Leadership during Digital Transformation in the South African Banking Sector

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A research study submitted to the Faculty of Commerce, Law and Management, University of the Witwatersrand, in partial fulfilment of the requirements for the degree of Master of Business Administration

Johannesburg, 2024

ABSTRACT

This paper investigated the pivotal role of leadership in the context of digital transformation within the South African (SA) banking sector. The study delved into the various leadership styles, competencies, and practices adopted by banking leaders to propel digital transformation initiatives. As part of this research, qualitative research methods, were applied which included in-depth interviews with senior leaders in the SA banking sector. Through their perceptions and experiences the research sought to uncover critical leadership practices, including the identification of the most suitable leadership styles, the cultivation of a digital culture, and the implementation of effective change management strategies. Moreover, the paper aims to identify the current challenges faced by leaders in navigating the digital transformation landscape. This research will contribute to the existing body of knowledge on leadership during digital transformation in the SA banking sector. It will also enable organisation to harness the full potential of digital advancements and implement competitive strategies to succeed in the ever-evolving banking industry.

KEYWORDS

Digital Transformation

Leadership

South African Banking Sector

DECLARATION

I declare that this research project is that of my own work. It is submitted in fulfilment of the requirements for the degree in Master of Business Administration at the Witwatersrand Business School. It has not been submitted to before to any University for degree or examination.

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Zane Jonathan Mahadeo

Date: February 2024

ACKNOWLEDGEMENTS

I would like to extend my sincere gratitude to the following individuals and groups for their invaluable contributions in assisting me in completing this study:

- I extend my deepest gratitude to Dr. Nomusa Mazonde, my supervisor, for the unwavering support and guidance provided throughout the entirety of this research journey. Words cannot express my appreciation.
- Heartfelt thanks go to my wife Amanda and children Zayden and Alexis for their constant support, love, motivation, and above all, their patience in adapting to the changes I made to our "life" during this transformative journey. I am forever grateful!
- A special acknowledgment to my sisters Geraldeen and Melissa and parents Ramesh and Feroza for their continuous encouragement and guidance during my lowest moments. Especially Melissa for constantly reminding me of my due date.
- I express my sincere thanks to my organisation and the leaders who willingly assisted me in this research, actively participating in interviews. Your collaboration is truly valued.
- To my exceptional team, your support and understanding, especially during my absence, have been invaluable. I cannot thank you enough.
- I want to acknowledge and express my gratitude to the leaders who granted me this opportunity, Martin Makuva and Colin Makgoba. Your leadership is truly appreciated, and I salute you both!
- Thanks to my friends, family, and colleagues for standing by me throughout this transformative journey.
- Lastly, a heartfelt appreciation to the amazing MBA Block Release Cohort of 2022. Each one of you has played a significant role, and I am genuinely thankful for the friendships and relationships formed during this remarkable journey. These connections are ones I will cherish forever.

CONTENTS

LIST OF TABLES

LIST OF FIGURES

LIST OF ACRONYMS

AI – Artificial Intelligence

C Suite Leaders - executives that run a given organization (eg. Chief Executives, Chief Information Officers etc._

IOT – Internet of Things

DT- Digital Transformation

4IR – Fourth Industrial Revolution

FNB – First National Bank

HR – Human Resources

PWC – PricewaterhouseCoopers

SA – South Africa

WEF – World Economic Forum

CHAPTER 1. INTRODUCTION

1.1 STATEMENT OF PURPOSE

This qualitative study aims to explore how leadership in the South African (SA) banking sector is being transformed by the ongoing process of digitisation.

1.2 BACKGROUND OF THE STUDY

The SA banking sector, a cornerstone of the country's economy, offers diverse financial services to individuals and businesses (Financial Stability Review, 2021). In recent years we have witnessed rapid transformative changes driven by technological advancements and evolving customer expectations (Pricewaterhouse Coopers, 2018) with Digital Transformation (DT) emerging as a significant disruptor (Diener & Spacek, 2021).

DT involves the integration of digital technologies into all aspects of organisational operations, culture, and strategy to enhance efficiency, productivity, and customer satisfaction (Tiekam, 2019). The sector has experienced a substantial surge in digitisation, marked by a 10.9% increase in digitally active customers in the second half of 2021 compared to the first half (PwC, 2022). This shift underscored the imperative for effective leadership to ensure the success of digital transformation (Tiekam, 2019). Leaders play a vital role in shaping organisational culture, instilling values, and driving success (Larson & DeChurch, 2020). Effective leadership is paramount for fostering a culture of customer focus, innovation, and ethical behaviour, ultimately driving business growth (Tiekam, 2019). Studies highlight that leaders are instrumental in building agile and adaptable organisations capable of responding to changing customer needs, market conditions, and technological evolution (Larson & DeChurch, 2020), making leadership a critical factor for success in the SA banking sector (PwC, 2018).

Research indicates that DT poses challenges for leaders, including change management, fostering innovation, and upskilling employees to meet the demands of an evolving market (Larson & DeChurch, 2020). Understanding these challenges is crucial for exploring leadership strategies and styles that lead to success in the digital transformation journey.

While ample research exists on the general role of leadership in DT, specific research is limited for the banking sector in SA. PwC (2018) emphasises the need for digital transformation in the SA banking sector in response to shifting customer expectations and technological advancements. The ongoing evolution of technology, highlighted by Diener and Spacek (2021), further solidifies the critical role of leadership in ensuring successful digital transformation.

This research paper delves into the role of leadership in the SA banking sector, examining leadership styles, and identifying key factors influencing leadership. The study aims to contribute valuable insights to the existing knowledge on leadership's role and provide guidance for banks undergoing digital transformation (Larson & DeChurch, 2020).

1.3 RESEARCH PROBLEM

Digital transformation has presented an ongoing challenge for the banking industry, necessitating digitisation and technological improvement (Tiekam, 2019; First National Bank, 2016). This rapid technological evolution has impacted various facets of the banking sector, demanding a shift in leadership strategies and styles for successful navigation (FNB, 2016; Diener & Spacek, 2021). The efficacy of leadership has proven crucial in navigating digital transformation successfully (Benmira, 2021; Baird & Wang, 2020). Leaders in the banking sector must possess the abilities and skills to drive profitability, comprehend the consequences of digital transformation, and embrace diverse modes of thinking (Kekwaletswe et al., 2020).

While transformational and servant leadership styles are common, they alone are insufficient to address the challenges posed by digital transformation (Larson & DeChurch, 2020; Oberer, 2018). Banking leaders require a 4.0 leadership style, as proposed by Schwab (2016), which emphasises collaboration, human-centered approaches, and innovation. In contrast to traditional leadership paradigms that may prioritize hierarchical decision-making and efficiency (Taylor, 1911), the 4.0 leadership style, as advocated by Schwab (2016), fosters inclusivity, encourages cross-functional teamwork, and prioritises employee well-being and development. This approach is particularly relevant in the dynamic and rapidly evolving context of digital transformation (Ross et al., 2019; Kanter, 2020). The World Economic Forum predicts that leaders must be flexible, proactive, and purpose-driven to navigate technological advancements

(World Economic Forum, 2020, 2023). Moreover, leadership in the banking sector necessitates transformation to keep pace with digital changes (Larson & DeChurch, 2020).

The Fourth Industrial Revolution (4IR) has altered employee roles, demanding digital skills and adaptability (Oberer, 2018; Larson & DeChurch, 2020). Leaders must understand diverse employee needs, communicate effectively, and foster a culture of continuous learning (Ahn, Chang, & Heo, 2020). Adapting to changes in employee characteristics, such as increasing technological proficiency and a preference for flexible work arrangements, is crucial for effective leadership. Leaders need to embrace digital tools, promote continuous learning, and support a work-life balance to align with these evolving characteristics. (Ahn et al., 2020).

The research problem addressed in this study is the challenge of leadership adaptation during the digital transformation of the SA banking sector. Despite the rapid adoption of digital technologies, there is a gap in understanding how these changes impact leadership practices and the effectiveness of leaders. This study investigates how leaders in the SA banking sector are navigating the complexities of digital transformation, including managing technological advancements, reshaping organisational culture, and meeting evolving employee and customer expectations. Addressing this issue is crucial for ensuring that leadership strategies align with the demands of the digital age.

