

-RESEARCH ARTICLE-

THE ROLE OF ORGANIZATIONAL FLEXIBILITY IN MAKING STRATEGIC DECISIONS: APPLIED RESEARCH IN THE NATIONAL INSURANCE COMPANY

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—Abstract—

This research investigates the influence of organisational resilience on the strategic decision-making process within the National Insurance Company. Employing a descriptive-analytical methodology, data were obtained via a questionnaire administered to a selected group of 300 company employees. The findings demonstrated a statistically significant and positive association between the components of organisational resilience—namely structural, strategic, human resource, and operational resilience—and the overall effectiveness of strategic decision-making. Among these, structural resilience exhibited a comparatively weaker effect. These outcomes underscore the necessity of strengthening the multifaceted aspects of organisational resilience to enhance both the efficiency and quality of strategic decisions. The study further concluded that advancing the organisational framework, refining operational workflows, delivering targeted training initiatives, modernising information systems, and fostering improved internal communication are essential measures for optimising decision-making capabilities. It also advocates for further scholarly investigation into how adaptive leadership and information technology influence both organisational resilience and the calibre of strategic decision-making.

Keywords: Organisational Flexibility, Strategic Decision Making, Organisational Structure, Leadership, Human Resources, Operations.

INTRODUCTION

In light of rapidly evolving environmental changes and the continual emergence of challenges, organisations are increasingly confronted with crises that demand adaptive

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strategies to sustain their operations ([Hansen, 2022](#)). Among the most significant global disruptions in recent history is the COVID-19 pandemic, which posed a major threat to the continuity of organisational functions. The preventive measures, particularly those requiring strict social distancing, presented considerable obstacles for institutions reliant on in-person engagement, such as those in higher education, given the inherently social nature of their work ([Muzzatti & Grieve, 2022](#)). This unprecedented crisis underscored the urgent need for organisations to reassess traditional operational frameworks and to adopt innovative mechanisms capable of navigating complex and adverse conditions ([Bacon & Peacock, 2021](#)).

In this context, organisational flexibility has emerged as a key strategic approach, enhancing the capacity of institutions to manage turbulent environments and respond effectively to diverse circumstances. The necessity for such flexibility intensifies amid growing environmental disruptions, where it acts as a vital complement to strategic planning. It becomes an indispensable option, particularly in periods marked by strategic uncertainties and unpredictable developments ([Capolla, 2024](#)). Organisational flexibility supports institutional preparedness by enabling timely adaptation, which often requires reliance on robust administrative practices, such as the deployment of competent human resources, effective crisis management, and adaptable internal and external operational structures. A dynamic organisational framework capable of rapid modification plays a critical role in mitigating pressures resulting from emerging challenges ([Hussein & Salman, 2022](#)).

Moreover, organisational flexibility yields numerous positive outcomes. It contributes to increased profitability, sustained customer satisfaction, enhanced quality of products and services, and consistently high levels of professionalism and productivity. It also fosters innovation, reduces individual workloads through integrative practices, and promotes a supportive working environment ([Gautam et al., 2025](#)). As a strategic vision, flexibility reflects a forward-looking perspective among decision-makers, guiding change initiatives and improving the overall quality and performance of institutional services ([Erfani & Roe, 2020](#)). Given that organisations consistently strive for continuity and sustainable growth, they must be capable of making decisions that are both effective and of high quality. Strategic decisions are typically formulated through a comprehensive understanding of the organisation's current situation, supported by decision support systems that integrate relevant data, environmental information, and the experience and expertise of available human resources particularly those involved in the decision-making process ([Balasubramanian et al., 2022](#)). Accordingly, this study seeks to examine the role of organisational flexibility in strategic decision-making, with a specific application to the National Insurance Company.

LITERATURE REVIEW

Theoretical Framework

Organisational Flexibility

The concept of flexibility is regarded as one of the foundational administrative principles that emerged in response to the rapid transformations characterising the contemporary business environment (Ojha et al., 2021). Its origins trace back to 1939, when economist Stigler first introduced the term in relation to mitigating the effects of demand fluctuations on unit pricing. Since then, the concept has evolved significantly to encompass both internal and external variables that influence organisational performance. It is now viewed as essential for enhancing an organisation's adaptability and for minimising the adverse consequences of environmental changes, all in pursuit of achieving strategic objectives (Beuren et al., 2022).

Numerous scholars have offered varied definitions of organisational flexibility. While these definitions differ in their wording, they converge on the central theme of an organisation's capacity to adapt rapidly and effectively to change. Key among these definitions is the interpretation of organisational flexibility as the institution's readiness to respond to sudden and successive disruptions in volatile environments, utilising proactive and interactive capabilities within appropriate timeframes (Muneeb et al., 2023). Another perspective defines it as the ongoing capacity to modify internal operations and external interactions, thereby facilitating adaptation to emerging circumstances while promoting efficiency and continuous development (Groenewald et al., 2024).

Moreover, organisational flexibility is also seen through the strategic utilisation of resources and capabilities to harmonise internal restructuring with external imperatives. In many cases, this harmonisation is typically achieved through restructuring programmes and administrative rearrangement that boost responsiveness and maintain competitive edge (Bal & Izak, 2021). To this extent, flexibility is about the organisation's resilience to rapidly transform both the internal structures and the external interactions to meet persistent or abrupt change, minimise undesirable results, and take benefit from information technologies with greater effectiveness (Phadnis, 2024). Based on these different views, it is possible to conclude that organisational flexibility is the institution's overall competency to react to both internal and external environmental adjustments. In its turn, this reaction is grounded on the availability of the right resources, energetic organisational capabilities, and flexible structures. With these facilitators, organisations are better set up to contend with arising threats, take advantage of new prospects, and realise prolonged competitor performance (Table 1).

Table 1: Tabular Summary of Researchers' Definitions

Researcher	Definition	Primary Focus
(Desalegn et al., 2024)	Emergency and Rapid Response	Timing and Interactive Capabilities
(Sarta et al., 2021)	Constantly Changing Systems	Efficiency and Adaptability
(Agostini et al., 2025)	Synchronizing Changes and Restructuring	Responsiveness and Competitive Advantage
(Schulze & Pinkow, 2020)	Adapting to Change and Innovation	Development and Efficiency

Source: Prepared by the Researcher.

