary in that its findings could aid in the conceptualization, development and implementation of context-specific policies and strategies aimed at enhancing employee engagement within the call centre industry. Such could lead to improved employee motivation, build cohesion between company leadership and employees, enhance staff retention and improve company productivity. A quantitative research approach was adopted to determine the level of employee engagement within the sampled company. A self-administered questionnaire was given to 167, randomly selected participants to complete. Collected data through this instrument was analysed to determine the following: (i), the extent of employee engagement within the sampled company, (ii) participants' perceptions on the impact of employee engagement in staff performance. The results of this study revealed that employee engagement has positive impact on employee performance. Results further revealed that engaged employees display positive attitudes towards their work, are highly motivated, look forward to coming to work, are proactive, are creative, innovative and are result-driven. The study recommends that: Employee engagement be an inclusive process where all employees are involved regardless of their positions and that management must create a safe platform where employees freely express their views during engagements without fear of reprisal.

METHODOLOGY

3.1 Research Design

The design that was adopted in this study was descriptive survey research design where data concerning organizational development was collected.

3.2: Area of the Study

Delta State is situated on a terrace of the lower Niger River in the historic Midwest of Nigeria; overlooking the point of confluence with Anambra River. Beyond the river banks, on the high plains which are far more extensive than the river basins, secondary forest vegetation flourishes. It is sited at the western bank of a key historic point on the river to the extent of cargo navigability, lying northwest to the city of Onitsha across. Although the current city lies just north of a marshy floodplain, expansive swaths of undulating, hilly terrain rises west and east of the main city with heights of up to 200m above sea level. The historic Niger River is a historic trans-African link beginning in Fouta Djallon range of Guinea and flows down into the Atlantic Ocean. Asaba forms a connector between western, eastern and northern Nigeria through the Niger River from the north and via the Asaba Niger Bridge, an east–west link and a Nigerian landmark.

3.3: Sources of Data

The primary source of data that was used in this study was questionnaire. This is because of the nature of the variables that were used.

3.4: Population of the Study.

The population of the study consisted of the staff of the follwing Insurance firms in Delta State

Table 3.1: Population Distribution of the Insurance firms in Delta State

s/n	Insurances firms	Address	Staff Strength
1	Niger Insurance Plc	433 nnebisi road asaba	125
2	Royal exchange assurance plc	14 Dennes Osadebay way asaba	137
3	Mansard insurance	300 nnebisi road asaba	76
4	African Alliance Plc	455, Nnebusi Road, Asaba, Delta Nigeria	96
5	AXA Mansard	457 Nnebisi Road, Asaba, Delta State Nigeria	79
6	Capital Express Assurance Ltd	455 NNebisi Road, Asaba, Delta State Nigeria	84
7	Great Nigeria Insurance Plc	308, Nnebisi Road, Asaba, Delta State,	86
8	Mutual Benefits Assurance Plc	308, Nnebisi Road, Asaba,	99
9	NICON Insurance Limited	377, Nnebisi Road, Asaba	113
10	Staco Insurance Plc	28, Illah Road, Opposite Netrose Hotels, Asaba, Delta	88
11	UNIC Insurance	No 272 Nnebisi Road, Asaba, Delta State,	115
12	Nigeria social	No 330 DBS Road, Asaba, Delta	134

	insurance trust fund	State,	
		TOTAL	1050

Source, Human Resources Department 2026

3.5: Sample Size and Sampling Technique

Taro Yamane formula was used to determine the Sample size. The formula is given as follows:

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

Where

n= Sample size of the study

N = Population

1 = Constant value

e = Error margin assumed to be (5%)

Applying this formula, we have

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

$$n = \frac{1050}{1+1050\ (5\%)^2}$$

$$n = \frac{1050}{1+1133\ (0.0025)}$$

$$n = \frac{1050}{1+2.8325}$$

$$n = \frac{1050}{3.625}$$

Sample size = 289.6551 apprx 289

3.5.1 Sample Frame

The sample frame was determined by the use of proportional stratified random sampling.