This research paper aims to examine various leadership styles and identify key factors influencing leadership in the SA banking sector, building on existing literature such as Bass and Avolio's transformational leadership theory (1994) and Northouse's work on adaptive leadership (2016). While substantial literature exists on leadership styles and factors driving leadership, this study specifically addresses the unique context of the SA banking sector's digital transformation. By exploring how leaders are responding to digital challenges, this study anticipates producing insights that enhance leadership practices by

1. Identifying effective leadership styles for managing technological change and innovation.

2. Providing recommendations for developing digital competencies among leaders.

3. Highlighting the role of leadership in fostering an organizational culture that supports digital transformation.

4. Offering practical guidance on balancing traditional leadership practices with the demands of a digital-first approach.

These insights therefore aim to support digital transformation initiatives by equipping leaders with the necessary tools and strategies to navigate the complexities of digital change effectively.

The findings further serve as a resource for SA banking sector organisations, offering insights and recommendations for transforming leadership practices, thereby contributing to the success of digital transformation initiatives.

1.4 RESEARCH QUESTIONS

The research problem investigates the impact of leadership on digital transformation and identifies the changes and leadership styles necessary for leaders to become more effective in this context. The following questions answered by this research are as follows:

1. “What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?”
2. “What leadership style do you believe has the most effective impact in the success of Digital Transformation within the SA banking sector, Explain?”
3. “What are the best practices for leading employees through the changes brought on by Digital Transformation?”
4. “What is the role of leadership in driving digital transformation in the SA banking sector?”

1.5 RATIONALE

The formidable challenge posed by global digital transformation extends its reach to the SA banking sector, necessitating a nuanced understanding of leadership dynamics. Leaders within the banking industry must skilfully navigate the evolving business landscape, responding to emerging opportunities and challenges brought forth by digital transformation (Tiekam, 2019). Recognising the critical role of effective leadership as a determinant of organisational success adds impetus to this exploration (Benmira & Agboola, 2021). This study is driven by the aim to comprehensively unravel the essential leadership changes demanded by technological evolution within the SA banking sector, specifically homing in on the transformative process of digital evolution. Acknowledging the continual impact of digital transformation, the study acknowledges the imperative for adaptive leadership styles as technology perpetually evolves (Diener & Spacek, 2021).

The SA banking sector, a linchpin of the national economy, places a premium on effective leadership for catalysing innovation, driving growth, and ensuring sustainability (Cortellazzo, Bruni, & Zampieri, 2019). In the face of challenges such as economic volatility, intensifying competition, and shifting customer expectations (Dyk, 2019; FNB, 2016), leaders are compelled to adapt their strategies, staying competitive and relevant. The ongoing digital transformation in banking underscores the urgent need for leaders endowed with the skills and competencies to adeptly navigate digital landscapes, steering organisations toward success in this transformative process (Oberer, 2018).

Beyond the confines of the SA banking sector, this research holds promise in offering valuable insights and best practices applicable to leaders in various domains (Bass, 1990; Avolio & Yammarino, 2013; Northouse, 2018). By delving into the perspectives and experiences of leaders across diverse organisations, this study seeks to inform decision-making processes and contribute to the development of effective leadership strategies. The contemporary challenges faced by decision-makers and leaders in the SA banking sector, characterised by rapid technological changes and the imperative for digital transformation (Alaarj et al., 2016; Westerman et al., 2019), underscore the urgency for innovative and adaptive leadership approaches. Through an examination of current practices, this study aims to identify gaps and provide insights to enhance strategic decision-making and leadership approaches, ensuring they are more responsive, innovative, and capable of navigating the complexities of the digital age (Kane et al., 2015; Fitzgerald et al., 2014).

1.6 DELIMITATIONS OF THE STUDY

In this research study on leadership during digital transformation in the SA banking sector, specific delimitations were outlined:

Methodology: The study employed a focused approach for data gathering, limited to interviews with senior and C-suite managers. Notably, the study did not extend to include the employees led by these executives. This decision was made to maintain a focused scope, allowing for an in-depth examination of leadership practices and strategies from the perspective of the executives themselves. By concentrating on the experiences and insights of leaders, the study aims to uncover detailed and nuanced understandings of leadership challenges and adaptations during digital transformation. Including employees would have broadened the scope significantly, potentially diluting the depth of analysis on executive leadership. Future research could build on this study by incorporating employee perspectives to provide a more comprehensive view of the impact of leadership on digital transformation in the SA banking sector.

Sample Size: Due to practical constraints, the sample size was limited to 15 interviews, which was feasible within the designated timeframe for concluding this paper. Despite the limited sample size, data saturation was achieved, as recurring themes and insights emerged consistently across the interviews, indicating that additional interviews were unlikely to provide new information.

Population: Given the qualitative nature of the study, the study specifically focused on senior and C-suite managers within the SA banking sector, as their insights and experiences are crucial for understanding leadership challenges and strategies during digital transformation."

Geographic Scope: The study was concentrated on the overall SA banking sector, without specific emphasis on individual provinces. Furthermore, the study was limited to SA and did not extend its scope to other countries due to the magnitude of research that would have been required effectively address all gaps and challenges faced world wide in retrospect to Banking Sector.

1.7 DEFINITION OF TERMS

C-suite leaders - C-suite leaders are the executives that run a given organization. These leaders are crucial to digital transformation and play a key role in setting the direction (McKinsey, 2023).

Digital Transformation - refers to the process of integrating digital technologies into all aspects of a business or organisation's operations, culture, and strategy to enhance efficiency, productivity, and customer satisfaction (Tiekam, 2019).

Fourth Industrial Revolution (4IR) - presents the culmination of the previous three industrial revolutions, characterised by digital technologies such as the Internet of Things

(IoT), big data analytics, artificial intelligence (AI), machine learning, robotics, and additive manufacturing (Kekwaletswe et al., 2020).

Industry 4.0 - Signifies the integration of digital technologies and systems into manufacturing and production processes, synonymous with the 4IR (Oberer, 2018).
FinTech's (Financial Technology) - Denotes the use of technology to provide financial services and products in innovative and efficient ways, deviating from traditional financial methods (Kekwaletswe et al., 2020).

1.8 ASSUMPTIONS

The assumptions guiding this study include:
Literature Review Reflection - The challenges and gaps in leadership transformation identified in the literature review accurately reflected the current situation in the SA banking sector. However, recognising potential bias or incompleteness in the literature review, efforts have been made to mitigate such shortcomings.

Data Accuracy - An assumption is made that the data collected from interviews is accurate and reflects the participants' actual experiences and perspectives. Nonetheless, the potential for bias exists, particularly if participants are not forthcoming, which could impact the research's reliability.

Methodology Suitability – It is assumed that the chosen research methodology is appropriate. However, acknowledging the potential impact of data analysis issues, steps have been taken to ensure the methodology's suitability.

1.9 CHAPTER OUTLINE

The study is structured as follows:

Chapter 1 – INTRODUCTION

Introduces the constraints of Digital Transformation, emphasizing the need for leadership transformation as technology evolves in the SA banking sector. It outlines the research problem, the business and academic rationale, and defines the scope of the study.

Chapter 2 - LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Provides an in-depth literature review of leadership within the SA banking sector, covering the impact and challenges of digital transformation on leadership. It emphasises the need for the transformation of leadership, focusing on transformational and servant leadership moving towards the 4.0 Leader.

Chapter 3 - RESEARCH METHODOLOGY

Reviews the methodology addressing gaps in leadership and the research questions from Chapter 1. In addition, it provides ethical considerations for the change in leadership based on data gathering and analysis.

Chapter 4 - **FINDINGS**

Presents a comprehensive analysis of the collected data using thematic analysis, showcasing findings with tables, graphs, and/or other visual representations. This chapter highlights key trends, patterns, and relationships identified during the analysis.

Chapter 5 - DISCUSSION OF RESULTS

Analyses and interprets the results presented in Chapter 4, comparing them with relevant studies from the literature review in Chapter 2. It explores the implications of the findings in relation to the research objectives outlined in Chapter 1.

Chapter 6 - **DISCUSSION, RECOMMENDATIONS, AND FUTURE DIRECTIONS**

Summarises the findings and their significance in relation to the research problem. It offers a concise overview of the insights obtained and their implications for theory, practice, or policy in the context of leadership during digital transformation in the SA banking sector. The conclusion may include recommendations for future research or practical applications based on the research outcomes. This chapter provides closure to the paper by reflecting on the research journey and its contribution to the field.