Organisational flexibility represents a fundamental attribute that equips institutions to navigate dynamic and unpredictable business environments. As highlighted by prior research (Garrido-Moreno et al., 2024; Saemalduher & Emeagwali, 2025), it serves a critical function in the attainment of various strategic objectives. Among the most prominent of these are:

1. Responding to Environmental Changes: Strengthening the organisation's capacity to adapt effectively to external dynamics, thereby ensuring operational continuity despite environmental fluctuations.
2. Ensuring Organisational Effectiveness: Enhancing institutional performance through the adoption of adaptive strategies that minimise the adverse effects of anticipated challenges.
3. Emergency Preparedness: Improving the organisation's responsiveness and ability to manage critical incidents swiftly and efficiently.
4. Aligning Strategy and Environment: Promoting alignment between strategic planning and external conditions to maintain organisational relevance and responsiveness.
5. Embracing Cultural Diversity: Encouraging the development of a flexible organisational culture that accommodates and addresses internal cultural diversity.
6. Stimulating Innovation: Fostering a work environment that supports creativity and innovation as essential tools for navigating competitive pressures.
7. Reducing Losses Due to Stagnation: Minimising potential setbacks that could threaten market presence and institutional sustainability due to inertia or inflexibility.
8. Resilience in Crises: Enabling rapid organisational responses during emergencies, such as pandemics, thereby reinforcing institutional resilience, particularly in sectors highly vulnerable to disruption, such as higher education.

These dimensions collectively affirm that organisational flexibility has evolved from being a discretionary attribute to becoming a strategic imperative, essential for fostering resilience and ensuring sustainability within an environment characterised by rapid and continual change (Table 2).

Table 2: The Importance of Organisational Flexibility

No.	Importance Aspect	Explanation / Organisational Impact
1	Confronting Environmental Changes	Improving the organisation's ability to function efficiently amid rapid changes in the working environment.
2	Continuity of Activity	Facilitating the adoption of adaptive strategies that minimise operational risks.
3	Emergency Response	Enhancing organisational preparedness to promptly address crises and emergency situations.
4	Keeping Pace with Strategic Plans	Aligning strategies with external environmental dynamics to maintain strategic flexibility.
5	Diversifying Work Culture	Advancing employee competencies and fostering acceptance of cultural diversity within the organisation.
6	Supporting Creativity and Innovation	Establishing a work environment that encourages innovation, adaptability, and forward-thinking.
7	Avoid Losses Due to Stagnation	Decreasing the likelihood of organisational failure or market exit due to limited adaptability.
8	Flexibility in Emergencies	Mitigating the adverse effects of disasters and pandemics on business continuity, particularly within educational institutions.

Source: (Bouguerra et al., 2024)

Organisational flexibility is among the key dimensions that contribute to strengthening an organisation's capacity to adapt to environmental changes and to respond effectively to emerging challenges.

1. **Flexibility of Structure:** Refers to the organisation's ability to restructure its internal framework and redistribute tasks in a flexible manner, thereby improving its responsiveness to unexpected changes. Horizontal organisational structures contribute to reducing hierarchical layers, enhancing the speed of communication and decision-making, and fostering both innovation and adaptability.
2. **Flexibility of Strategy:** Reflects the organisation's capacity to manage environmental uncertainty and external fluctuations by shifting fluidly among strategic alternatives. This form of flexibility demonstrates institutional awareness of competitive challenges and the effective utilisation of intellectual, human, and material resources (Agostini et al., 2025).
3. **Flexibility of Human Resources:** Denotes the organisation's ability to manage personnel adaptively by developing their skills and enhancing their capacity for learning and adjustment. Employee competencies are considered a fundamental component of organisational leadership, in line with the resource-based and core competencies theory (Zhu et al., 2024).
4. **Operational Flexibility:** Describes the organisation's ability to modify its operational processes in response to market demands with speed and efficiency. This is achieved through the adoption of new technologies, improvement of skills and services, and the elimination of non-essential procedures, all of which contribute to greater administrative efficiency (Bull et al., 2025).

Strategic Decisions

Strategic decisions represent the final phase in the practical formulation of organisational strategy, as they are based on the outcomes of comprehensive strategic analysis. These decisions are selected from among carefully considered alternatives with the aim of guiding the institution towards realising its future vision and consolidating its competitive position (Pu et al., 2025). These types of decisions act as pivotal tools for influencing qualitative changes in the direction of the organisation as well as for advancing more sophisticated states of operations. Strategic decision-making has become commonly discussed within administrative literature. Bonnyventure et al. (2022) encapsulate such decisions as rare choices delivered at critical points with paramount implications for the organisational future. Such decisions are usually forward-looking with long-term targets and require innovative skills for the evaluation of sophisticated internal as well as external environments. Strategic decisions are also noted as the backbone for maintaining organisational effectiveness and continuity as one of the fundamental pillars for administrative activities such as planning, organisational activities, directing as well as controlling (see Figure 1). The effectiveness of strategic decisions is largely contingent upon the accuracy and timeliness of the information on which they are based. Given their intertwined nature, these decisions exert influence across all levels of management and are integral to the operational coherence of the institution (Ikram & Abahmaoui, 2025).

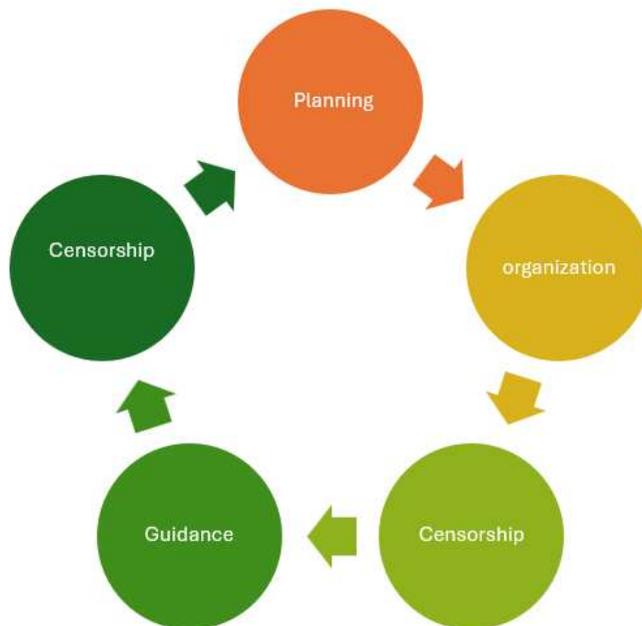


Figure 1: The Relationship between Administrative Operations and Strategic Decision-Making (Sundström & Svärdsten, 2025).

