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Does Regulating Distress Behavior Influence the Digital Transformation of Insurance Firms in Kenya?

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Abstract

This study investigates the influence of regulating distress adaptive leadership behavior on digital transformation within the framework of adaptive leadership theory. Employing a positivist approach and a descriptive research design, the study targeted a population of 392 supervisors from all 56 registered insurance firms in Kenya. The data collection tool was a questionnaire. A stratified random sampling technique yielded a final sample of 127 respondents (63% response rate). Operationalization of regulating distress behavior was via inclusion and diversity; reward & recognition; and open communication dimensions, while digital transformation was assessed through metrics of digital innovation, customer experience, and return on assets. Comprehensive statistical analyses, including means, standard deviations, correlation analysis, chi-square tests, ANOVA, and ordinal logistic regression, were employed to analyze data and test hypotheses. The ordinal regression model results indicated that regulating distress behavior accounted for 20.3% of the variance in digital transformation, as demonstrated by the Nagelkerke Pseudo R^2 value of .203. The parameter estimates indicated that regulating distress behavior predicted digital transformation, $\beta 3 = -19.280$, $p \leq .05$. Meaning that this behavior had significant influence on digital transformation. The study recommends that leaders should regulate employee distress via inclusion and diversity, rewards and recognition and open communication to achieve successful digital transformation. To extend the generalizability of these findings, future studies should explore the applicability of this framework in other industries outside the financial service industry.

Key Words: Adaptive Leadership, Regulating Distress, Digital Transformation, Reward and Recognition, Inclusion and Diversity, Open Communication

Introduction

In the competitive landscape of modern business, organizations strive to maintain a sustainable competitive advantage through continuous innovation (Roux, 2020). The rapid pace of change driven by digital transformation has led to frequent disruptions across industries and markets. A firm that successfully undergoes digital transformation is characterized by its ability to create innovative value, capture superior value, and offer unique value propositions to customers. Dehnert (2020) defines organizational digital transformation as the adoption of new technologies and processes to enhance a company's operations in response to evolving business environments, with the goal of increasing value proposition, value capture, and customer interaction. Financial

service organizations, such as banks, insurance companies, and investment firms, play a vital role in providing a diverse range of financial services to various entities (Kumari *et al*., 2024). To achieve their objectives effectively and efficiently, leaders in the financial services sector must implement strategic approaches and foster innovation.

Problem Statement

Despite the significant strides made in the financial services industry through the adoption of digital technologies such as AI, big data, cloud computing, blockchain, and digital platforms, the insurance sector has demonstrated a notable lag. This disparity can be attributed to a combination of internal and external challenges, as highlighted by Khattak *et al*. (2023). These challenges encompass industry regulations, deficiencies in digital talent competency, rigid legacy organizational structures, overreliance on traditional channels, a risk-averse culture, and slow innovation scaling. While previous research has primarily focused on technology adoption and strategy implementation, recent studies suggest that the success of digital transformation in the insurance sector necessitates a shift in leadership styles. Cappiello (2020) emphasizes the need for new leadership paradigms to navigate the complex adaptive challenges inherent in this process, as traditional business models give way to digitally driven and optimized operations. Turk's (2023) investigation into digital transformation leadership behaviors, including adaptability, complexity, innovation, and strategic thinking, underscores the complex nature of digital transformation in the financial services sector. Successful integration of digital culture and cultivation of fresh organizational digital skills competencies often require novel leadership approaches, behaviors, and organizational changes.

A review of existing literature on digital transformation in the Kenyan insurance industry reveals a dearth of research on adaptive leadership, despite its significance in navigating the complex challenges associated with this process (Kang'e *et al*., 2020). While numerous studies have explored traditional leadership styles such as strategic, transformational, and transactional, adaptive leadership remains a relatively understudied area within this context (Adero & Odiyo, 2020). Previous research has called for further empirical investigations into the impact of adaptive leadership behaviors on digital transformation in the Kenyan insurance industry (Bett *et al*., 2020). Given the volatility and ambiguity inherent in digital transformation, regulating distress behavior in adaptive leaders is crucial for effectively coping with the complexities of change (Wamburu *et al*., 2022). These findings underscore the need for a more comprehensive understanding of the relationship between regulating distress behavior and the successful digital transformation of insurance firms in Kenya.

