



# The Influence of Protecting Leadership Voices from Below Behaviour on the Digital Transformation of Insurance Firms in Kenya

John Odindo, Kepha Njenga & George K'aol

*United States International University - Africa, Kenya*

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## Abstract

This research investigated the impact of protecting leadership voices from below behaviour on the digital transformation of insurance firms in Kenya. This study, grounded in adaptive leadership framework, adopted a positivist approach and a descriptive research design to study a target population of 392 supervisors from the 56 registered insurance firms listed by the Insurance Regulatory Authority. The final sample of 127 respondents, represented a response rate of 63%, was drawn using a stratified random sampling technique. Protecting leadership voices from below behaviour was operationalized through the dimensions of employee voice, employee engagement, and work environment, while digital transformation was assessed using metrics such as digital innovation, customer experience, and returns on assets. Inferential statistical analyses, including correlation analysis, chi-square test, one-way ANOVA, ordinal logistic regression were adopted to test the research hypotheses. The findings from the ordinal logistic regression analysis, indicated by the Nagelkerke Pseudo R-square coefficient, demonstrate that protecting leadership voices from below behaviour explains 37% of the variance in digital transformation (Nagelkerke Pseudo  $R^2 = .37$ ). Moreover, the parameter estimates obtained from the ordinal regression analysis revealed a statistically significant and positive relationship between protecting leadership voices from below behaviour and digital transformation,  $\beta_6 = -18.647$ ,  $p \leq .05$ . In conclusion, this study establishes a substantial connection between protecting leadership voices from below behaviour, and the digital transformation of insurance firms in Kenya. Specifically, when leaders create a conducive work environment that encourages employees voice and engagement, this adaptive leadership behaviour significantly and positively influences digital transformation. Consequently, leaders are recommended to proactively embrace protecting leadership voices from below behaviour by implementing policies and practices that promote employee voice, enhance employee engagement, and establish supportive work environments. These efforts will facilitate and enhance the prospects of achieving successful digital transformation within the Kenyan insurance industry. Further

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studies on the adaptive leadership framework in the broader financial services industry are recommended.

## **Introduction**

Protecting leadership voices from below behaviour refers to promoting leadership without formal authority, creating an adaptive work environment that encourages marginalised followers to voice their opinions and engage actively (Northouse, 2019). Sunderman et al. (2020) described this behaviour as a departure from traditional leadership styles, as it involves leaders stepping back and empowering their followers. In contrast to conventional approaches, adaptive leadership requires leaders to be open to diverse perspectives by actively promoting the voices of those often overlooked and genuinely listening to them while fostering employee engagement. This form of leadership emphasises challenging the existing norms and actively involving marginalised groups in adaptive work. Heifetz and Linsky (2003) postulated that this leadership behaviour of giving voice to subordinates is characteristic of organisations that prioritise learning and experimentation.

To enhance employee voice, adaptive leaders must actively seek out and value the perspectives of out-group members, listening to their ideas and being open to their contributions (Garg & Sangwan, 2020). However, this can be challenging for the leader as in-group members, who hold higher positions within the organisation, may resist any disruption to the established social dynamics. McKimm et al. (2022) argued that employee engagement is fostered when leaders encourage employees to test their ideas and challenge the existing norms. According to Northouse (2019), a crucial aspect of this adaptive leadership behaviour is creating a supportive work environment that encourages employee voices and empowers them to take leadership actions beyond their formal roles and responsibilities. Specifically, the leader's role in this psychological work environment is to mobilise followers for adaptive work rather than controlling them. Therefore, the three key elements of protecting leadership from below behaviour are employee voice, engagement, and a supportive work environment.

The digital transformation of the financial services industry, including the insurance sector, has been driven by adopting technological innovations to meet the evolving demands of digital consumers. However, traditional insurance firms have faced disruptions to their market share from emerging InsurTech companies, indicating a varied adoption of digital transformation within the industry (Sibanda et al., 2020). Despite the competitive pressure and urgency surrounding digital transformation, leaders in traditional insurance firms have generally struggled to keep pace with this transformation's speed, scope, and depth (Niraula & Kautish, 2019). Consequently, the adaptive leadership framework has gained traction amongst scholars and industry researchers in response to these demands. Among other aspects, the framework has particularly focused on protecting leadership voice from below behaviour (Ali et al., 2020). According to Power (2020), adaptive leadership reconciles the paradox of empowering employees without delegated authority, challenging the rigid centralised authority leadership models. This is achieved by fostering dynamic leader-follower relationships, where roles can interchange depending on the specific situations within a team setting (Klasmeier & Rowold, 2020). The complexity of the digital transformation landscape has highlighted the relevance and importance of adaptive leadership in navigating and effectively responding to the challenges and opportunities presented by this transformative process.