A strategic decision constitutes a foundational element in the strategy formulation process, reflecting a deliberate selection between alternative courses of action that are often comparable in terms of value or expected outcomes. Such decisions may arise as immediate responses to organisational pressures, represent forward-looking plans, or even involve a conscious decision to refrain from action. Regardless of form, strategic decisions are grounded in the outcomes of comprehensive strategic analysis and are shaped by managerial vision and long-term organisational objectives. The notion of strategic decision-making has garnered considerable attention within management literature, with its interpretation varying across different theoretical frameworks. It is often conceptualised as a long-term, future-oriented process that is aligned with institutional goals and necessitates the mobilisation of resources along with rigorous qualitative and quantitative evaluation. Although these decisions are made in the present, their implications frequently extend into the future, particularly within dynamic contexts that demand both analytical precision and creative thinking. [Jemison \(1984\)](#) defined a strategic decision as one that significantly influences an organisation's ability to maintain alignment with environmental variables. Similarly, [Mintzberg \(1976\)](#) characterised it as a decision that establishes the organisation's overall direction, guiding its objectives and resource allocation. In this light, strategic decision-making serves as a core mechanism through which institutions fulfil their mission and position themselves for adaptability and sustained continuity in an ever-changing environment.

The defining attributes of strategic decisions underscore their intricate and critical nature, emphasising the necessity for strategic leadership characterised by long-term vision, foresight, and effective resource stewardship. These decisions are distinguished by several key features:

1. **High Organisational Level:** Strategic decisions are typically made by senior leadership and necessitate collaboration across multiple departments to ensure transparency and effective execution.
2. **Long-Term Impact:** The consequences of such decisions often unfold over extended periods and may lead to significant structural or directional transformations within the organisation.
3. **Future Orientation:** These decisions are driven by forward-looking assessments of the external environment, including potential opportunities and emerging threats.
4. **Resource Allocation:** Strategic decision-making involves the redistribution of organisational resources in accordance with clearly defined strategic priorities.
5. **Influence of Institutional Values:** These decisions are inherently shaped by the organisation's underlying culture and the personal values of its decision-makers.
6. **Reference for Subordinate Decisions:** They provide a strategic framework that informs subsequent decisions at both middle and lower management levels.
7. **External Environment Focus:** Strategic decisions place particular emphasis on interactions with external stakeholders, including customers, competitors, and

regulatory bodies.

8. Centralisation: Due to their sensitive and far-reaching implications, such decisions are often highly centralised within the organisational hierarchy.
9. Scarcity and Inevitability:
 - Inevitability: Strategic decisions are indispensable and precede all operational choices.
 - Uniqueness: They are rarely repeated and set the overarching direction of the organisation.
 - Comprehensiveness: Their impact extends across all organisational functions and levels.

These characteristics collectively serve as the foundation for establishing a sustainable competitive advantage, positioning the strategic decision as a fundamental guiding mechanism for all organisational operations (Tu & Wu, 2021) (see Table 3).

Table 3: Summary of the Features of the Strategic Decision

Feature	Explanation
Taken at the Senior Leadership Level	Reflects the overall vision of the institution.
long-Term Effect	Its results last for years.
Future Direction	Based on environmental forecasting and analysis.
Requires Allocation of Resources	Effective allocation of resources according to priority.
Reflects Inner Values	Influenced by corporate culture.
Reference for Lower Management Levels	Directs sub-decisions.
Deals with the External Environment	Connects the organisation to its market and environment.
Central and Rare Decision	It is not repeated, and other decisions are based on it.
Transformative and Strategic	It makes a difference in the performance of the organisation.

Sources: (Motloug & Lew, 2023; Pu et al., 2025; Singh et al., 2023).

Strategic decision-making represents a central component of contemporary management, distinguishing effective leadership from ineffective governance. It underpins all managerial functions—whether related to planning, organising, staffing, directing, or controlling—as each necessitates decision-making at multiple organisational levels. Managers are routinely confronted with decisions involving policy formulation, recruitment, promotion, and the resolution of operational challenges across individual, team, and institutional domains. Numerous scholars in management theory assert that decision-making forms the nucleus of the managerial process, with organisational effectiveness heavily reliant on the leadership’s capacity to make informed and timely choices. Consequently, modern managerial thought increasingly centres on decision-making methodologies and the variables that shape them. The significance of this function is underscored by Herbert Simon, who noted that “management is nothing but the process of making decisions,” while Leonard White similarly described it as “the heart of the management process.” The process begins

with the systematic collection and evaluation of data, transforming it into reliable information that serves as the basis for decisions with direct implications for organisational sustainability and long-term performance.

According to [Escandon-Barbosa and Salas-Paramo \(2025\)](#), strategic decisions are marked by several key features:

1. It pertains to long-term organisational planning and direction.
2. It emphasises the cultivation of a sustainable competitive advantage.
3. It leads to significant transformations in operational procedures.
4. It necessitates adaptability and a high degree of innovation.
5. It is distinguished by rapid execution in response to environmental changes.

Previous Studies

On Organisational Resilience

The present study sought to assess the level of organisational flexibility practised by secondary school leaders in Al-Ahsa Governorate and to identify the key requirements for its reinforcement. The findings revealed that these school leaders demonstrated a high degree of organisational flexibility. Additionally, statistically significant differences were observed in participants' responses concerning their application of organisational flexibility, which were attributed to variables such as educational sector, current job position, and school size. However, no significant differences were found based on years of experience, except in the domain of "leadership and management," where the category with five years or less of experience showed significantly different responses. Similarly, the study conducted by [Karlberg and Bezzina \(2022\)](#) evaluated the influence of organisational flexibility on strategic planning processes within the accounting and finance directorates of the Egyptian Ministry of Finance. Their results confirmed the existence of a statistically significant relationship between the dimensions of organisational flexibility and the strategic planning process in this sector. However, no significant differences emerged in employees' perceptions of organisational flexibility and strategic planning when examined in relation to gender or years of experience.

In another investigation, [Al Muala et al. \(2022\)](#) explored the impact of organisational justice on organisational sarcasm within Jordanian private hospitals during the COVID-19 pandemic, with organisational flexibility considered as a moderating variable. The findings demonstrated that organisational justice, including its distributive, procedural, and interactional components, significantly influenced the cognitive, emotional, and behavioural dimensions of organisational sarcasm. Moreover, the study confirmed that organisational flexibility served as a moderating factor in the relationship between organisational justice and organisational sarcasm in this context. Additional research

conducted in Jordanian insurance companies examined the relationship between dynamic capabilities and organisational flexibility. The results indicated a high level of both dynamic capabilities and organisational flexibility, with a statistically significant impact of dynamic capabilities on organisational flexibility. Furthermore, another study investigated the moderating effect of market dynamism on the relationship between organisational flexibility and entrepreneurial behaviour in tourism companies. This research concluded that organisational flexibility had a positive effect on entrepreneurial behaviour, which was further enhanced by the presence of market dynamism (Awwad et al., 2022).