Objective

To examine the influence of the regulating distress behavior of adaptive leadership on the digital transformation of insurance firms in Kenya.

Hypothesis

H0: Regulating distress behavior has a significant influence on the digital transformation of insurance firms in Kenya.

Literature Review

This section focusses on the theory supporting the study, the conceptual framework and related empirical research. This study was grounded in the adaptive leadership theoretical framework developed by Heifetz and Laurie (1997). This framework posits six key adaptive leadership behaviors: getting on the balcony, identifying adaptive challenges, regulating distress, maintaining disciplined attention, giving the work back to the people, and protecting leadership voices from below. In subsequent works, the scholars refined and expanded upon these earlier ideas, arguing that for an organization to adapt and thrive in a complex environment, the leader must consciously focus the entire organization on adaptive challenges (Heifetz & Linsky, 2003). These adaptive challenges were highlighted as the primary focus of leadership work, as they were deemed particularly difficult to identify and solve. In contrast, technical challenges, while also challenging, were suggested to have known solutions and could be delegated to experts by the leader (Northouse, 2019).

According to Heifetz and Laurie (1997), regulating distress behavior involves the adaptive leader's skillful management of the balance between organizational learning and the potential for being overwhelmed by change. An adaptive leader understands that forcing an organization to confront complex problems without established solutions will inevitably generate distress among stakeholders. Consequently, during adaptive challenges, both leadership and employee distress are likely to occur. This anxiety arises from the fact that adapting to new challenges necessitates changes in current processes, structures, beliefs, values, and expertise (Northouse, 2019). In essence, regulating distress entails the leader embracing inclusion and diversity, supporting employee rewards and recognition, and practicing open communication to maintain a constant rate of change and tension, which can stimulate adaptation and new learning.

A conceptual framework, as defined by Meglio and Schrier (2020), is a comprehensive representation that illustrates the interrelationships between the research variables and questions, as derived from the study's theoretical framework. The theoretical framework's variables are translated into the conceptual framework's variables and used to formulate the research questions. In this study, the conceptual framework, in figure 1, depicts regulating distress behavior as the independent variable and digital transformation as the dependent variables respectively.

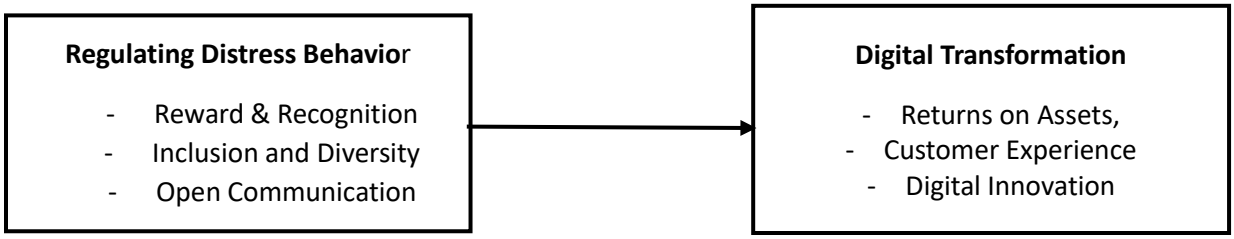

Figure 1: Conceptual Framework

Previous research on inclusion and diversity, open communication, and reward and recognition has produced conflicting conclusions regarding their impact on positive organizational outcomes, such as digital transformation. According to Norman and Johnson (2022), inclusion and diversity involve the recognition, celebration, and adoption of a multicultural perspective within a heterogeneous workforce. Chen *et al*. (2021) argue that open communication is essential for mitigating the stress and fear associated with adaptive challenges. In contrast, reward and

recognition may also be effective in reducing organizational stress during adaptive challenges (Lee *et al*., 2022).