CHAPTER 2.LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 BACKGROUND OF DISCUSSION

The SA banking sector holds immense significance in the country's economy and is currently undergoing rapid transformation driven by technological advancements and evolving customer expectations (PwC, 2018). This transformation, commonly referred to as DT, poses significant challenges that require effective leadership to ensure successful implementation (Tiekam, 2019). Studies have shown that leadership plays a critical role in shaping organisational culture, fostering innovation, and navigating the complexities of change (Larson & DeChurch, 2020). In addition, past studies have also emphasised, that leaders within the banking sector faced various obstacles in adapting to technological changes, upskilling employees, and fostering collaboration (Larson & DeChurch, 2020).

Despite the limited research available on leadership during digital transformation in the SA banking sector, it was imperative to gain an understanding of the key factors that influence leadership effectiveness and identify suitable strategies and styles (PwC, 2018; Diener & Spacek, 2021). This study is aimed at exploring the competencies required for leadership during digital transformation in the SA banking sector, offering valuable insights and recommendations to banks undergoing this transformative process (Larson & DeChurch, 2020). By addressing these research questions, the study endeavoured to assist the banking sector in transforming leadership practices to achieve successful digital transformations (Tiekam, 2019) practices to achieve successful digital transformations (Tiekam, 2019).

2.2 INTRODUCTION

The literature review in this study served the purpose of examining leadership competencies, exploring the role of leadership during digital transformation, and identifying research gaps in the SA banking sector. The review is structured as follows:

Introduction of concepts – Introduction of the concepts related to leadership competencies, research gaps, and the impact of digital transformation in the SA banking sector.

Benefits and challenges of effective leadership – Synthesis of the potential benefits and challenges associated with effective leadership and leadership transformation during digital transformation in the banking industry.

Competencies for effective leadership - Focus on the specific competencies required for effective leadership and leadership transformation in the SA banking sector during digital transformation.

Systematic Literature Review - Presents a systematic review to address the following research questions:

- "What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation, and how can leaders effectively transform their leadership in the digital age?"
- "What leadership style do you believe has the most effective impact in the success of Digital Transformation within the SA banking sector?
- "What are the best practices for leading employees through the changes brought on by Digital Transformation?"
- "What is the role of leadership in driving digital transformation in the SA banking sector?"

The aim of this systematic review was to identify gaps in the existing literature and develop a conceptual framework to guide the study. Based on the rationale developed in the introduction, it is assumed that effective leadership and leadership transformation are critical for addressing gaps in the banking sector during digital transformation.

2.2.1 LEADERSHIP COMPETENCIES, GAPS, AND THE IMPACT OF DIGITAL TRANSFORMATION IN THE SA BANKING SECTOR

Within the context of the literature review, it becomes apparent that effective leadership competencies are imperative for the success of digital transformation in the SA banking sector (Tiekam, 2019). Existing literature emphasises the significance of digital leadership skills, encompassing strategic visioning, digital fluency, and change management, as pivotal drivers for digital transformation (Diener & Spacek, 2021; Lee & Choi, 2019; Naidoo & Naidoo, 2020; Oberer, 2018). Nevertheless, identified within the literature are gaps in leadership competencies where leaders lack the necessary digital skills and knowledge essential for the effective implementation of digital transformation strategies (Diener & Spacek, 2021). Van Dyk and Van Belle (2019) observed that numerous leaders in the SA banking sector exhibited deficiencies in digital fluency, understanding, and skillsets, thereby hindering their capacity to propel digital transformation.

Tiekam's (2019) research posits that leaders in South Africa need to possess digital leadership skills, such as strategic visioning and change management, to adeptly navigate the challenges and opportunities presented by digital technologies. In addition, another study suggested that leaders must cultivate a growth mindset and the ability to foster a culture of innovation, attributes often found lacking in traditional hierarchical organisations (Oberer, 2018). Beyond these skills, existing research underscored the need for leaders to foster numerous competencies and skills (Larson & DeChurch, 2020). Therefore, leaders must possess both technical and social skills, including data analytics and communication, to successfully lead digital transformation efforts (Larson & DeChurch, 2020; Lee & Choi, 2019). The possession of these skills augments the likelihood of a successful digital transformation.

Literature also accentuated the benefits of Digital Transformation (DT) for the SA banking sector, encompassing improved customer experience, enhanced operational efficiency, and heightened competitiveness (Naidoo. & Naidoo, 2020). However, DT introduces substantial challenges, necessitating leaders to adeptly manage data privacy and security risks (Diener & Spacek, 2021). Ethical challenges surface in the digital era, emphasising the need for leaders to strike a delicate balance between the benefits of new technologies and the potential risks they pose (Huang et al., 2019). Consequently, the critical competencies of leaders spearheading digital transformation in the SA banking sector must encompass ethical considerations (Dubru, 2019; Bhatta, 2021).

To harness benefits and mitigate risks, leaders must possess the requisite competencies for ensuring success. Dubru (2019) has identified the critical competencies essential for leaders in the digital transformation of banking in SA, encompassing the ability to foster a customer-centric culture, build strategic partnerships, and leverage technology to enhance business outcomes (Dubru, 2017). Consequently, effective leadership competencies, recognition of gaps, and understanding the impact of digital transformation emerge as critical concepts in the SA banking sector. Leaders in the sector must possess specific digital leadership skills to successfully drive digital transformation while adeptly addressing challenges such as data privacy, security risks, and ethical considerations (Neeley & P., 2019). Leaders equipped with the necessary digital skills, knowledge, and mindset can leverage technology to drive innovation, enhance customer experience, and achieve business success (Tiekam, 2019).

2.2.2 DIGITAL TRANSFORMATION IN THE BANKING SECTOR: OPPORTUNITIES AND CHALLENGES

In the DT landscape, potential benefits have included growth, improved customer experiences, cost reduction, and increased transactional speed (Naidoo. & Naidoo, 2020; PwC, 2022). In addition, it has had the capacity to foster financial inclusion and alleviate poverty by enhancing access to financial services, particularly in under-served communities (World Economic Forum, 2020). Leadership assumes a pivotal role in capitalising on these opportunities and navigating challenges to ensure the success of DT within the banking sector (Naidoo. & Naidoo, 2020). Tiekam (2019) underscored the necessity for SA leaders to possess digital leadership skills for the effective execution of digital transformation. Moreover, recognising the integral role of employees, these skill sets can be cultivated through effective leadership (World Economic Forum, 2020).

The DT landscape within the banking sector not only presents numerous opportunities for growth and increased efficiency (Naidoo and Naidoo, 2020) but also poses challenges for leaders. They are compelled to adapt swiftly to technological advancements, manage changes in organisational structures and cultures, and address emerging ethical concerns, such as privacy and data security (Bhatta, 2021; Huang et al., 2019; Lee, J, & Choi, 2019). The adoption of digital technologies amplifies cybersecurity risks, necessitating leaders to implement robust measures for risk mitigation (Tiekam, 2019). The rapid pace of technological change may have led to skill gaps among employees and leaders, emphasising the need for continuous training and development initiatives (Lee & Choi, 2019; Tiekam, 2019). Leadership has been confronted with challenges related to workforce transformation, cultural change, and regulatory compliance during the process of digital transformation (Naidoo. & Naidoo, 2020; Tiekam, 2019).

Creating a culture of innovation and digital adoption has been deemed essential for enabling workforce transformation and ensuring the success of DT initiatives (Larson & DeChurch, 2020; PwC, 2019). Consequently, the realm of digital transformation within the banking sector not only presents opportunities but also poses challenges that have necessitated adept leadership.

2.3 SPECIFIC COMPETENCIES REQUIRED FOR EFFECTIVE LEADERSHIP DURING DIGITAL TRANSFORMATION

Digital transformation emerges as a critical facet within the SA banking sector, demanding effective leadership to propel and oversee the transformational journey (Mokwena, Antwi-Agyei, & Marivate, 2021). This section undertook a thorough analysis of literature, drawing insights from fifteen selected articles (Appendix B), to articulate key competencies essential for leadership and its transformation during the digital evolution within the banking sector (Kamara, Sheng, Akram, & Agyekum, 2020). By scrutinising common themes and contrasting findings within these selected articles, this review aimed to shed light on the crucial skills and attributes that leaders must possess to adeptly navigate the digital transformation process in the industry.