Table 4 underscores the recurring emphasis on organisational flexibility as a critical element in enhancing both performance and behavioural outcomes across diverse sectors. Although most studies employed descriptive research methods, there is notable variation in contextual settings, analytical approaches, and influencing variables, which reflects the extensive applicability and significance of the subject matter.

Table 4: Summary of Previous Studies Related with Flexibility Organisational

Element	Similarities	Differences
Field of Study	The majority of studies have identified organisational flexibility as a primary research variable.	The areas of application vary widely, encompassing education, finance, healthcare, insurance, and tourism.
The Method Used	A descriptive-analytical methodology is commonly employed, typically utilising questionnaires.	Certain studies have applied more advanced statistical techniques, including adjusted effect analysis.
Main Results	The findings consistently highlight the significance of organisational flexibility in improving performance, strategic planning, and organisational behaviour.	The influencing factors differ across studies, such as organisational justice, market dynamism, and dynamic capabilities.
Environment and Context	Most studies have been conducted in Arab countries (Saudi Arabia, Egypt, Jordan), with one study based internationally (Peru).	One particular study examined the COVID-19 pandemic as a significant contextual factor.

Source: (Zirena-Bejarano et al., 2024).

This study draws upon prior research in several key areas:

1. Highlighting the significance of organisational flexibility as a mechanism for enhancing the effectiveness of strategic decision-making.
2. Developing the conceptual framework by incorporating the various dimensions of organisational resilience and their respective impacts.
3. Identifying a research gap through recognising the limited number of studies that directly examine the relationship between organisational flexibility and strategic decision-making, particularly within the national insurance sector, which forms the context of the present study.

On Strategic Decision-Making

Strategic decision-making has garnered extensive interest within management literature due to its pivotal role in shaping the future trajectory of organisations and ensuring the continuity of their operations. Previous research has explored this subject from various perspectives, often examining the influence of diverse factors such as information systems, administrative process reengineering, emotional intelligence, and financial indicators. These studies provide a substantive scientific foundation upon which the present research is constructed. One notable study explored the correlation between administrative process reengineering and strategic decision-making within a research institution, seeking to clarify the relationship between these variables. The findings demonstrated a statistically significant association between components of administrative reengineering and the strategic decision-making process. The results suggest that improvements in workflow design, authority delegation, and technological integration can collectively enhance the quality and effectiveness of strategic decisions (Fetais et al., 2022).

Further research has underscored the role of communication—both vertical and horizontal—across all organisational levels as a critical enabler of strategic decision-making. Effective communication channels facilitate coherent and timely responses to organisational initiatives, enabling information to ascend through the hierarchy and decisions to be clearly disseminated downward (Kabanda & Barrena-Martinez, 2025). The efficacy of this process is closely linked to managerial leadership skills, particularly those involving interpersonal relations, emotional intelligence, and conflict resolution. Moreover, technological integration, especially through the utilisation of information systems and digital modelling tools, enhances both the precision and timeliness of strategic decisions. These systems enable real-time access to financial data, performance metrics, and key performance indicators, thereby supporting a more data-driven and coordinated decision-making process (Woime & Shato, 2025).

Table 5 illustrates that the majority of studies highlight the beneficial impact of diverse factors, including technological integration and emotional intelligence, on the strategic decision-making process. Although descriptive analytical approaches are predominantly employed, variations are evident in the sectors examined and the range of variables considered. Furthermore, there is a noticeable underutilisation of sophisticated techniques such as computer-based modelling.

This research draws on prior studies in several key areas:

1. It reinforces the critical role of strategic decision-making as a fundamental mechanism for institutional success.
2. It broadens the analytical perspective regarding the variables influencing such decisions, including technological advancements, intelligence, and the flow of

information.

- It identifies a research gap concerning the limited number of studies that directly examine the relationship between organisational flexibility and strategic decision-making, particularly within the national insurance sector, which is the primary focus of the present study.

Table 5: Summary of Previous Related Studies by Taking Decisions Strategy

Element	Similarities	Differences
Application Field	A shared focus on examining the relationship between strategic decision-making and influencing factors such as technology, emotional intelligence, and data utilisation.	The studies were conducted across a range of sectors, including government, banking, civil society, financial markets, and higher education.
Study Results	Most studies reported statistically significant and positive associations between the independent variables and strategic decision-making outcomes.	The influencing variables varied widely, encompassing systems, individual competencies, financial indicators, and other factors.
Research Orientation	The majority employed a descriptive analytical methodology combined with statistical analysis to validate their hypotheses.	Only one study utilised a computational model to assess the effects of influencing variables.

Sources: (Alharbi & Alnoor, 2024; Alzoubi & Aziz, 2021; González-Pérez et al., 2025; Ran et al., 2021)

RESEARCH DESIGN AND METHODOLOGY

Problem Statement

Despite the positive findings reported in previous studies regarding the role of organisational flexibility in supporting strategic decision-making, numerous institutions continue to encounter challenges in implementing such flexibility effectively. The National Insurance Company serves as an illustrative example of these institutions, highlighting the urgent need for a deeper understanding of how organisational flexibility can be leveraged to enhance the strategic decision-making process, particularly in response to rapidly evolving environmental challenges. In this context, the researcher conducted an exploratory study involving structured interviews with a purposive sample of 50 employees from the company. The findings revealed several notable issues, including weak communication across departments, a lack of training programmes related to organisational flexibility, centralisation of strategic decisions, the absence of systems that support decision-making, and resistance to change among some employees. Accordingly, the study focuses on the following research questions:

- To what extent does organisational flexibility influence the strategic decision-making process?
- To what extent is there a statistically significant moral impact, based on employee perceptions within the National Insurance Company, regarding the effect of organisational flexibility on strategic decision-making?

Research Objectives

The objectives of this study are as follows:

1. To identify the extent of the impact of organisational flexibility on the strategic decision-making process among employees of the National Insurance Company.
2. To examine whether there is a statistically significant impact, based on the views of employees at the National Insurance Company, of organisational flexibility on strategic decision-making.

Importance of the Study

Theoretical Importance

1. To explore the nature of the impact of organisational flexibility, across its dimensions (structural flexibility, strategic flexibility, human resource flexibility, and operational flexibility), on the strategic decision-making process, as applied to the employees of the National Insurance Company.
2. To provide enhanced knowledge and understanding related to the subject of organisational flexibility and strategic decision-making, given the contemporary relevance of this topic and the significance of the variables involved in the current context.

Practical Importance

1. To assess the extent of implementation of organisational flexibility, across its dimensions (structural flexibility, strategic flexibility, human resource flexibility, and operational flexibility), within the National Insurance Company.
2. To develop practical recommendations that support the effective application of organisational flexibility in the National Insurance Company.