Other studies have examined the impact of inclusion and diversity on firm performance within the context of digital transformation. Snowball *et al*. (2021) conducted a study in South Africa to investigate the influence of inclusion and diversity on firm performance in the creative industry during digital transformation. Assadullah (2017) explored the role of rewards and recognition in digital transformation firms with a multigenerational workforce in the United States, focusing on the people aspect and its impact on a multigenerational workforce. Unlike the cross-sectional research design of Jesuthasan (2017), this longitudinal study highlighted varying reward and recognition expectations across the four generations present in American corporations. Notably, the study favored frequent feedback and digital rewards over traditional annual evaluations. It also emphasized the importance of transparency, leadership coaching skills, and quarterly bonuses to engage and motivate employees from different generations, particularly generations X and Y.

Digital transformation has driven the transition to virtual communication. Meske *et al*. (2020) advocate for leaders to champion this shift from physical to virtual communication to meet the global need for seamless and rapid communication. The scholars stress the importance of investing in digital transformation tools for both internal and external communication to enhance open communication and employee engagement. However, Mulyana *et al*. (2022) caution against the indiscriminate use of new communication tools due to the associated cyber risks and privacy concerns. These studies highlight the need for leaders to overcome fears and risks related to adopting new communication technologies during digital transformation.

The contrasting findings from these studies reveal a significant research gap. A more nuanced understanding is required to explore how different organizational leadership settings influence the relationship between the adaptive leadership behavior of regulating distress and digital transformation success, particularly when considering contextual adaptive challenge factors.

Methodology

This study adopted a post-positivist philosophical stance and employed a descriptive correlational research design to investigate its objectives. The target population comprised 392 supervisors from 56 registered insurance firms listed on the Insurance Regulatory Authority (IRA) website as of the end of 2021. A stratified random sampling technique was used to determine the sample size, resulting in the inclusion of 127 supervisors. Data collection was conducted through a structured questionnaire, which underwent a pilot testing phase to ensure its appropriateness and effectiveness. Factor analysis was utilized to reduce the number of variables and identify latent constructs within the questionnaire.

The collected data were analyzed using both descriptive and inferential statistics, including correlation, chi-square, ANOVA analysis, and ordinal logistic regression. By employing this comprehensive research methodology, the study aimed to systematically gather and analyze data, thereby ensuring the reliability and validity of its findings.

The Study Results

Before conducting the main study, a pilot study was conducted to appraise the reliability and validity of the research instrument, therefore evaluating two key aspects of the instrument. In

terms of reliability, all the items corresponding to the variables investigated in the study demonstrated a Cronbach's Alpha coefficient surpassing the accepted threshold ($\alpha > 0.5$). Factor analysis, utilizing the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test, was employed in this study to assess the feasibility of reducing the number of factors associated with the variable. The results indicated high KMO values nearing 1 and significant p-values ($p < 0.05$) suggesting that factor analysis successfully identified underlying factors within the dataset of the variable.

Descriptive Statistics

The findings of the study Table 1, indicate that the respondents, on average, agreed that regulating distress influenced digital transformation through inclusion and diversity (M = 4.15, SD = 0.702), reward and recognition (M = 3.60, SD = 1.049), and open communication (M = 4.20, SD = 0.694).

Table 1. Mean and Standard Deviation for Regulating Distress Behavior and Digital Transformation

Regulating Distress Behavior	**M**	**SD**
My supervisor promotes inclusion and diversity	4.15	0.702
My supervisor supports rewards and recognition	3.60	1.049
My supervisor encourages open communication	4.20	0.694
Influence of Regulating Distress on RoA Capability		
Promoting inclusion and diversity influences RoA	3.50	0.853
Supporting rewards and recognition influences RoA	3.88	0.914
Encouraging open communication influences RoA	3.66	1.002
Influence of Regulating Distress on Customer Experience Capacity		
Promoting inclusion and diversity influences Customer Experience	3.78	1.053
Supporting rewards and recognition influences Customer Experience	3.41	0.987
Encouraging open communication influences Customer Experience	3.64	1.200
Influence of Regulating Distress on Digital Innovation Capacity		
Promoting inclusion and diversity influences Digital Innovation	3.72	0.576
Supporting rewards and recognition influences Digital Innovation	3.46	0.949
Encouraging open communication influences Digital Innovation	3.76	0.849

Spearman's Correlation Analysis

Spearman's correlation analysis was conducted to examine the relationship between regulating distress and digital transformation. The results in Table 2 indicate a significant positive and strong relationship between regulating distress behavior and digital transformation, with a correlation coefficient of r (127) = 0.276, p <=.05. This indicates a strong positive association between these two variables.