Numerous articles highlight the impact of digital transformation on the SA banking sector, detailing shifts in business operations and strategies (Abrahams & Burke, 2019; Sibanda & Ramrathan, 2017). However, the fifteen selected articles chosen for the purposes of this study (Nowell, Norris, White, & Moules, 2017) offered a comprehensive examination of these impacts. The authors illuminated the challenges faced by leaders in managing this transformation, encompassing resistance to change, skills gaps, and cultural shifts (Guo & Xu, 2021). The findings derived from this review bear practical implications for leaders in organisations. Ultimately, contributing to the existing knowledge on leadership in the context of digital transformation, offering guidance for leaders in the SA banking sector and beyond to ensure the successful adoption and implementation of digital strategies.

2.3.1 COMPETENCIES FOR EFFECTIVE LEADERSHIP DURING DIGITAL TRANSFORMATION

A study conducted by Tiekam (2019) explored digital leadership skills crucial for the successful digital transformation of SA organisations, with a specific focus on the banking sector. The study highlighted six critical competencies that leaders needed to instill and nurture in teams to propel digital transformation: digital vision, digital culture, digital literacy, digital strategy, digital communication, and digital innovation (Tiekam, 2019). Another study underscored that digital transformation necessitated a shift in leadership style towards more collaborative, adaptive, and visionary approaches (Oberer.B. & Erkollar, 2018). Leaders are required to possess not only technical and digital skills but also soft skills, encompassing management and communication skills.

Oberer (2018), on the other hand, focused on the concept of Leadership 4.0, delineating the competencies indispensable for effective leadership in the digital age. This paper identified four key areas of competency: cognitive, interpersonal, intrapersonal, and operational. Cognitive competencies included analytical thinking, creativity, and digital literacy. Interpersonal competencies encompassed empathy, communication, and teamwork. Intrapersonal competencies involved self-awareness, adaptability, and resilience. Operational competencies covered the ability to manage change, lead innovation, and drive results (Oberer, 2018). These findings underscored the increasing necessity for leadership to possess specific cognitive skills during the evolution of technology. This perspective aligned with other research emphasising softer interpersonal skills in leadership (Tiekam, 2019; Michael D, Todd, Higgs, & McIntosh, 2017). However, existing research did not provide a definitive understanding of whether South African leaders possessed all the required skills (Tiekam, 2019; Oberer.B. & Erkollar, 2018). As a result, it became imperative for organisations to assess and develop the competencies of their leaders, ensuring that they were fully equipped to lead successful digital transformations. In addition, the success factors linked to these competencies needed to be measured.

2.3.2 BARRIERS TO DIGITAL TRANSFORMATION IN THE BANKING INDUSTRY: A MANAGERIAL PERSPECTIVE

Diener and Spacek (2021) undertook a study focusing on the barriers to digital transformation in the banking industry, examining them from a managerial perspective. Despite the recognised benefits of digital transformation, many banks encounter challenges in its implementation, attributed to various barriers including regulatory constraints, legacy disputes, and cultural resistance (Diener & Spacek, 2021; Naidoo. & Naidoo, 2020). Effective leadership and management emerge as pivotal elements capable of surmounting these barriers by fostering a culture of innovation, investing in new technologies, and promoting collaboration across different departments (Naidoo. & Naidoo, 2020).

While the article does not specifically concentrate on the South African (SA) banking sector, the issues and barriers discussed hold relevance for banks in SA, as they grapple with similar challenges in implementing digital transformation. Consequently, the insights presented in this article can assist SA banking leaders in comprehending the barriers to digital transformation and formulating strategies and leadership practices to overcome them.

2.3.3 GAPS IN LEADERSHIP COMPETENCIES

Naidoo and Naidoo (2020) delved into the role of leadership in propelling digital transformation within the SA banking sector. Their qualitative study, comprising semi-structured interviews with ten managers and senior managers across six major SA banks, aimed to pinpoint the crucial leadership competencies needed for successful digital transformation. Among the paramount competencies identified were a strategic vision for digital transformation, effective communication and collaboration skills, and the ability to adeptly manage change and risk (Naidoo. & Naidoo, 2020).

Further insights from the study underscored the potential deficiency in these competencies among many leaders in the banking sector, exposing a gap in the development of digital leadership skills. Notably, these findings emerged a year after the publication of a paper addressing skills for leaders during digital transformation (Tiekam, 2019). Hence, additional research becomes imperative to gain a more nuanced understanding of the specific leadership competencies requisite for the triumph of digital transformation within the banking industry.

2.3.4 ORGANISATIONAL CULTURE

Baird and Wang (2020) asserted that organisational culture plays a pivotal role in steering successful digital transformation initiatives. Their study underscored the imperative of aligning the existing organisational culture with the requisites of digital transformation, emphasising the significant role of leaders in moulding the culture to bolster these endeavours. Other studies, particularly those focusing on dimensions of digital capabilities, innovation, and agility (Ahn, Chang, & Heo, 2020), echoed the importance of fostering a culture that encourages experimentation, risk-taking, and continuous learning for effective digital transformation.

These collective findings reinforced the understanding that organisational culture stands as a critical factor in the landscape of digital transformation. Leaders are tasked with cultivating a culture that nurtures innovation, agility, and continuous learning within their organisations (Baird & Wang, 2020). Such a culture not only propels the adoption of new technologies but also fosters an environment conducive to experimentation and enables data-driven decision-making, ultimately culminating in successful outcomes for digital transformation initiatives (Ahn, et al., 2020; Baird & Wang, 2020).

2.3.5 ETHICAL LEADERSHIP CHALLENGES DURING DIGITAL TRANSFORMATION

Bhatta (2021) conducted a comprehensive literature review on emerging ethical challenges of leadership in the digital era, identifying ethical dilemmas that digital leaders face, including privacy concerns, cybersecurity threats, and the ethical use of data. This suggested that digital leaders need to develop ethical leadership competencies to navigate these challenges effectively and develop a sense of responsibility and accountability towards an ethically led digital society.

"Leadership 4.0: Digital Leaders in the Age" by Oberer (2018) highlights the role of leadership in creating a positive digital culture and addressing ethical challenges that arise during digital transformation. Oberer (2018) further argues that digital leaders must focus on developing a shared vision and a sense of purpose, aligning their organisation's culture with the digital age, and building trust and collaboration among employees to create a sustainable digital future. Therefore, there is an opportunity to further analyse this theme and its potential contribution to leadership transformation during digital transformation within the SA banking sector.

2.4 LEADERSHIP STYLE AND THE SUCCESS OF DIGITAL TRANSFORMATION IN THE SA BANKING SECTOR

The choice of leadership style can have a significant impact on the success of DT initiatives within the SA banking sector. Different leadership styles offer unique approaches to managing change and driving innovation. Several studies have explored the effectiveness of different leadership styles in the context of digital transformation.

2.4.1 TRANSFORMATIONAL LEADERSHIP

Transformational leadership was identified as a promising leadership style for driving digital transformation and can be applied in the context of the banking sector in SA (Bass & Riggio, 2020). Transformational leaders inspire and motivate employees to embrace change, envision a better future and encourage them work towards it (Bass & Riggio, 2021). This leadership style promotes a sense of shared vision, fosters creativity and innovation, and encourages employees to adopt a proactive approach to change. Research has shown that transformational leadership positively influenced employees' attitudes and behaviours during digital transformation efforts (Avolio & Yammarino, 2020). It enhanced their commitment to change, increased their willingness to embrace new technologies, and improved their job satisfaction (Avolio & Yammarino, 2020). By effectively communicating the vision, providing guidance, and serving as role models, transformational leaders created an environment conducive to successful digital transformation.

2.4.2 PARTICIPATIVE LEADERSHIP

Participative leadership, characterised by involving employees in decision-making processes, can also be effective in the context of digital transformation. By seeking input from employees and considering their perspectives, participative leaders create a sense of ownership and engagement (Wang, Hou H., & Li, 2022). This collaborative approach can enhance employee commitment and facilitate the adoption of digital initiatives in the SA banking sector. Studies have shown that participative leadership positively influenced employees' attitudes towards digital transformation (Shin et al., 2020). It fostered a sense of empowerment and autonomy, leading to increased job satisfaction and commitment to change (Shin et al., 2020). Furthermore, involving employees in decision-making processes can harness their diverse expertise, improve problem-solving capabilities, and generate innovative ideas, contributing to the success of digital transformation efforts.