Research Assumptions

This study assumes that the four dimensions of organisational flexibility—structural, strategic, human resource, and operational—positively contribute to the strategic decision-making process. The statistical analysis supported this assumption with the following findings:

1. **Structural Flexibility:** A statistically significant effect was found, indicating that the organisational structure plays a crucial role in enabling flexible and effective decision-making.
2. **Strategic Flexibility:** The analysis confirmed a significant impact, reflecting the organisation's ability to adapt to change and develop effective strategic responses.
3. **Human Resource Flexibility:** Results showed a strong positive effect, affirming that

the adaptability and competencies of personnel contribute substantially to strategic directions and decision quality.

4. Operational Flexibility: The findings highlighted a significant influence, demonstrating that flexible operational systems enhance the quality and efficiency of strategic decisions.

Research Model

Figure 2 presents the proposed research model, which explores the influence of organisational flexibility on strategic decision-making. The model posits a direct relationship (H1) between overall organisational flexibility and strategic decision-making. Additionally, it decomposes flexibility into four principal dimensions: structural, strategic, human resources, and operational. Each of these dimensions is individually hypothesised (H2-1 to H2-4) to exert an independent effect on strategic decision-making, thereby underscoring the multidimensional character of flexibility within organisational environments.

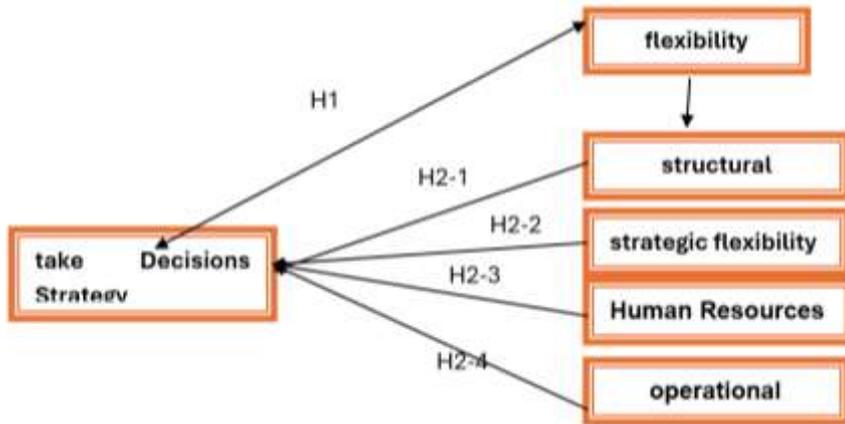


Figure 2: Study Model

Study Community and Sample

Study Population

The target population for this study consists of personnel employed at the National Insurance Company, which operates within the service sector and is characterised by its labour-intensive nature and strong reliance on qualified human capital. Due to the extensive number of firms within the insurance industry and the associated challenges in acquiring reliable data across all entities, the National Insurance Company was purposefully selected as a representative case for this investigation. This choice allowed for more efficient data collection and enabled the researcher to reach a suitably diverse sample of employees. A random sampling approach was adopted, based on accessibility constraints, in light of the inherent difficulties in precisely delineating the broader

characteristics of the study population. To examine employee perceptions regarding various dimensions of organisational resilience, a structured questionnaire was employed. The instrument utilised a five-point Likert scale to capture responses relevant to the study objectives. In order to ensure accurate interpretation and eliminate ambiguity, selected participants were contacted directly to clarify the meaning of specific terms and statements contained in the questionnaire.

Sample Size Determination

The researcher employed a widely recognised formula within the research community to determine the appropriate sample size from the employees of the National Insurance Company, specifically within the three selected service departments.

$$n = \frac{N(Z^2 \times \sigma^2)}{N e^2 + (Z \times \sigma)^2}$$

Where:

N = Size of the Research Population

n = Required Sample Size

Z = Standard Score Corresponding to the Desired Confidence Level

E = Margin of Error Permitted in the Estimation Process (set by the researcher at 5%)

σ = Standard Deviation of the Research Population.

$$n = \frac{(1367)(1.96)^2(0.5)^2}{(1367)(0.05)^2 + (1.96)^2(.5)^2} = 300$$

A total of 300 valid responses were obtained and used for analysis after the distribution of survey questionnaires to employees of the National Insurance Company.

Research Approach

The study employed two complementary approaches to achieve its objectives:

1. **Theoretical Approach:** The theoretical framework was constructed by consulting a range of scientific sources, including books, academic journals, and both Arab and international studies. Additional insights were drawn from reputable online information databases to support the conceptual foundation of the research.
2. **Empirical Approach:** A structured questionnaire was developed and distributed to employees of the National Insurance Company to collect primary data. The instrument incorporated both independent and dependent variables, measured using a five-point Likert scale. The collected data were then analysed to derive conclusions and formulate relevant recommendations.

The questionnaire consisted of three parts:

1. Part One: Personal data of the respondents.
2. Part Two: Measuring organisational flexibility, based on the scale, with some modifications to suit the nature of the study.
3. Part Three: Measuring strategic decision-making, based on the scale, after adapting the phrases to suit the study objectives.

RESULTS AND DATA ANALYSIS

Reliability and Validity Testing

Stability Test

Survey stability refers to the consistency of results obtained from the questionnaire, meaning that responses should not significantly vary if the same survey is administered to the same sample multiple times under identical conditions. The researcher assessed the stability of the questionnaire by employing the alpha coefficient of reliability, commonly referred to as Cro NabaK (Reliability coefficient).

Construct Validity (Self-Honesty Test)

This measure is used to verify the construct and content validity of the instrument. It was determined by calculating the square root of the alpha reliability coefficient, Cro NabaK, as detailed in [Table 6](#) & [7](#) respectively.

Table 6: Results of the Reliability and Validity Tests for Organisational Flexibility Dimensions

Dimensions of the Variable Independent	Number of Phrases	Cronbach's Alpha	Factors Honesty
Flexibility Structure	5	0.861	0.927
Flexibility Strategy	6	0.898	0.947
Flexibility Resources Humanity	5	0.903	0.95
Flexibility Operational	6	0.925	0.961

Source: Prepared by the researcher based on the results of the statistical analysis.