## **Literature Review**

Existing research has emphasised the importance of adaptive leadership in navigating dynamic environments like digital transformation (Cappiello, 2020). Past studies have suggested that adaptive leaders foster inclusive environments by actively protecting leadership voices from below and



encouraging employee engagement (McKimm et al., 2022). Specifically, Sun and Bunchapattanasakda (2019) emphasised that employee engagement is achieved when leaders encourage employees to test their ideas and challenge the status quo. A core aspect of adaptive leadership is establishing a conducive work environment that supports employee voices and encourages leadership actions beyond their formal roles (Abubakar et al., 2018). Within this psychological work environment, the leader must mobilise followers for adaptive work rather than exert control over them. However, Northouse (2019) cautioned that seeking diverse perspectives might encounter resistance from in-group members who desire to maintain the existing social equilibrium.

Digital transformation signifies the integration of novel technologies and processes to bolster a company's operations in response to evolving business landscapes. This, in turn, aims to enhance value propositions, value capture, and customer interfaces (Dehnert, 2020). Despite these promising benefits, navigating the intricate demands of digital transformation within the global financial services industry, particularly insurance firms, remains challenging for leaders. This necessitates empirical investigation of adaptive leadership approaches (Appio et al., 2021). Scholars argue that successful digital transformation necessitates a shift beyond conventional leadership styles and embracing paradigm shifts that drive innovation and elevate customer experience (Dehnert, 2020).

Regionally, Donkor and Zhou (2019) champion adaptive leadership, emphasising the empowerment of diverse perspectives and fostering active participation within organisational cultures. While April and Dalwai (2019) acknowledge the significance of technical and business skills in digital transformation, they stress the critical role of adaptive leadership behaviours that protect subordinate perspectives in achieving positive outcomes. Although positioned to reap the benefits of digital transformation, Kenyan insurance firms grapple with ongoing challenges such as outdated operational channels, risk-averse cultures, and slow innovation (Kabogo & Deya, 2020; Thorburn & Hernandez, 2019). The decline in market penetration and revenue growth observed between 2017 and 2018, evident in a decrease from 2.71% to 2.43% and 6.5% to 3%, respectively (IRA, 2020), underscores the significant hurdles faced by the industry. In response, Adero and Odiyo (2020) call for empirical studies on adaptive leadership within the Kenyan context to address these challenges. Additionally, Wambugu et al. (2020) assert that examining contemporary leadership styles, particularly adaptive leadership, remains within the Kenyan insurance industry.

Thus, the present study addressed the existing gap in research on the influence of protecting leadership voices from the behaviour below on digital transformation within the Kenyan insurance context. Specifically, it investigated how protecting leadership voices from below behaviour influences digital transformation in Kenyan insurance firms. This research aimed at advancing the body of adaptive leadership knowledge by providing empirical evidence on the relationship between this adaptive leadership behaviour and digital transformation. Additionally, it sought to offer valuable insights for leaders and policymakers on leveraging diverse perspectives, conducive work environments, and employee engagement for successful digital transformation in the Kenyan insurance industry.

### **Problem Statement**

Digital transformation presents a complex challenge for insurance firms globally, demanding innovative leadership approaches to drive success (Appio et al., 2021). Despite its potential for value creation and market expansion, the Kenyan insurance industry still struggles with stagnant growth and market penetration (IRA, 2020; Thorburn & Hernandez, 2019). This raises a critical question: can protecting leadership voices from below behaviour through an adaptive leadership framework that



embraces employee voice, employee engagement and a conducive work environment contribute to overcoming these challenges and accelerating digital transformation in Kenyan insurance firms?

Existing research highlights the importance of adaptive leadership behaviours in navigating dynamic digital transformation environments and amplifying positive organisational outcomes in the financial services industry (April & Dalwai, 2019). However, empirical studies are lacking in examining the influence of protecting leadership voices from the behaviour below on digital transformation within the Kenyan insurance context (Adero & Odiyo, 2020).