However, in a fast-paced industry like banking, participative leadership can also slow down decision-making processes and lead to conflicts or indecision, potentially hindering swift responses to market changes and urgent issues (Northouse, 2018). Balancing the benefits of employee involvement with the need for efficient decision-making is crucial.

2.4.3 SERVANT LEADERSHIP

Servant leadership is found to be particularly relevant to the banking sector, where leaders prioritise serving the needs of their employees, fostering their growth and development, and enabling their success (Choudhary, Akhtar, & Zaheer, 2020). In the context of digital transformation, servant leaders in the banking sector can create a supportive environment that empowers and encourages employees to embrace change (Kim & Park, 2021). They achieve this by prioritising the needs and development of their team members, actively listening to their concerns, providing the necessary resources, and training, and fostering a culture of trust and collaboration (Kim & Park, 2021). This approach helps employees feel valued and supported, enhancing their willingness and ability to adapt to new digital initiatives and changes (Choudhary, Akhtar, & Zaheer, 2020). In addition, this leadership style promotes employee engagement and facilitates a culture of continuous learning and adaptation (Kim & Park, 2021). Research has shown that servant leadership has a positive impact on employees' attitudes and behaviours during digital transformation initiatives in the banking sector (Choudhary, Akhtar, & Zaheer, 2020). While servant leadership fosters a climate of trust, promotes open communication, and supports employees in acquiring new digital skills (Kim & Park, 2021), it's important to recognize that not all leaders in the SA banking sector may adopt this approach. Existing leaders may have leadership styles they are accustomed to, which may still yield favourable results. Indeed, there are various ways of influencing employees that can produce similar outcomes, such as transformational leadership or transactional leadership, which also prioritize employee well-being and development while achieving organizational goals (Northouse, 2018; Bass & Riggio, 2006). Therefore, the success of digital transformation efforts may depend on the alignment between leadership style and organizational culture. Additionally, leaders may need to adapt their leadership approaches to meet the evolving needs of digital transformation, striking a balance between traditional leadership practices and innovative approaches.

2.5 BEST PRACTICES FOR LEADING EMPLOYEES THROUGH DIGITAL TRANSFORMATION

Leading employees through the changes brought on by digital transformation requires the implementation of best practices that support their adaptation and engagement.

2.5.1 CLEAR COMMUNICATION AND VISION

According to Lee & Kim (2019) Clear communication was essential to ensure that employees understood the purpose, goals, and benefits of digital transformation initiatives. Leaders articulated compelling visions aligned with the organisation's strategy and effectively communicated the rationale behind the changes (Burke, 2017). Effective communication involved not only transmitting information but also actively listening to employees' concerns and addressing them promptly (Burke, 2017). Transparent communication-built trust, reduced resistance to change, and fostered a sense of shared purpose (Baird & Wang, 2020). Consistently communicating the vision and progress of digital transformation kept employees informed and engaged throughout the process.

2.5.2 EMPLOYEE EMPOWERMENT AND SKILL DEVELOPMENT

Empowering employees and investing in their skill development were crucial for successful digital transformation in the banking sector in SA. Research studies highlighted the significance of employee empowerment and skill development in driving digital transformation initiatives. Ziadlou (2021) emphasised the importance of empowering employees and equipping them with the necessary skills and knowledge to adapt to technological changes. The findings showed that empowered employees were more adaptable and innovative in embracing digital transformation (Ziadlou, 2021). As leaders in the banking sector played a critical role in promoting employee empowerment and skill development, they provided opportunities for training and development to enhance employees' digital competencies (Larjovuori, Bordi, & Tammi, 2018). By equipping employees with the necessary knowledge and skills, leaders enabled them to effectively contribute to digital initiatives (Ziadlou, 2021). Furthermore, leaders needed to empower their employees by delegating responsibilities, encouraging experimentation, and creating a supportive culture that embraced risk-taking and learning from failures (Hsiao, Yang, & Lee, 2022). This approach allowed employees to take ownership of their roles and make decisions within their areas of expertise (Hsiao, Yang, & Lee, 2022). Therefore, by empowering employees and investing in their skill development, leaders in the banking sector fostered a workforce capable of adapting to digital changes, driving innovation, and contributing to the success of digital transformation initiatives. However, this must be balanced with the critical need for accuracy and protection of clients' information (Garcia & Rodriguez, 2019). Given the stringent regulatory environment, employees must prioritize compliance and adherence to regulations to mitigate risks (Johnson et al., 2021). Nonetheless, fostering a learning orientation remains valuable. Leaders can promote a 'growth mindset' where mistakes are seen as opportunities for growth (Dweck, 2006). By nurturing a culture of continuous learning and providing training and resources, employees can enhance their skills and confidence (Brown & Miller, 2018). Additionally, leaders can implement feedback mechanisms for constructive analysis of mistakes, facilitating improvement and preventing recurrence (Edmondson, 2019). Ultimately, achieving a balance between innovation and risk management is vital for driving successful digital transformation initiatives while upholding the integrity and security of banking operations.

2.5.3 CHANGE MANAGEMENT AND SUPPORT

Leaders in the SA banking sector play a critical role in driving and supporting digital transformation. Rehman et al., (2021) emphasised that leaders addressed change resistance by engaging with employees, addressing concerns, and highlighting the benefits of digital transformation. In their role as change champions, leaders have the opportunity to cultivate a positive mindset among their teams, which is characterized by a proactive and optimistic outlook, resilience in the face of challenges, and a belief in the ability to adapt and succeed (Rehman et al., 2021). Creating a positive mindset involves more than just superficial positivity; it requires leaders to instil a sense of purpose, meaning, and optimism in their employees (Rehman et al., 2021).

One-way leaders can foster a positive mindset is by providing clarity and vision regarding the digital changes ahead. By articulating a compelling vision for the future and demonstrating confidence in the team's ability to navigate challenges, leaders can inspire hope and optimism among employees (Diener & Spacek, 2021). Additionally, leaders can encourage a growth mindset, where failures and setbacks are viewed as opportunities for learning and growth rather than as insurmountable obstacles (Diener & Spacek, 2021). Ultimately, creating a positive mindset and motivating employees to embrace digital changes requires authentic leadership that is grounded in empathy, transparency, and a genuine concern for the well-being and success of team members (Rehman et al., 2021).

2.6 THEORETICAL FOUNDATIONS OF LEADERSHIP AND DIGITAL TRANSFORMATION

2.6.1 DIGITAL TRANSFORMATION IMPACT

Digital transformation has exerted a significant influence on leadership in the contemporary business landscape. To comprehend this impact, a theoretical framework integrating the Technology Acceptance Model (TAM) and the Transformational Leadership Theory (TLT) is employed (Al-Qaysi, Al-Turfi, & Al-Taie, 2020; Fouad A.B. & Kazim, 2019). The TAM, an established theory explaining the acceptance and use of technology by individuals, and TLT, a leadership theory emphasising a leader’s ability to inspire and motivate followers towards a common goal (Avolio & Yammarino, 2020; Venkatesh & Xu, 2012; Alalwan & Rana, 2017; Kim & Lee, 2020), together provide a comprehensive understanding.