It is clear from [Table 6](#) that Cronbach's Alpha values ranged between 0.861 and 0.925, while the reliability coefficients fell within the range of 0.927 to 0.961. These elevated values indicate a high degree of consistency and dependability in the measurement of organisational flexibility dimensions, thereby confirming the reliability of the instrument and its appropriateness for subsequent analytical procedures. [Table 7](#) indicates that the value of Cronbach's Alpha coefficient is 0.966, while the reliability coefficient stands at 0.982. These high values reflect a strong level of reliability and

consistency in measuring strategic decision-making, thereby confirming the instrument's suitability for subsequent stages of analysis. As demonstrated in the Table 6 and Table 7, the reliability levels are notably high based on Cronbach's Alpha values, indicating that the questionnaire possesses both reliability and validity in capturing all study variables. In social science research, it is widely accepted that a Cronbach's Alpha coefficient exceeding 0.6 denotes an acceptable level of reliability for the measurement scale.

Table 7: Results of the Reliability and Validity Test for Strategic Decision-Making

Dependent Variable	Number of Phrases	Reliability Coefficient (Alpha)	Reliability Coefficient
Making Strategic Decisions	5	0.861	0.927

Source: Prepared by the researcher based on the results of the statistical analysis.

Characteristics of the Study Sample

Table 8 presents the distribution of the study sample based on demographic variables, detailing both the number and corresponding percentages for each category.

Table 8: Characteristics of the Study Sample

Statement	Slides	Number	Ratio
Type	Male	181	0.603
	Feminine	119	0.397
Total		300	1
Age	Under 30 Years Old	82	0.273
	From 30 to Less than 40	122	0.407
	40 years and older	96	0.32
Total		300	1
Experience Level	Less than 10 Years	54	0.18
	From 10 to Less than 20 Years	92	0.307
	20 and Above	69	0.23
Total		300	1

Source: Prepared by the researcher using the obtained data.

Descriptive Statistics

A descriptive analysis of the data was conducted using statistical software (SPSS version 25) to examine the study variables. This analysis aimed to determine the arithmetic means and standard deviations, thereby identifying the statistical characteristics of the variables based on the responses of the employee sample from the National Insurance Company.

Organisational Flexibility Dimensions

The researcher computed key descriptive statistical indicators, specifically the arithmetic means and standard deviation, for each dimension of organisational resilience, as detailed in Table 9. The data presented in Table 9, which show the arithmetic means and standard deviations for the dimensions of organisational flexibility, reveal variations in the assessment of these dimensions. Strategic flexibility received the highest evaluation, whereas structural flexibility was rated the lowest. This disparity suggests a need to strengthen structural flexibility to enhance overall organisational effectiveness.

Table 9: Arithmetic Mean and Standard Deviations of Organizational Flexibility Dimensions

Dimension	Arithmetic mean	Standard Deviation	Arrangement
Structural Flexibility	1.7033	0.58303	4
Strategic Flexibility	2.015	0.73003	1
Human Resources Flexibility	1.8727	0.712	2
Operational Flexibility	1.8717	0.73829	3
Organisational Flexibility as a Whole	1.8657	0.63345	

Source: Prepared by the researcher based on statistical analysis of the survey data.

Strategic Decision-Making

The researcher calculated key descriptive statistical indicators, including the arithmetic mean and standard deviation, for the dependent variable "strategic decision-making," as illustrated in Table 10. The results indicate that the company's strategic decision-making processes are operating at a moderate level of effectiveness. This outcome points to the necessity for targeted improvements to achieve greater efficiency in strategic decision-making.

Table 10: Arithmetic Means and Standard Deviation in Strategic Decision-Making

Variable	Arithmetic Mean	Standard Deviation
Making Strategic Decisions	1.8697	0.74506

Source: Prepared by the researcher based on statistical analysis of the survey data.

Hypothesis Testing

Hypothesis 1: Correlation between Organisational Flexibility and Strategic Decision-Making

There is a positive correlation between the dimensions of organisational flexibility

(structural flexibility, strategic flexibility, human resource flexibility, and operational flexibility) and the strategic decision-making process.

The relationship was examined through statistical analysis using Pearson's correlation coefficient, with the results presented in Table 11. Based on the results presented in Table 11, the following observations can be made:

1. The strongest correlation observed in the matrix is 0.847, which exists between overall organisational flexibility and strategic decision-making. This denotes a strong positive relationship between the two variables.
2. The weakest correlation, recorded at 0.678, is between structural flexibility and strategic decision-making. This suggests a moderate relationship.

Accordingly, these findings support the validity of the first assumption.

Table 11: Pearson's Correlation Coefficients between Study Variables

Dimensions	Sig	Making Strategic Decisions
Structural Flexibility	0	0.678**
Strategic Flexibility	0	0.795**
Human Resources Flexibility	0	0.842**
Operational Flexibility	0	0.774**
Organisational Flexibility as a Whole	0	0.847**

Note: ** Pearson correlation coefficients at 0.01 significance level.

Source: Prepared by the researcher based on the results of the statistical analysis.

Hypothesis 2: Impact of Flexibility Dimensions on Strategic Decision-Making

The statistical analysis revealed the following:

1. Structural Flexibility: There is a statistically significant effect of structural flexibility, as a dimension of organizational flexibility, on the strategic decision-making process, demonstrating the importance of organizational structure in supporting decision flexibility.
2. Strategic Flexibility: There is a statistically significant effect of strategic flexibility on the strategic decision-making process, reflecting the organization's ability to adapt to changes and formulate effective strategic responses.
3. Human Resource Flexibility: There is a statistically significant effect of human resource flexibility on the strategic decision-making process, confirming the role of human resources in supporting strategic directions and providing a flexible decision-making environment.
4. Operational Flexibility: There is a statistically significant effect of operational flexibility on the strategic decision-making process, highlighting the importance of operational efficiency and adaptability in enhancing decision quality.

The researcher conducted multiple regression analysis to explore the impact of the organisational flexibility dimensions on the process of making strategic decisions. Table 12 presents the outcome of the statistical test. Further, Table 12 presents the outcome of the multiple regression analysis used to test the hypothesis regarding the impact of the organisational flexibility dimensions on the process of making strategic decisions.

1. The constant value indicates that when all independent variables are zero, the predicted value for strategic decision-making is 0.067. However, this coefficient is statistically insignificant at the 0.01 level.
2. The F-statistic confirms that the regression model is statistically significant at the 0.01 level, suggesting that the set of independent variables collectively has a meaningful impact on strategic decision-making.
3. The coefficient of determination (R^2) reveals that 74.6% of the variation in strategic decision-making is accounted for by the independent variables, reflecting the model's strong explanatory capability.
4. Among the dimensions of organisational flexibility, strategic flexibility, human resource flexibility, and operational flexibility exert significant and substantial influence on strategic decision-making. These results provide partial support for the stated hypothesis. In contrast, structural flexibility demonstrates a weak and statistically insignificant impact, thereby partially refuting the hypothesis.

