

## AFRICAN BEHAVIORAL FINANCE (BUSINESS/ECONOMICS/PSYCHOLOGY CROSSOVER)

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### QUALITATIVE STUDY

## Navigating the Business Environment

*A Qualitative Exploration of Strategic Challenges and Governance in Tanzania (2000–2026)*

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### ABSTRACT

The strategic and governance landscape for enterprises in Tanzania has undergone significant transformation, influenced by evolving regulatory frameworks, market liberalisation, and regional integration. Existing analyses often lack nuanced, context-rich insights into the lived experiences of senior decision-makers navigating this complex environment. This study aims to qualitatively explore the principal strategic challenges and governance issues perceived by Tanzanian business leaders, and to analyse the adaptive strategies they employ. A qualitative, multi-case study design was employed, using purposive sampling to select 24 senior executives from diverse sectors. Data were collected via in-depth, semi-structured interviews and analysed using reflexive thematic analysis. A dominant theme was the perceived inconsistency in regulatory enforcement, cited by over two-thirds of participants as a critical impediment to long-term strategic planning. This unpredictability was found to incentivise short-termism and informal coping mechanisms, rather than fostering transparent corporate governance. The findings suggest that strategic decision-making is heavily constrained by institutional unpredictability, which shapes governance practices in ways that may not align with formal policy objectives. Policymakers should prioritise regulatory coherence and transparent communication. Firms are advised to develop enhanced stakeholder engagement strategies and robust scenario-planning capabilities to build organisational resilience. strategic management, corporate governance, institutional environment, qualitative research, East Africa This paper provides a novel, empirically-grounded framework linking perceived regulatory unpredictability to specific strategic and governance adaptations within Tanzanian firms, offering a new lens for behavioural business research in emerging economies.

**Keywords:** *Sub-Saharan Africa, Corporate governance, Strategic management, Qualitative case study, Market liberalisation, Tanzania*

#### Article Highlights

- Regulatory unpredictability constrains long-term strategic planning.
- Institutional inconsistency fosters informal governance adaptations.
- Firms develop stakeholder engagement as a key resilience strategy.

#### Methodological Note

Qualitative multi-case study of 24 senior executives, analysed via reflexive thematic analysis.

*Provides a novel framework linking regulatory perception to strategic adaptation.*

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| • Findings challenge alignment between formal policy and business practice. |  |
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## ABSTRACT-ONLY PUBLICATION

This is an abstract-only publication. The complete research paper with full methodology, results, discussion, and references is available upon request.

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