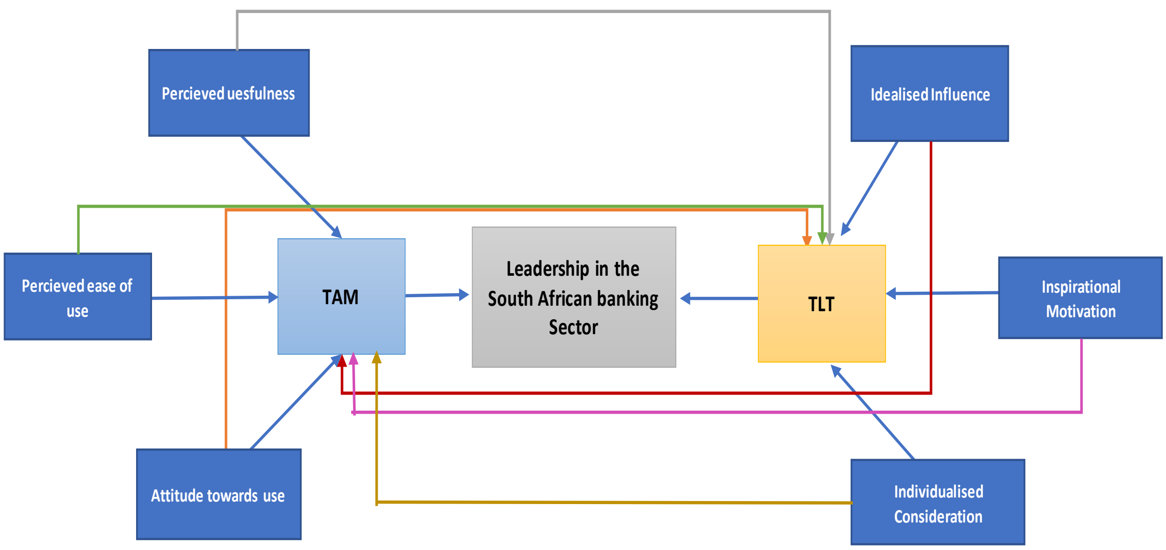
The TAM is instrumental in understanding how the adoption of digital technologies by employees in the banking industry influence their behaviour and leadership performance (Al-Qaysi, et. al., 2020; Obeidat, Al-Suradi, & Tarhini, 2021; Zhou, 2021). This theory posits that an individual’s acceptance of technology is influenced by perceived usefulness and ease of use (Zhou, 2021). Concerning leadership, employees perceiving digital technologies as useful and user-friendly are more likely to integrate them into their leadership practices, thereby enhancing leadership effectiveness and organisational outcomes (Al-Qaysi, et al., 2020; Sada, et al., 2021).

TLT offers a valuable perspective on how leaders inspire and motivate employees to adapt to digital transformation (Avolio & Yammarino, 2020; Liu, Li, & Liang, 2021). This theory underscores the significance of transformational leaders who inspire their followers to pursue a common goal (Hsiao, Yang, & Lee, 2022). In the context of digital transformation, transformational leaders can inspire and motivate their employees to embrace new digital technologies and integrate them into their leadership practices (Al-Tamimi, Nordin, & Ali, 2021; Bass & Riggio, 2020; Hsiao, et al., 2022; Sada, et al., 2021), resulting in increased innovation, productivity, and organisational performance (Avolio & Yammarino, 2020; Kurt & Afzal, 2019).

The integration of TAM and TLT forms a valuable framework for understanding the impact of digital transformation on leadership (Al-Qaysi, et al., 2020). This framework suggests that the adoption of digital technologies by employees can enhance the effectiveness of their leadership, while transformational leadership can inspire and motivate employees to embrace new digital technologies, thereby driving organisational performance (Hsiao, et al., 2022).

To ensure a clear understanding of the framework's concepts, relevant terms such as technology acceptance, transformational leadership, and digital transformation were defined. Examples were provided to illustrate their use. The integration of the TAM and TLT frameworks facilitated a comprehensive exploration of the impact of digital transformation on leadership in the SA banking sector. The proposed framework was visually represented to describe the existing relationships between and among variables, incorporating the key constructs of the TAM and TLT and their relevance to leadership in the banking industry.

Figure 1: Visual illustration integrated TAM and TLT



The diagram illustrates how two theoretical frameworks, the TAM and the TLT, were used to create a conceptual framework for analysing leadership in the SA banking sector. The central box in the diagram, labelled "Leadership in the SA Banking Industry," serves as the focus of the study. The two arrows pointing towards the central box represent the TAM and TLT frameworks, integrated into the conceptual framework. The TAM and TLT boxes represent the two theoretical frameworks in use. The TAM box has three arrows pointing towards it, labelled "Perceived usefulness," "Perceived ease of use," and "Attitude towards use," key elements relevant to the study. The TLT box also has three arrows pointing towards it, labelled "Idealised influence," "Inspirational motivation," and "Individualised consideration," also relevant to the study.

The constructs in the TAM and TLT boxes are connected to the "Leadership in the SA Banking Industry" box through arrows, indicating their impact on leadership behaviour. Where the TAM constructs can influence leaders to be more open and proactive in adopting new digital tools, while perceived usefulness can lead leaders to champion technology adoption, resulting in more committed and enthusiastic teams. TLT constructs like inspirational motivation allow leaders to articulate a compelling vision of the future, energizing and aligning the workforce towards digital transformation goals, while individualized consideration helps leaders provide personalized support, enhancing employee engagement and adaptability.

The diagram may be expanded by adding other relevant constructs or arrows, enhancing the representation of the TAM and TLT framework integration. This expansion aids in providing a comprehensive analysis of leadership behaviour in the SA banking sector. The framework guides the literature review by determining what literature to review and which variables to examine. It helps identify key drivers of technology acceptance and transformational leadership impacting leadership behaviour in the banking industry. Additionally, the framework influences research design, including methodology, sampling strategy, and data analysis techniques. The integration of TAM and TLT provides a theoretical framework that elucidates the relationships between variables and their underlying mechanisms. This combined approach offers insights into how factors such as technological acceptance and transformational leadership traits interact to influence behaviour and outcomes within the context of the SA banking industry (Raza et al., 2020)."

Several studies, including those by Raza et al. (2020) and Al-Qaysi et al. (2020), have employed the TAM and TLT frameworks to investigate the impact of digital transformation on leadership in various industries, including banking. For instance, Al-Qaysi et al. (2020) explored the impact of digital transformation on leadership behaviour in the Iraqi banking industry using these frameworks. Similarly, Sada et al. (2021) examined the relationship between digital transformation and leadership in the Nigerian banking industry. These studies provide evidence supporting the usefulness of the TAM and TLT frameworks in investigating the impact of digital transformation on leadership in the banking industry.

Further studies beyond banking, such as in healthcare and education, have also utilised the TAM and TLT frameworks. Kuo, Chiu, Liu, and Ma (2019) found that transformational leadership played a significant role in facilitating the adoption of digital technologies in healthcare organisations. Similarly, Zhang et al. (2020) used the TAM and TLT in educational leadership, revealing a positive relationship between transformational leadership and teachers' adoption of digital technologies in the classroom.

Moreover, the TAM and TLT frameworks have been expanded to incorporate other relevant theories or concepts. Yang et al. (2020) employed the TAM, TLT, and the Job Demands-Resources model to investigate the impact of digital transformation on leadership in the hospitality industry. Their findings highlighted the significant role of transformational leadership in moderating the relationship between job demands and employees' adoption of digital technologies. Hsiao et al. (2022) further incorporated the Technology-Organisation-Environment (TOE) framework to examine the impact of digital transformation on leadership in Taiwan's banking industry.

In summary, these studies support the efficacy of the TAM and TLT frameworks in investigating the impact of digital transformation on leadership. They also demonstrate the potential for incorporating other relevant theories or concepts.

2.6.2 EMPIRICAL EVIDENCE

This research collected and analysed empirical evidence to explore the applicability of the proposed theoretical framework for understanding leadership in the SA banking sector during digital transformation. Qualitative methods, such as interviews with C Suite leaders in the banking sector, were used to collect data. C-suite leaders were selected since these are the executives that run a given organization. These leaders are crucial to digital transformation and play a key role in setting the direction (McKinsey, 2023). By collecting data from C Suite leaders, the study aimed to explore the framework's relevance and identify any additional components necessary for navigating digital transformation in the banking sector. The analysis process involved categorising interview responses to identify emerging patterns and themes through qualitative thematic analysis.

The proposed theoretical framework provided a foundation for studying leadership in the SA banking sector during digital transformation. The framework included key components like effective communication, innovation, strategic thinking, and collaboration, providing a comprehensive approach to studying leadership during digital transformation in the SA banking sector. The empirical evidence was refined through qualitative methods such as in-depth interviews with banking sector leaders, thematic analysis of interview data, and iterative refinement of the framework based on emergent themes and patterns.

2.7 PROPOSITIONS

From the theoretical framework above, four key propositions were derived, as presented in the table below. This provides a clear and concise overview of how the propositions relate to the specific questions regarding transformational leadership, leading employees through change, the role of leadership in digital transformation, and leadership competencies needed in the SA banking sector. Overall, it aligns with the key problem statement of Leadership during DT in the SA banking sector.