Consequently, this study aims to bridge this gap by investigating the relationship between protecting leadership voices from below behaviour and the digital transformation of insurance firms in Kenya. By exploring this understudied phenomenon, the research hopes to provide valuable insights for leaders and policymakers seeking to drive successful digital transformation in the Kenyan insurance industry.

### ***Hypothesis***

H0: Protecting leadership voices from the below behaviour significantly influences the digital transformation of insurance firms in Kenya.

### **Method**

The present study adopted a post-positivist philosophical stance and utilised a descriptive correlational research design to explore the relationships between the study variables and address the research objectives. The target population included 392 supervisors from 56 registered insurance firms listed on the Insurance Regulatory Authority (IRA) website as of December 2021. A stratified random sampling technique was employed to select a representative sample of 127 supervisors. Data collection relied on a self-administered structured questionnaire, utilising a 5-point Likert scale for responses. A pilot test was conducted beforehand on a randomly selected sub-sample of 10% of the final sample size to ensure the questionnaire's quality. This pilot test helped refine the questionnaire and confirm its appropriateness and effectiveness for data collection. Factor analysis was applied to reduce the number of variables and identify latent constructs within the questionnaire. The collected data were analysed using both descriptive and inferential statistics. Correlation, chi-square and ANOVA analysis were conducted to explore the relationships among the study variables. Furthermore, an ordinal logistic regression model was utilised to examine the hypothesis concerning the influence between the independent variables on the dependent variable. Overall, the chosen research methodology involved a systematic approach to gathering and analysing data, ensuring the reliability and validity of the study's findings.

### **Results**

Before the main study, a pilot study was conducted to assess the reliability and validity of the study instrument, thereby evaluating two crucial aspects of the instrument.

#### **Reliability**

Regarding reliability, all variable items in the study exhibited a Cronbach Alpha coefficient surpassing the accepted threshold ( $\alpha > 0.6$ ), as demonstrated in Table 1. Moreover, the Cronbach Alpha ( $\alpha$ ) values for all the constructs exceeded 0.8, indicating a "very good" level of reliability according to the Rule of Thumb.



*Table 1: Reliability Test for Protecting Leadership Voices from Below Behavior*

Variable	Construct	Cronbach's Alpha
Protecting Leadership Voices from Below Behavior	Employee Voice	0.880
	Employee Engagement	0.864
	Work Environment	0.875

**Source:** Author (2023)

**Validity**

Factor analysis was employed, utilising the Kaiser-Meyer-Olkin (KMO) measure and Bartlett's test, to evaluate the potential for reducing the number of factors associated with this adaptive leadership behaviour variable. High KMO values approaching 1 and significant p-values ( $p < 0.05$ ), as shown in Table 2, indicated that factor analysis effectively identified underlying factors within the variable dataset.

*Table 2: Validity Test for Protecting Leadership Voices from Below Behaviour*

Variable	KMO	Bartlett's test of sphericity		
		Chi Square	df	Sig Level $p < 0.05$
Protecting Leadership Voices from Below Behavior	0.728	153.252	3	0.05

**Source:** Author (2023)

**Descriptive Statistics**

In Table 3, the data indicates that, on average, respondents agreed that this adaptive leadership behaviour by supervisors influenced digital transformation through various factors. The scores obtained from the Likert scale, ranging from 1 (Very Small Extent) to 5 (Very Large Extent), reflect the level of agreement or disagreement with the statements related to the research questions. The resolution of employee voice had a mean score of 4.01 with a standard deviation of 0.964, indicating a significant agreement to a "large extent". Similarly, employee engagement had a mean score of 4.11 with a standard deviation of 0.866, suggesting a similar agreement. The work environment had a mean score of 3.01 with a standard deviation of 0.782, indicating "a moderate extent" agreement.

Regarding the measure of return on assets, most respondents identified the work environment as the most important factor, with a mean score of 4.02 and a standard deviation of 0.996. For the measure of digital innovation, respondents also considered the work environment as a highly significant factor, with a mean score of 3.72 and a standard deviation of 0.997. Regarding customer experience, employee engagement was highlighted as the most important factor, with a mean score of 3.78 and a standard deviation of 0.835.