Table 12: The Role of Organizational Flexibility Dimensions in Strategic Decision-Making

Model	Dependent Variable	Standard Transactions		Non-Standard Transactions	T Test	
		β	Std. Error	Beta	T	Sig.
Constant	Making Strategic Decisions Y	0.067	0.07		0.95	0.343
Structural Flexibility x1		0.022	0.06	0.017	0.359	0.72
Strategic Flexibility x2		0.211	0.068	0.207	3.078	0.002
Human Resources Flexibility x3		0.559	0.06	0.535	9.369	0
Operational Flexibility x4		0.157	0.062	0.156	2.536	0.012
Value F= 216.957** Sig.= 0.000 ** Significant at 0.01 level Coefficient of Determination R2 =0.746						

Source: Prepared by the researcher from the results of the statistical analysis.

Effect of Structural Flexibility

“There is a statistically significant effect of the dimension of 'structural flexibility' as one of the dimensions of organisational flexibility on the strategic decision-making

process.”

The researcher employed simple regression analysis to examine the validity of the hypothesis. The results of this statistical procedure are summarised in [Table 13](#). Table 13 provides the outcomes of a simple regression analysis conducted to evaluate the influence exerted by the "structural flexibility" component of organisational flexibility on the strategic decision-making process.

1. The intercept term reveals that, in the absence of structural flexibility (i.e. when its value equals zero), the expected value of strategic decision-making stands at 0.393. This coefficient is statistically significant at the 0.01 level, indicating its robustness.
2. The elevated and statistically significant F value (at the 0.01 threshold) confirms the model’s overall adequacy in explaining the association between structural flexibility and strategic decision-making. This suggests that the independent variable exerts a substantive and reliable influence on the dependent variable.
3. Furthermore, the coefficient of determination (R^2) indicates that structural flexibility accounts for 46.0% of the variability observed in strategic decision-making. This substantial explanatory power substantiates the first sub-hypothesis, affirming the critical role of structural flexibility in shaping strategic decisions within the organisational context.

Table 13: The impact of the Dimension (Structural Flexibility) and Organizational Flexibility on the Strategic Decision-Making Process

Model	Dependent Variable	Standard Transactions		Non-Standard Transactions	T Test	
		β	Std. error	Beta	T	Sig.
Constant	Making Strategic Decisions Y	0.393	0.098		4.014	0
Structural Flexibility		0.867	0.054	0.678	15.94	0
Value F= 254.074** Sig.= 0.000 ** Significant at 0.01 level Coefficient of Determination R2 =0.460						

Source: Prepared by the researcher from the results of the statistical analysis.

Effect of Strategic Flexibility

“There exists a statistically significant impact of the "strategic flexibility" dimension, as one of the components of organisational flexibility, on the strategic decision-making process.”

To evaluate the validity of this hypothesis, the researcher employed simple regression analysis. The outcomes of this statistical procedure are presented in [Table 14](#). Table 14 presents the findings from a simple regression analysis conducted to assess the influence of the "strategic flexibility" dimension, as part of organisational flexibility, on the

strategic decision-making process.

1. The constant term reveals that when "strategic flexibility" is assigned a value of zero, the predicted value for the strategic decision-making process stands at 0.219. This coefficient is statistically significant at the 0.01 level, confirming its relevance.
2. The F-statistic is both high and significant at the 0.01 level, indicating that the regression model effectively captures the relationship between "strategic flexibility" and the strategic decision-making process. This suggests a robust and meaningful overall effect of the independent variable on the dependent variable.
3. The coefficient of determination (R^2) demonstrates that 70.9% of the variance in the strategic decision-making process can be attributed to "strategic flexibility." This substantial explanatory power confirms the significance of the independent variable in shaping the outcome and thereby validates the second sub-hypothesis.

Table 14: The Impact of the Dimension of (Strategic Flexibility) and Organizational Flexibility on the Strategic Decision-Making Process

Model	Dependent Variable	Standard Transactions		Non-Standard Transactions	T Test	
		β	Std. Error	Beta	T	Sig.
Constant	Making	0.219	0.065		3350	0.001
Strategic Flexibility	Strategic Decisions Y	0.881	0.033	0.842	26.966	0
Value F= 727.138** Sig.= 0.000 ** Significant at 0.01 level Coefficient of Determination R^2 =0.709						

Source: Prepared by the researcher from the results of the statistical analysis.

Effect of Human Resource Flexibility

“There is a statistically significant effect of the dimension of human resource flexibility, as one of the dimensions of organisational flexibility, on the strategic decision-making process.”

The researcher employed simple regression analysis to examine the validity of this hypothesis. Table 15 presents the findings of a simple regression analysis aimed at evaluating the impact of the "human resource flexibility" dimension, as part of organisational flexibility, on strategic decision-making.

1. The regression constant reveals that when the value of "human resource flexibility" is zero, the predicted value of the strategic decision-making process is 0.408. This coefficient is statistically significant at the 0.01 level, suggesting the intercept is meaningful in the model context.
2. The F-statistic yielded a high and statistically significant value at the 0.01 level, indicating that the regression model reliably captures the relationship between

"human resource flexibility" and strategic decision-making. This implies that the explanatory variable exerts a strong and statistically valid influence on the dependent variable.

- The coefficient of determination (R^2) demonstrates that approximately 59.9% of the variance in the strategic decision-making process is explained by variations in "human resource flexibility." This substantial explanatory power affirms the validity of the third sub-hypothesis, confirming that this flexibility dimension has a significant and positive impact on strategic decision-making.

Table 15: The impact of the Dimension of (Human Resource Flexibility) and Organizational Flexibility on the Strategic Decision-Making Process

Model	Dependent Variable	Standard Transactions		Non-Standard Transactions	T Test	
		b	Std. Error	Beta	T	Sig.
Constant	Making Strategic Decisions Y	0.41	0.074		5.479	0
Human Resources Flexibility		0.78	0.037	0.774	21089	0
Value F= 444.766** Sig.= 0.000 ** Significant at 0.01 level Coefficient of Determination R2 =599.0						

Source: Prepared by the researcher from the results of the statistical analysis.

Effect of Operational Flexibility

“There is a statistically significant effect of the dimension of human resource flexibility, as one of the dimensions of organisational flexibility, on the strategic decision-making process.”

The researcher employed a simple regression analysis to examine the validity of this hypothesis. The outcomes of this statistical procedure are detailed in [Table 16](#). Moreover, [Table 16](#) displays the findings of a simple regression analysis aimed at examining the extent to which the "operational flexibility" dimension of organisational flexibility influences the strategic decision-making process.