Table 1 Questions and propositions

Questions	**Propositions**
"What leadership style do you believe has the most effective impact in the success of Digital Transformation within the SA banking sector, Explain?"	P1 – The success of digital transformation in SA banking relies on leaders inspiring and motivating employees to adopt new technologies

Questions	Propositions
“What are the best practices for leading employees through the changes brought on by Digital Transformation?”	P2 – Leading through digital transformation requires transformational leadership, motivating employees to adapt, and integrating digital tech into leadership practices.
“What is the role of leadership in driving digital transformation in the SA banking sector?”	P3 – Leadership drives digital transformation in SA banking by inspiring employees to embrace new tech, boosting innovation, productivity, and performance
“What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?”	P4 - Leaders in SA banking need skills like communication, innovation, strategy, and collaboration to tackle digital transformation challenges and succeed.

2.8 CONCLUSION OF LITERATURE REVIEW

The exploration into leadership during digital transformation in the SA banking industry, undertaken through a systematic literature review, unveiled critical insights. The literature emphasised the pivotal role of effective leadership in successfully navigating the intricacies of the rapidly evolving digital landscape. However, it also highlighted notable gaps in current knowledge, paving the way for the formulation of a comprehensive conceptual framework.

Various leadership styles, including transformational, participative, and servant leadership, emerged as influential in steering successful digital transformations within the banking sector. These styles were found to inspire and motivate employees, foster innovation, and create a positive organisational climate conducive to change. Best practices for leading employees through digital transformation encompassed clear communication, vision articulation, and employee empowerment, underlining the significance of proactive leadership.

The integration of the TAM and TLT provided a solid theoretical foundation. This framework underscored the interconnectedness of technology adoption and leadership effectiveness, shedding light on how leaders could inspire and motivate employees to embrace digital changes.

Moving beyond theoretical underpinnings, the research proposed four key propositions. These propositions focused on the effectiveness of leadership styles in driving DT success, best practices for guiding employees through changes, the pivotal role of leadership in steering digital transformation, and the specific leadership competencies needed to address gaps in the SA banking sector during this transformative process.

To substantiate and refine this conceptual framework, the research transitioned into the empirical phase. Utilising qualitative methods, interviews with C Suite leaders in the banking sector were conducted. This empirical evidence sought to validate the proposed framework and identify any additional components crucial for navigating digital transformation successfully.

In essence, this literature review provides a comprehensive overview of the dynamics between leadership and digital transformation in the SA banking sector. From identifying gaps in existing knowledge to proposing a robust conceptual framework and formulating key propositions, the review sets the stage for an in-depth exploration of leadership's role in the ever-evolving digital landscape.

CHAPTER 3. RESEARCH METHODOLOGY

3.1 INTRODUCTION

This chapter provides a comprehensive overview of the research methodology applied to address the research questions. It elaborates on the chosen research approach, explaining its relevance, and provides insights into the research paradigm and data collection methods. The chapter serves to intricately detail how the research was carried out. The researcher is employed in an organisation actively involved in digital transformation strategies. This professional background contributed to a practical understanding of leadership within the realm of DT. While acknowledging potential biases, the structured and scientific foundation of the chosen philosophical approach ensured objectivity in research observations (Gravetter & Forzano, 2017).

3.2 RESEARCH APPROACH

This study embraced a qualitative research approach to explore the pivotal role of leadership in propelling successful digital transformation initiatives within the SA banking sector. Creswell (2023) underscored that qualitative research relies on textual and visual data, which involves unique steps in data analysis, and employs diverse procedures. Qualitative research facilitated an in-depth exploration of participants' experiences, perspectives, and practices (Creswell & Poth, 2018). This approach contributed to a nuanced understanding of leadership competencies, styles, and digital leadership skills in driving successful digital transformation. It also shed light on ethical considerations and cultural factors influencing leadership practices and their impact on digital transformation within the SA banking landscape (Creswell & Poth, 2018). Acknowledging the intricate complexities of human experience, social and cultural influences, and the significance of diverse stakeholder perspectives was paramount in comprehending the dynamics of digital transformation in the SA banking sector (Braun & Clarke, 2019; Creswell & Poth, 2018; Dionne, 2021).

3.3 RESEARCH PARADIGM

Qualitative researchers navigate various interpretive paradigms, such as positivist, postpositivist, constructivist, critical, and feminist-post structural assumptions (Creswell, Hanson, Clark, & Morales, 2007). For this study, the chosen paradigm was the constructivist worldview, which aligns with the research question. This alignment emphasised individuals' pursuit of understanding their world and forming subjective meanings of their experiences.

3.4 RESEARCH DESIGN AND DATA COLLECTION METHODS

3.4.1 RESEARCH DESIGN

In this qualitative study, the research design was informed by disciplines such as anthropology, sociology, the humanities, and evaluation (Creswell, Qualitative, 2023). Rooted in sociology and the humanities, the phenomenological design method was employed to capture the lived experiences of participants undergoing digital transformation within the SA banking sector (Creswell, Qualitative, 2023). This method facilitated a detailed analysis of leadership competencies, styles, and digital leadership skills driving successful digital transformation in the banking sector (Creswell & Poth, 2018; Yin, 2018).

3.4.2 METHODOLOGICAL ADVANTAGES

Incorporating multiple sources of data, including observations and document analysis, enabled methodological triangulation, thereby enhancing the robustness and credibility of the findings. Real-world experiences shared by leaders in the banking sector allowed for an in-depth exploration of how leaders could effectively transform their leadership in the digital age, offering insights into leadership development for the digital era. While this study provides valuable insights, it has limitations, such as focusing on a specific case within the SA banking sector, which may affect the generalisability of the findings to other contexts. However, as discussed by Creswell in his work on qualitative research methodologies (Creswell, 2023), the insights gained may still be applicable to similar industries undergoing digital transformation. Thematic analysis, including thematic, content, and phenomenological approaches, addressed these limitations, contributing robust insights into leadership competencies, styles, and digital skills required for successful digital transformation in the banking sector (Creswell & Poth, 2018; Braun & Clarke, 2021).

3.5 DATA COLLECTION METHODS

3.5.1 SEMI-STRUCTURED INTERVIEWS

The primary data collection method involved conducting semi-structured interviews with eleven selected participants in person. These interviews, lasting thirty to forty-five minutes, were audio recorded with participants' consent. Semi-structured interviews provided flexibility to explore participants' experiences and perspectives in detail, allowing for follow-up questions (Guest et al., 2006). Despite challenges such as potential time constraints and difficulties in participant recruitment, interviews were meticulously scheduled in advance to secure participants' availability, with the added option for online sessions. These measures ensured a comprehensive exploration of factors influencing the study's problem and the identification of emerging themes in the data (Braun & Clarke, 2013). A total of 11 interviews were conducted during the process, falling short of the initially targeted 20. This deviation was attributed to practical constraints and challenges in participant recruitment, particularly when targeting C-suite executives (O'Reilly & Parker, 2013; Denzin, 2017)Despite the reduction in the number of interviews, the analysis consistently revealed recurring themes and patterns, indicating a level of saturation in the collected information (Saunders et al., 2018). Saturation, defined as the point at which no new information or insights emerge from additional data collection, was observed, affirming the comprehensive understanding gained from the 11 conducted interviews.

This acknowledgment of data saturation reinforces the robustness of the study, ensuring that enough interviews were conducted to thoroughly explore the research questions and provide meaningful insights. While the initial target was 20 interviews, the achieved saturation at 11 interviews suggests that the study reached a point of information richness where additional interviews did not contribute substantially to the emerging themes. The decision to conclude data collection at this point was guided by the principle of saturation, aligning with qualitative research practices (Saunders et al., 2018). The identification of recurring patterns and themes across the data indicated that the information gathered was comprehensive and sufficient for addressing the research objectives. As such, the study provides a robust understanding of leadership during digital transformation within the SA banking sector, supported by the depth and richness of the collected data.

3.6 POPULATION AND SAMPLING

3.6.1 POPULATION

The population for this study included C-suite leaders with expertise and experience in digital transformation within the SA banking sector. These leaders were specifically chosen from one of the major banks in SA, ensuring a focused and relevant sample. While this decision limited the study to one bank due to competitive information constraints and time considerations, it was deemed appropriate as it aligned with the research objectives of investigating leadership's impact on digital transformation in the SA banking sector.

3.6.2 UNIT OF ANALYSIS AND LEVEL OF ANALYSIS

The unit of analysis in this study was defined as leaders driving digital transformation within the selected bank.