Table 3: Mean and Standard Deviation for Protecting Leadership Voices from Below Behavior and Digital Transformation

<b>Protecting Leadership Voices from Below Behavior</b>	<b>M</b>	<b>SD</b>
My supervisor recognizes and fosters employee voice to promote digital transformation	4.01	.964
My supervisor inspires and supports employee engagement to build digital transformation	4.11	.866
My supervisor establishes and nurtures a conducive work environment that supports digital transformation	3.01	.782
<b>Influence of Protecting Leadership Voices from Below Behavior on RoA Capability</b>	<b>M</b>	<b>SD</b>
Recognition and fostering of employee voice by the supervisor influences RoA	3.01	.782
Inspiration and support of employee engagement by the supervisor influence RoA	3.73	.859
Establishing and nurturing a conducive work environment by the supervisor influences RoA	4.02	.996
<b>Influence of Protecting Leadership Voices from Below Behavior on Customer Experience Capability</b>	<b>M</b>	<b>SD</b>
Recognition and fostering of employee voice by the supervisor influences customer experience capability	3.47	1.060
Inspiration and support of employee engagement by the supervisor influence customer experience capability	3.78	.835
Establishing and nurturing of a conducive work environment by the supervisor influences customer experience capability	3.72	.932
<b>Influence of Protecting Leadership Voices from Below Behavior on Digital Innovation Capacity</b>	<b>M</b>	<b>SD</b>
Recognition and fostering of employee voice by the supervisor influence digital innovation	3.44	.832
Inspiration and support of employee engagement by the supervisor influence digital innovation	3.57	.922
Establishing and nurturing a conducive work environment by the supervisor influences digital innovation	3.72	.997

**Source:** Author (2023)

**Correlation Analysis**

Spearman's correlation analysis examined the relationship between protecting leadership voices from below behaviour and digital transformation. The results in Table 4 indicated a significant positive and strong relationship between adaptive leadership behaviour and digital transformation, with a correlation coefficient of  $r(127) = 0.887, p < .05$ . This indicates a strong positive association between these two variables.



Table 4: Correlation between Protecting Leadership Voices from below Behavior and Digital Transformation

Variables	Protecting Leadership Voices from Below	Digital Transformation
Protecting Leadership Voices from Below	Correlation Coefficient 1.000	.887
	Sig. (2-tailed)	.<.001
	N	127
Digital Transformation	Correlation Coefficient .887	1.000
	Sig. (2-tailed)	<.001
	N	127

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

Source: Author (2023)

**Chi-square Analysis**

A Chi-square test ( $\chi^2$ ) was conducted to determine the presence of an association between protecting leadership voices from below behavior and digital transformation. The results, presented in Table 5, indicate that there was a statistically significant association between the two variables,  $\chi^2 (12, N = 127) = 879.802, p \leq 0.05$

Table 5: Chi-Square Test for Protecting Leadership Voices from below Behavior and Digital Transformation

Chi-Square Tests	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	879.802	2	<.001
Likelihood Ratio	23.557	2	<.001
Linear-by-Linear Association	18.059	1	<.001
N of Valid Cases	127		

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

Source: Author (2023)

**One-Way ANOVA**

A one-way ANOVA was conducted to determine whether there were any significant differences between the means of protecting leadership voices from below behaviour and the demographic variables of gender, age group, position, experience, and highest academic qualification. The results of the one-way ANOVA are set out in Table 6. From the results, significant differences between the means of protecting leadership voices from below behaviour and demographic variables were noted for the age group of respondents in the Organization,  $F (2, 126) = 4.010, p \leq .05$ . For the rest the hypothesis that there is no difference between the means for the adaptive leadership behaviour and the demographic factors was not rejected as the p-values higher than 0.05 suggested that the differences were not significant.