- The regression intercept suggests that in the hypothetical scenario where "operational flexibility" equals zero, the predicted value of strategic decision-making stands at 0.235. This coefficient is statistically significant at the 0.01 level, thereby confirming the baseline relevance of the model even in the absence of the independent variable.
- The model's F-statistic is both high and statistically significant at the 0.01 threshold, implying that the regression equation offers a reliable and robust explanatory framework for the association between operational flexibility and strategic decision-

- making. This reinforces the credibility of the observed relationship.
- The coefficient of determination (R^2) indicates that 63.2% of the variance in strategic decision-making is accounted for by variations in operational flexibility. This substantial proportion demonstrates the explanatory strength of the independent variable and affirms the validity of the fourth sub-hypothesis, confirming that operational flexibility exerts a significant and measurable influence on the organisation's strategic decision-making capacity.

Table 16: The Impact of the (Operational Flexibility) Dimension (Organizational Flexibility) on the Strategic Decision-Making Process

Model	Dependent variable	Standard Transactions		Non-Standard Transactions	T Test	
		b	Std. Error	Beta	T	Sig.
Constant	Making Strategic Decisions Y	0.24	0.077		3.054	0
Operational Flexibility		0.81	0.036	0.795	22.63	0
Value F= 511.982** Sig.= 0.000 ** Significant at 0.01 level Coefficient of Determination R2 =0.632						

Source: Prepared by the researcher from the results of the statistical analysis.

DISCUSSION

Organisational Flexibility and Strategic Decisions

The findings of the study revealed a statistically significant and positive correlation between all dimensions of organisational flexibility—namely structural, strategic, human resources, and operational—and the strategic decision-making process. Strategic decision-making constitutes a foundational element of contemporary management practice, acting as a pivotal determinant that differentiates effective leadership from its less effective counterparts. Empirical evidence suggests that strategic flexibility, characterised by the capacity to adapt through anticipatory planning, dynamic reallocation of resources, and coordinated organisational responses, plays a critical role in fostering innovation and enhancing overall organisational effectiveness (Awais et al., 2023).

The research findings illustrated that organisational flexibility structure had the lowest impact of the dimensions considered, suggesting the existence of rigidities within the organisational structure of the National Insurance Company. This finding contradicts the available literature that highlights the significance of flexible organisational structures characterised by decentralisation of power, open lines of communication, and adequate level of formality in promoting organisational responsiveness and strategic flexibility, especially for the context of micro, small, and medium-sized enterprises (MSMEs) (Kafetzopoulos et al., 2023). Such inconsistency as noted is reflective of the

implications arising from the concept of the theory of organisational dependencies where organisational rigidity through bureaucratising leads to the inhibition of the speed and quality of the decision-making process through the suppression of the multidirectional flow of information. Such suppression depletes the ability of an organisation to respond efficiently and quickly to fluid environmental conditions.

Impact of Human Resource Flexibility

One of the strongest findings of the research is the marked role of flexibility of the human resources on the process of strategic decision making. It agrees with research knowledge that highlights the essential role of the development of workforce capability to promote leadership effectiveness as well as rational decision making. From the perspective of human capital theory, the employees are regarded as essential strategic resources wherein investment through knowledge as well as competency directly enhances organisational competitiveness. In support of this view, contemporary empirical literature has illustrated that flexibility of the human resources promotes innovation as well as strategic responsiveness to allow organisations to stay adaptive through the strategic use of their staff (Wang et al., 2021).

Leadership and Information Systems as Enablers of Strategic Decision-Making

The research findings present that the company's process of decision-making is largely centralized as such limiting the flexibility of its internal landscape. This is aligned with available literature, where the role of emotional intelligence and relational leadership is noted to enhance the quality of strategic decisions. The seeming lacks or developmental incompleteness of such relational competency in the organisation might partly explain the modest effect noted on certain aspects of strategic success. In support of the perspective is recent research that confirms that emotional intelligence substantially improves the process of decision-making through the stimulation of collaborative interaction, adaptability as well as transparency of leadership practices (Gao et al., 2023).

Interview results show that decision-making procedures for the firm are largely centralized and, hence limiting its internal environmental adaptability. This finding is compatible with research views highlighting the role of emotional intelligence and relational leadership in enhancing the quality of strategic decision-making. The apparent lack or incompleteness of such relational capabilities in the organisation might explain the relative ineffectiveness noted in certain dimensions of strategy. Empirical data is equally informative on this account, showing that decision-making is improved through the enhancement of interpersonal cooperation, flexibility, and clarity of leadership functions through the enhancement of emotional intelligence (Al Eid & Yavuz, 2022).

Discussion Summary

The findings of this study align with a significant body of contemporary literature on organisational resilience, reinforcing the perspective that resilience should be regarded as a strategic resource essential for enhancing the quality of decision-making. Nevertheless, the results also expose practical deficiencies within the examined context, especially in relation to structural and technological components. These limitations underscore the imperative for organisational cultural transformation, the promotion of decentralised governance, and increased investment in employee development and information technology infrastructure.

CONCLUSION

This study examined the relationship between organisational flexibility and strategic decision-making, revealing that all four dimensions of flexibility—structural, strategic, human resource, and operational—positively affect decision-making. Among these, human resource flexibility demonstrated the strongest influence, while structural flexibility had the weakest.

The findings underline the need for organisations, particularly in the public insurance sector, to invest in leadership development, employee training, and technological upgrades to enhance their strategic capabilities. The study contributes to the broader literature on organisational adaptability and provides practical insights for institutional reform.

RECOMMENDATIONS

Considering the study's findings, and to enhance the performance of the National Insurance Company and strengthen its capacity for effective strategic decision-making, the researcher proposes the following recommendations:

1. Strengthen organisational flexibility, with particular emphasis on the structural dimension, through a comprehensive review and refinement of existing organisational frameworks. This should aim to ensure greater adaptability and coherence by integrating structural improvements with human resource development initiatives and operational workflows.
2. Prioritise employee training and development by designing targeted programmes that cultivate strategic decision-making competencies and promote a flexible organisational culture grounded in analytical thinking and responsiveness to change.
3. Upgrade and modernise information systems to reinforce the strategic decision-making process. This involves ensuring timely access to accurate and dependable data that can support analytical processes and facilitate evidence-based managerial decisions.

- Promote internal communication across organisational units by enhancing both formal and informal communication channels. This approach will enable the free flow of ideas and information, fostering a collaborative, informed, and adaptive organisational environment.
- Encourage employee participation in decision-making processes to strengthen ownership, accountability, and engagement. Drawing upon employees' practical knowledge and field experience is likely to improve the quality and applicability of strategic decisions.

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