Table 2. Correlation Analysis between Regulating Distress Behavior and Digital Transformation Variables

Variables		Regulating Distress Behavior	Digital Transformation
Regulating Distress	Correlation Coefficient	1	.276
	Sig. (2-tailed)		.002
	N	127	127
Digital Transformation	Correlation Coefficient	.276	1
	Sig. (2-tailed)	.002	
	N	127	127

Correlation is significant at the 0.01 level (2-tailed)

Chi-square Analysis

A Chi-square test (χ^2) examined the association between regulating distress behavior and digital transformation. The results, in Table 3, indicate that there was a statistically significant association between the two variables, χ^2 (12, N = 127) = 28.256, $p \leq .05$.

Table 3. Chi-Square Test for Regulating Distress Behavior and Digital Transformation

Chi-Square Tests	Value	Df	Asymp. Sig. (2-sided)
Pearson Chi-Square	28.256	4	<.001
Likelihood Ratio	32.466	4	<.001
Linear-by-Linear Association	9.579	1	.002
N of Valid Cases	127		

Chi-square is significant at $p \leq .05$ (2-tailed)

One-Way ANOVA

A one-way ANOVA was conducted to determine whether there were any significant differences between the means of regulating distress behavior and the demographic variables of gender, age group, position, experience, and highest academic qualification. The outcomes of the one-way ANOVA are summarized in Table 4. The results showed no significant differences between the means of regulating distress behavior, and demographic variables were noted as all the relevant p-values were higher than the 0.05 level of significance. These results indicate that any observed differences in regulating distress behavior among the different demographic groups are not statistically significant and may have occurred by chance.

Table 4. One-way ANOVA for Regulating Distress and Demographic Variables

Variable		Sum of Squares	Df	Mean Square	F	Sig.
Leadership Role of Respondent	Between Groups	.741	6	.124	.290	.941
Gender of respondents	Between Groups	.380	1	.380	.924	.338
Age-group	Between Groups	1.850	2	.925	2.293	.105
Highest academic qualification	Between Groups	0.830	2	.415	1.009	.368
Years of Experience	Between Groups	.845	2	.422	1.027	.361

Pseudo R-Square

A pseudo-R-square statistic was employed to evaluate the appropriateness of the regression model and examine the influence of regulating distress behavior on the digital transformation of insurance firms in Kenya. Table 5 presents the three pseudo-R-square coefficients associated with this behavior. The Nagelkerke Pseudo R-Square ($R^2 = 0.203$) indicated that regulating distress behavior explained 20.3% of the variance in digital transformation, indicating a significant influence on the digital transformation of insurance firms in Kenya.

Table 5. Pseudo-R-Square for Influence of Regulating Distress Behavior

Link function	Logit
Cox and Snell	.157
Nagelkerke	.203
McFadden	.115

Link Function: Logit.

Parameter Estimates

The parameter estimates from an ordinal logistic regression model were obtained in this study to understand the log-odds ratio for a one-unit change in the digital transformation variable while keeping all the regulating distress behavior predictor variable constant. The model for the influence of regulating distress behavior, X_3, on digital transformation, YDT, is given below:

$$\text{Logit}\,[P\,(YDT \leq j)] = \alpha j - \beta_3 X_3$$

Table 6. Parameter Estimates for Regulating Distress Behavior

		Estimate	Std Error	Wald	df	Sig	95% Confidence Interval	
							Lower Limit	Upper Limit
Threshold	$Y_{DT}=2$	-20.914	.345	3668.857	1	<.001	-21.591	-20.237
	$Y_{DT}=3$	-19.509	.240	6627.565	1	<.001	-19.979	-19.040
Location	$X_3=3$	-19.280	.527	1340.418	1	<.001	-20.312	-18.248
	$X_3=4$	-18.704	.000	.	1	.	-18.704	-18.704
	$X_3=5$	0	.	.	0	.	.	.