Table 6: One-way ANOVA for Protecting Leadership Voices from Below Behaviour and Demographic Variables

Variable		Sum of Squares	Df	Mean Square	F	Sig .
Leadership Role of Respondent	Between Groups	2.953	6	.492	1.139	.344
	Within Groups	51.850	120	.432		
	Total	54.803	126			
Gender respondents	Between Groups	.573	1	.573	1.322	.253
	Within Groups	54.230	125	.434		
	Total	54.803	126			
Age-group	Between Groups	3.329	2	1.665	4.010	.021
	Within Groups	51.474	124	.415		
	Total	54.803	126			
Highest academic qualification	Between Groups	.459	2	.229	.523	.594
	Within Groups	54.345	124	.438		
	Total	54.803	126			
Years of Experience	Between Groups	.260	2	.130	.296	.745
	Within Groups	54.543	124	.440		
	Total	54.803	126			

Source: Author (2023)

**Pseudo R-Square**

A pseudo-R-square statistic was employed to evaluate the appropriateness of the regression model and examine the impact of protecting leadership voices from below behaviour on the digital transformation of insurance firms in Kenya. Table 7 presents the three pseudo-R-square coefficients associated with this behaviour. The Nagelkerke Pseudo R-Square ( $R^2 = 0.564$ ) revealed that protecting leadership voices from below behaviour accounted for 56.4% of the variance in digital transformation, indicating a significant influence on the digital transformation of insurance firms in Kenya.

Table 7: Pseudo-R-Square for Influence of Protecting Leadership Voices from Below Behaviour

Link function	Logit
Cox and Snell	.491
Nagelkerke	.564
McFadden	.331

Link Function: Logit. Source: Author (2023)





**Parameter Estimates**

In this study, an ordinal logistic regression model was utilised to estimate the parameters and examine the log-odds ratio associated with a one-unit change in the digital transformation variable while controlling for the protecting leadership voices from the below behaviour predictor variable. The model depicts the relationship between protecting leadership voices from below (X6) and digital transformation (YDT).

$$\text{Logit [P (YDT} \leq j)] = \alpha_j - \beta_6 X_6$$

Table 8: Parameter Estimates for Protecting Leadership Voices from Below Behavior

		Estimate	Std. Error	Wald	df	Sig.	95% Confidence Interval	
							Lower Bound	Upper Bound
Threshold	YDT= 2.00	-22.645	.372	3700.270	1	<.001	-23.375	-21.915
	YDT= 3.00	-20.117	.291	4792.449	1	<.001	-20.686	-19.547
	YDT = 4.00	2.251	.526	18.342	1	<.001	1.221	3.282
Location	X <sub>6</sub> =2	-22.255	.641	1204.767	1	<.001	-23.511	-20.998
	X <sub>6</sub> =3	-18.647	.628	881.139	1	<.001	-19.878	-17.416
	X <sub>6</sub> =4	-20.858	.000	.	1	.	-20.858	-20.858
	X <sub>6</sub> =5	0	.	.	0	.	.	.

Link function: Logit.

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

As shown in Table 8, parameter estimates revealed a significant relationship between protecting leadership voices from below behaviour and digital transformation,  $\beta_6 = -18.647$ ,  $p < .05$ . At a protecting leadership voice from below behaviour, Likert score of moderate extent,  $X_6 = 3$ , for everyone unit increase in this variable, there was a predicted decrease of 18.647 in the probability of the leaders scoring digital transformation at a lower level. This finding implies that protecting leadership voices from below behaviour significantly influenced the digital transformation of insurance firms in Kenya.

**Results Conclusion**

The main research question examined the extent to which protecting leadership voices from below behaviour influences digital transformation. A significant positive correlation was found between the two variables,  $r = 0.887$ ,  $p \leq .05$ , as well as a significant Chi-square test,  $\chi^2 = 879.802$ ,  $p \leq .05$ . Additionally, the one-way ANOVA did not reveal significant differences between the means for protecting leadership voices from below behaviour and the demographic variables (all p-values > 0.05). All the ordinal regression assumption tests were upheld. The ordinal logistic regression model was found to be a better fit than the intercept-only model,  $\chi^2 = 85.656$ ,  $p < .05$ . Also, the derived model demonstrated a satisfactory fit to the observed study data as indicated by the non-significant results of the goodness-of-fit statistic,  $\chi^2 = 3.285$ ,  $p > .05$ . Further ordinal regression analysis revealed that protecting leadership voices from below behaviour accounted for 56.4% of the variance in digital



transformation, as demonstrated by the Nagelkerke Pseudo R<sup>2</sup> value of .564. The parameter estimates further revealed that protecting leadership voices from below behaviour significantly predicts digital transformation,  $\beta_6 = -18.647$ ,  $p \leq .05$ . Therefore, the null hypothesis was rejected, and it was concluded that protecting leadership voices from below behaviour significantly influences the digital transformation of insurance firms in Kenya.