The fraction is S/N = 289/1050 = 0.27523

The sample size approximately was 289. The proportionate distribution of the sample by insurance firms is shown in the table below:

s/n	Insurance Companies	**(Number of Employees) * (Fraction)**	**Sample Size**
1	Niger Insurance Plc	125*0.27523	35
2	Royal exchange assurance plc	77*0.27523	22
3	Mansard insurance	56*0.27523	15
4	African Alliance Plc	89*0.27523	25
5	AXA Mansard	59*0.27523	17
6	Capital Express Assurance Ltd	54*0.27523	14
7	Great Nigeria Insurance Plc	66*0.27523	18
8	Mutual Benefits Assurance Plc	89*0.27523	24
9	NICON Insurance Limited	113*0.27523	31
10	Staco Insurance Plc	73*0.27523	20
11	UNIC Insurance	115*0.27523	31
12	Nigeria social insurance trust fund	134*0.27523	36
		Total	289

3.6 Sampling Technique

The research adopted two sampling techniques namely purposive sampling and stratified sampling. **Purposive sampling** enable the researcher to choose respondents that were of interest to the study while the stratified random sampling permit each of the different respondents in the sample to be selected without bias. Sample size for the study is two hundred and eighty-nine (289)

3.7 Method of Data Collection.

The researcher collects primary data from employees of the organizations under study. The respondents were top managers, supervisory, managers and operatives from the various firms under study. The data was collected using a questionnaire. The questionnaire was divided into two sections. Section A examined the demographic information, section B on job environment. The data Questionnaire were preferred because it has a high response rate and only be required to be distributed to respondents to complete and thus requires less time to be administered, offers the possibility of anonymity and data collected is first hand. The study uses the closed-ended questions in the questionnaire.

3.8 Method of Data Analysis

Research question 1, 2, 3 and 4, was analyzed with Statistics such as frequency count and percentages, while the hypotheses 1, 2, 3 and 4, was tested at 0.05 level of significance using **multiple regression techniques**, The reason for this is to help test whether there are

statistically significant differences among the group means and if those differences are due to random chance or actual effects.

DATA PRESENTATION, ANALYSIS AND INTERPRETATION

This chapter presents the data obtained from the respondents through the administered questionnaire. Two hundred and eighty-nine (289) copies were administered among the staff of selected firms However, two hundred and eighty-nine (289) copies of questionnaire were retrieved. Therefore, the analysis and interpretation of data were only based on the returned questionnaire. The methods used were percentage table technique and t-test for the hypothesis. The method was adopted because it possesses a unique estimating property which includes unbiased, efficiency and consistency when compared with other linear unbiased estimates.

4.1 Bio-data of the Respondents

4.1.1 GENDER

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	FEMALE	117	39.9	40.5	40.5
	MALE	172	58.7	59.5	100.0
	Total	289	98.6	100.0	

Source: SPSS Version 21, 2026

The above table reveals that one hundred and seventeen (117) respondents which represents 40.5% were female respondents, while one hundred and seventy-two (172) respondents which represent 59.5% were male respondents. By implication, male respondents were more than female respondents by 9.5 per cent in our selected population sample for this study. The implication of this is to enable us to know the number of female and male that successfully returned their questionnaire.

4.1.2 AGE BRACKET

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	18-30	91	31.1	31.5	31.5
	31-40	98	33.4	33.9	65.4
	41-50	24	8.2	8.3	73.7
	51-1BOVE	76	25.9	26.3	100.0
	Total	289	98.6	100.0	

Source: SPSS Version 21, 2026

The table above shows that respondents whose age bracket falls below 18-30yrs were ninety-one (91) which represent 31.5 percent. This is followed by those with age bracket of 31-40years with ninety-eight (98) which represents 33.9%. Also those within age bracket of 41-50yrs were twenty-four (24) which represents 8.3%. This is followed by those with age bracket of 51-above years with seventy-six (76) which represents 26.3%. The

implication of this age distribution is to enable us to check if the questionnaire was directed to the right age group.

4.1.3 MARITAL SATUS

		Frequency	Percent	Valid Percent	Cumulative Percent
Valid	SINGLE	120	41.0	41.5	41.5
	MARRIED	129	44.0	44.6	86.2
	WIDOWED/DIVORECED	40	13.7	13.8	100.0
	Total	289	98.6	100.0	

Source: SPSS Version 21, 2026

In the table above, one hundred and twenty (120) of the respondents which represent 41.5% were married, while one hundred and twenty-nine (129) of the respondents which represent 44.6% are single. Lastly, forty (40) of the respondents which represent 13.8% are widowed/divorced. It is therefore glaring that most of the respondents are married as at the time of this study. Thus marital status table help us to know the number of single, married, and widowed/divorced respondents that answered the distributed questionnaire

4.2 Multiple Regression Analysis

Multiple regression result was employed to test the effect of independent or explanatory variables on the dependent variables. The result of the multiple regression analysis is presented in the tables below.

Table 4.2.1 Summary of the Regression Result

The result of the multiple regressions formulated in chapter three is presented in the tables below.