Link function: Logit.

a. This parameter is set to zero because it is redundant.

The results indicate a statistically significant relationship between regulating distress behavior (X_3) and digital transformation (YDT) within this study, $X_3 = 5$ serving as the reference point. Specifically, for every unit increase in regulating distress behavior, a corresponding decrease of 19.280 in the logs odds of falling into a corresponding level of digital transformation is expected at $X_3 = 3$ ($\beta_3 = -19.280$, $p<0.05$). These results indicate that regulating distress behavior plays a significant role in digital transformation within this study's context.

Discussion of Results

The study investigated the extent to which regulating distress behavior influences digital transformation of insurance firms in Kenya. Regulating distress behavior characterized by inclusion and diversity, open communication, and reward and recognition practices, was found to have significant positive relationship with digital transformation. These findings align with previous research which demonstrated the positive impact of these factors on organizational outcome (Koo et al., 2022; Lee et al., 2022). However, while these factors are crucial, Garg and Sagwan (2020) cautioned that they alone cannot guarantee improved organizational performance, such as digital transformation. Still, the significance of open communication was further emphasized by Musheke and Phiri (2021), who found a moderate but significant correlation between open communication and organizational performance in Zambia. Further, Bucata and Rizescu (2017) also underscored the importance of effective communication for building high performance teams and fostering knowledge sharing. In regard to demographic factors, while the current study did not reveal significant differences between the constructs across demographic groups, other research, suggests that age, gender, educational level and other factors can influence the impact of these constructs on organizational performance (Jekelle, 2021). However, Jekelle (2021) emphasized the specific importance of educational diversity in driving organizational outcomes. The ordinal logistics regression analysis further solidified the link between regulating distress behavior and digital transformation. These findings are consistent with Snowball et al. (2021), who highlighted the positive impact of workforce diversity on digital transformation. Further, Chillakuri and Mogili (2018) also suggested that incorporating millennials into the workforce and implementing appropriate reward and recognition practices can enhance leader-team engagement and facilitate digital transformation.

Overall, this study contributes to the discourse on digital transformation in emerging economies by highlighting the crucial role of leadership behavior of regulating distress. Leaders driving digital transformation in Kenyan insurance firms should prioritize a leadership style that embraces inclusion and diversity, open communication, reward, and recognition.

Conclusion

A significant positive correlation was found between the two variables, $r = 0.276$, $p \leq .05$, as supported by correlation analysis results. The Chi-square test yielded a significant result, $\chi^2 = 28.256$, $p \leq .05$. One-way ANOVA tests did not reveal significant differences between the means for regulating distress behavior and certain demographic variables. Although the proportional odds assumption for ordinal regression was violated, $\chi 2\ (2) = 10.839$, $p < .05$, the alternative non-parametric measures, including Spearman test correlation analysis and Chi-square results, supported proceeding with ordinal regression measures with caution. The ordinal logistic regression model was a better fit than the intercept-only model, $\chi^2 = 21.626$, $p \leq .05$, with an Nagelkerke Pseudo R^2 value of .203, indicating that the model accounted for 20.3% of the variance in digital transformation. However, the derived model did not demonstrate a satisfactory fit to the observed data, as indicated by a significant goodness-of-fit statistic, $\chi^2 = 8.879$, $p < .05$. Nevertheless, the parameter estimates showed that regulating distress behavior significantly predicts digital transformation, $\beta_3 = -19.280$, $p \leq .05$. Based on these results, the null hypothesis was rejected. Thus, it was concluded that regulating distress behavior significantly influences digital transformation of insurance firms in Kenya.

Recommendations and Areas for Further Research

The study recommends that financial service organizations (FSOs) adopt the adaptive leadership behavior of regulating distress to enhance digital transformation. The research identified inclusion and diversity, reward and recognition, and open communication as key factors within adaptive leadership that significantly influence the digital transformation of insurance firms in Kenya.

To enhance the generalizability of these findings, future research should explore their applicability in other industries. A comparative approach could identify potential variations in the influence of adaptive leadership behaviors on digital transformation, particularly when considering the impact of demographic variables across different industry contexts.

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