### **Discussion**

The primary objective of this study was to examine the influence of protecting leadership voices from below behaviour on the digital transformation of insurance firms in Kenya. The study was guided by the hypothesis that protecting leadership voices from below behaviour influences the digital transformation of insurance firms in Kenya (H<sub>0</sub>).

The results of the correlational analysis revealed a significant positive relationship ( $r = 0.887$ ,  $p \leq .05$ ) between protecting leadership voices from below behaviour and digital transformation in insurance firms in Kenya. This signifies that encouraging employee voice, engagement, and a conducive work environment significantly contribute to insurance firms' digital transformation. Comparing these findings with existing research reveals divergent and convergent elements. For instance, Siddiqi and Tangem (2018) found a similar positive correlation between work environment and employee performance in Asian insurance companies ( $r = 0.58$ ,  $p < 0.5$ ). This aligns with this research's conclusion that fostering a constructive work environment strengthens digital transformation efforts. However, some studies on employee engagement offer nuanced findings. Jha et al. (2019) reported a moderate correlation in the Indian digital technology industry ( $r = 0.42$ ,  $p < 0.05$ ), while Sendawula et al. (2018) revealed a stronger positive correlation in a Ugandan hospital setting ( $r = .624$ ,  $p < 0.05$ ). This suggests that the relationship between employee voice/engagement and organisational outcomes may be context-dependent, influenced by factors like region, industry, and target population. However, specific to this study, one-way ANOVA indicated no significant differences between protecting leadership voices from below behaviour and the examined demographic variables, specifically leadership role, academic qualification, experience, age, and gender (all  $p > 0.05$ ). Still, this doesn't negate the potential influence of individual and organisational characteristics on the relationship between protecting leadership voices from below behaviour and digital transformation. As Rasheed et al. (2017) emphasised, controlling for factors like organizational size and age can enrich such analyses. Therefore, further research exploring these potential moderating effects of digital transformation in the insurance context would be valuable.

Finally, the findings of the ordinal logistic regression analysis indicated that protecting leadership voices from below behaviour significantly predicted digital transformation, Nagelkerke Pseudo R<sup>2</sup> = 0.564,  $\beta = -18.647$ ,  $p < 0.05$ . Thus, the null hypothesis was rejected, suggesting that protecting leadership voices from below behaviour significantly influences the digital transformation of insurance firms in Kenya. This conclusion underscores the joint role played by employee voice, engagement, and work environment constructs in achieving digital transformation. In summary, this study contributes to the existing literature by exploring the relationship between protecting leadership voices from below behaviour constructs and digital transformation metrics in insurance firms in Kenya. The findings align with some previous studies but also reveal inconsistencies with others. The research results emphasise the need for leaders to prioritise employee voice, employee engagement, and the work environment by implementing relevant policies and practices. Moreover, leaders should conduct cost-benefit assessments of investments in these constructs and ensure alignment with stakeholder benchmarks. By doing so, insurance firms can foster positive digital transformation



outcomes and bridge the empirical gap in understanding the relationship between protecting leadership voices from below behaviour constructs and digital transformation metrics.

### Conclusion

Based on the empirical findings derived from this study examining the impact of protecting leadership voices from the below behaviours on the digital transformation of insurance firms in Kenya, the subsequent recommendations are presented for leaders operating within these organisations. First and foremost, leaders should consider adopting human resource policies that foster employee engagement. This entails creating initiatives, practices, and structures that promote employees' active involvement, commitment, and motivation in digital transformation processes. Furthering the principles of protecting leadership voices from below behaviour, leaders should prioritise the introduction of policies and practices that foster a culture of open dialogue, value the constructive dissent and feedback from employees at all levels and empower employees to actively participate in shaping the course of digital transformation within the organisation.

In conclusion, this study suggests the need for further empirical investigation into the proposed adaptive leadership conceptual framework. Specifically, future research should explore the potential mediating mechanisms and examine the impact of adaptive leadership on other outcome variables within the context of digital transformation. Moreover, it is recommended that the effectiveness of the adopted framework be tested in diverse organizational settings to discern any contextual variations in the outcomes of digital transformation efforts.

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