Model Summary[b]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics					Durbin-Watson
					R Square Change	F Change	df1	df2	Sig. F Change	
1	.562[a]	.416	.404	.41033	.316	26.116	5	283	.000	1.769

a. Predictors: (Constant), EEG, ORGC,

b. Dependent Variable: EFY

Table 3 shows that R^2 which measures the strength of the effect of independent variable on the dependent variable have the value of 41.6%. This implies that 41.6% of the variation in employee efficiency is explained by variations in employee engagement and organizational culture. This was supported by adjusted R^2 of 40.4%. In order to check for autocorrelation in the model, Durbin-Watson statistics was employed. Durbin-Watson statistics of 1.769 in table 4.3.1 showed that the variables in the model are not auto

correlated and that the model is reliable for predications.

Table 4.4 ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	21.985	5	4.397	26.116	.000[b]
	Residual	47.648	283	.168		
	Total	69.633	288			

a. Dependent Variable: EFY

b. Predictors: (Constant), EEG, ORGC,

The f-statistics value of 26.116 in table 4.5 with f-statistics probability of 0.000 shows that the independent variables has significant effect on dependent variables such as employee engagement and organizational culture can collectively explain the variations in efficiency.

Table 4.3 Coefficients of the Model

T-statistics and probability value from the regression result are the effect of individual independent or explanatory variables on the dependent variables. The summary of the result is presented in the table below.

Table 4.3.1 T-Statistics and Probability Value from the Regression Result

Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B	
		B	Std. Error	Beta			Lower Bound	Upper Bound
1	(Constant)	.734	.098		7.466	.000	.541	.928
	EEG	.202	.029	.481	7.026	.000	.146	.259
	ORGC	.165	.075	.232	2.211	.028	.018	.312

a. Dependent Variable: EEG

A'priori Criteria: This is determined by the existing business theories; it also indicates the signs and magnitude of the business parameter under review. In table 4.5.3 above, we found out that employee engagement has a positive sign given its value as .202; this implies that a unit increase in employee engagement increases the employee efficiency by 20%, this conform to theoretical expectation. Organizational culture has a positive sign given its value as. 0.165; this implies that a unit increase in Organizational culture increases the

employee efficiency by 16%, this conform to theoretical expectation.

T- Statistics: The t-test is used to measure the individual statistical significance of the explanatory parameters in the model. From table Coefficients above employee engagement is 7.026 this is statistically significant, this suggest that it contributed significantly to employee efficiency. Organizational culture is 2.211 this is statistically significant, this suggest that it contribute significantly to employee efficiency of insurance firms at 5% level of significant.

4.3 Test of Hypotheses

Here, the hypotheses formulated in chapter one was tested using t-statistics and significance value of the individual variables in the regression result. The essence of this is to ascertain how significant are the effect of individual independent or explanatory variables on the dependent variables.

4.3.1 Test of Hypothesis One

$H_{01:}$ Employee engagement has no significant effect on efficiency of insurance firms Delta State.

Employee engagement has a t-statistics of 7.026 and a probability value of 0.000 which is statistically significant. Therefore, we accept the alternative hypothesis and reject the null hypotheses which state Employee engagement has significant effect on efficiency of insurance firms Delta State.

4.3.2 Test of Hypothesis Two

$H_{02:}$ Organizational culture has no significant effect on efficiency of insurance firms Delta State.

In testing this hypothesis, the t-statistics and probability value in table above is used. Organizational culture has a t-statistics of 2.211 and a probability value of 0.020 which is statistically significant. Therefore, we reject the null hypothesis and accept the alternative hypotheses which state that Organizational culture has significant effect on efficiency of insurance firms Delta State

5.1 CONCLUSION

This study examined the effect of organizational development on the performance of insurance firms in Delta State, with specific focus on employee engagement, and organizational culture. In conclusion, organizational development plays a vital role in strengthening firm performance in the insurance industry in Delta State. Firms that invest in engaging their workforce, nurturing a supportive organizational culture, encouraging teamwork, and implementing effective strategic planning frameworks are better positioned to achieve sustainable growth, competitiveness, and long-term performance. The study therefore affirms organizational development as a strategic tool for improving the performance of insurance firms in the Nigerian context

The effect of organizational development on the performance of insurance firm was examined in this study. According to the findings and in line with the conclusion of the study, it was clearly revealed that insurance firm is largely dependent on organizational development. Sequel to that we make the following recommendations;

i. Insurance firms in Delta State should strengthen employee engagement by creating inclusive decision-making processes, offering regular training and professional development programmes, and implementing performance-based reward systems.
ii. Insurance firms should deliberately build

and sustain a strong, positive organizational culture that promotes ethical conduct, accountability, innovation, and customer-centered service delivery.

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