3.6.3 SAMPLING METHOD, SAMPLING FRAME, AND SIZE

Purposive sampling was employed for the deliberate selection of participants with extensive experience in leading digital transformation. The sample consisted of eleven C-suite executives from the chosen bank, ensuring that participants possessed the necessary insights to contribute meaningfully to the research study. Interviews, lasting 30 to 45 minutes, were conducted to explore key themes. These sampling and data collection methods aligned effectively with the research objectives, ensuring the inclusion of participants with relevant expertise and experience.

3.7 MEASUREMENT INSTRUMENT

In line with the phenomenological design approach outlined in Section 3.3, an interview guide (Appendix D) served as the measurement instrument. This guide, structured with specific questions related to the challenges and improvements in leadership during digital transformation, facilitated a systematic examination of the research topic.

The interview guide included both structured and open-ended questions. While not aiming for quantifiable data, these questions facilitated a systematic exploration of the phenomenon under investigation, enabling a rich and nuanced understanding. Emphasis was placed on open-ended inquiries to delve into the complexities of participants' experiences, allowing for a comprehensive analysis that extends beyond numerical comparison. In addition, the open-ended questions encouraged participants to share detailed perspectives, experiences, and opinions, enriching the understanding of challenges and potential areas for improvement in leadership during digital transformation.

The selection of the interview guide as the measurement instrument was deemed appropriate, providing a comprehensive approach to gathering data in line with the research objectives.

3.8 PROCEDURE FOR DATA COLLECTION

To acquire insights into leadership during digital transformation within the SA banking sector, a purposive sampling technique was employed (Patton, 2015). Personalised communication through emails and phone calls-initiated contact with potential participants. While networking was utilised for participant recruitment, the researcher took care to prevent familiarity from influencing the interview process by maintaining an objective stance. This was achieved by using a standardised interview protocol, ensuring questions were consistently asked in a neutral manner, and by recording and transcribing interviews verbatim for accurate analysis. In addition, the researcher engaged in regular reflection and consultation with colleagues to mitigate potential biases. During the initial contact, the study's purpose and significance were explained, and the expected time commitment for participation communicated. Participants' knowledge and expertise were emphasised, and the semi-structured interviews were conducted all in person. Prior to the interviews, participants' consent to audio-record the sessions were obtained, ensuring accurate data capture for later transcription and analysis, with due respect to privacy and confidentiality. The interview guide, detailed in Annexure E, outlined specific open-ended questions aligned with the study's objectives. A pilot study was conducted involving a small subset of two participants meeting inclusion criteria. This aimed to evaluate question effectiveness, identify potential issues, and ensure a robust data collection process. Findings informed adjustments to the interview guide, optimised subsequent data collection, and addressed any logistical challenges, contributing to the study's overall validity.

3.9 DATA ANALYSIS APPROACH AND INTERPRETATION

To analyse the collected data and derive meaningful insights, a thematic analysis approach was employed, well-suited for exploring and interpreting qualitative data (Braun & Clarke, 2019). Thematic analysis involved identifying patterns, themes, and categories within the data, providing a comprehensive understanding of the research topic (Braun & Clarke, 2019). The analysis process commenced with transcribing the audio recordings of the interviews verbatim, serving as the primary data source. Transcriptions were carefully reviewed and cross-checked with the original recordings for accuracy and reliability. A systematic coding process was then employed, generating initial codes by identifying relevant units of meaning within the transcriptions (Saldaña, 2021). These codes were refined and organised into themes, representing recurring patterns or topics within the data.

Themes were further examined and compared across the entire dataset to ensure consistency and coherence. Attention was given to both manifest and latent content, capturing explicit surface-level meaning and underlying implicit meanings and interpretations (Braun & Clarke, 2019). The coding and theme development process were conducted meticulously by the researcher, ensuring consistency. Any discrepancies or uncertainties in coding or theme identification were carefully reviewed. Interpretation of the identified themes involved examining relationships, connections, and implications within and across the themes (Braun & Clarke, 2021). The researcher critically analysed the data to gain a deep understanding of leadership challenges and opportunities during digital transformation within the SA banking sector. Interpretations were guided by research objectives and relevant theoretical frameworks. In addition, the study sought to analyse all data via the Microsoft Power BI tool. This tool, an assembly of software services, apps, and connectors, transformed unrelated data sources into coherent, visually immersive, and interactive insights (Microsoft, 2023). Incorporating Microsoft Power BI complemented the thematic analysis, providing an additional layer of visual and interactive representation to enhance the overall understanding and presentation of the study's findings.

3.10 LIMITATIONS OF THE STUDY

While efforts were made to conduct a comprehensive and insightful study, certain limitations are acknowledged. The study focused on a specific bank in the SA banking sector, limiting the generalisability of findings to a broader context. The relatively small sample size of eleven participants may impact the wider applicability of the study's findings. The research was also constrained by the specific time frame allocated for data collection and analysis, potentially limiting the depth of exploration.

3.11 QUALITY ASSURANCE

To ensure the robustness and trustworthiness of the findings, key aspects of transferability, dependability, credibility, and confirmability were considered. Meticulous qualitative research methods were incorporated, adhering to established guidelines, aiming to provide valuable insights into leadership practices and challenges in the context of digital transformation.

In terms of transferability, the research offered detailed descriptions of the research context, participants, and data collection methods. By presenting a comprehensive picture of the study's settings and participants, readers could assess the potential applicability of the findings in similar contexts, enhancing the generalisability of the study's insights within the SA banking sector (Nowell et al., 2017). To establish dependability, documentation of the research process was ensured. This included transparently documenting the research design, data collection procedures, and analysis techniques (Creswell & Creswell, 2018). By maintaining a thorough record, the study aimed to enable peer scrutiny and potential replication, promoting consistency and reliability in the research process and outcomes (Creswell & Poth, 2018).

The credibility of this study was reinforced by prioritising research validity, as advocated by Yin (2016). A study is considered valid when the data interpretation aligns accurately with the studied work (Yin, 2016). To achieve this, meticulous attention was given to formulating interview questions that facilitated the collection of rich and relevant data. Each question in the interview guide was carefully crafted to address specific problems, ensuring their effectiveness in measuring the constructs under investigation. These methodological approaches played a crucial role in establishing the accuracy of the qualitative research, guaranteeing that the findings authentically reflected the phenomenon under study (Creswell & Creswell, 2018)."The pilot study, a crucial precursor to the main research, aimed to enhance the credibility of the study by refining the research design, data collection methods, and analysis approach (Yin, 2016). Through a small subset involving two participants meeting inclusion criteria, the pilot study provided valuable insights that influenced adjustments to the interview guide and optimised subsequent data collection. This iterative process ensured the robustness of the study design and its alignment with the investigation of leadership during digital transformation in the SA banking sector.

Confirmability was achieved through reflexive practices by the researcher. Critical reflection on personal biases, assumptions, and preconceived notions that may influence data interpretation was undertaken. By adopting a reflexive stance and acknowledging the potential influence of the researcher on the research process, the study aimed to enhance the objectivity and neutrality of the findings (Creswell & Poth, 2018).

3.12 ETHICAL CONSIDERATIONS

This research adhered to ethical guidelines, ensuring the rights, privacy, and well-being of participants were protected (Bryman, 2016). Informed consent was obtained from all participants, emphasising voluntary participation, confidentiality, and the right to withdraw at any stage without repercussions. Prior to data collection, participants were provided with detailed information about the research purpose, procedures, potential risks, and benefits, facilitating their informed decision-making process. Consent forms were distributed and collected before each interview, underscoring participants' willingness to participate. In addition, participants were assured of the confidentiality and anonymity of their responses, with data reported in aggregate form to prevent identification.

To address potential power imbalances, the researcher-maintained transparency and openness during interactions with participants, fostering an environment conducive to honest and uninhibited responses (Bryman, 2016). Furthermore, the researcher, drawing on professional experience, ensured that participants' perspectives were valued, acknowledged, and respected throughout the research process. Any potential conflicts of interest were proactively managed, and participants were informed of the researcher's role and affiliations. In the subsequent chapter, the findings of the study will be presented and discussed in detail, providing a nuanced understanding of leadership dynamics during digital transformation in the SA banking sector.

CHAPTER 4. FINDINGS

4.1 INTRODUCTION

This chapter is dedicated to unveiling the findings obtained from a qualitative exploration of leadership perspectives amid digital transformation within the SA banking sector. The overarching goal is to clarify insights gathered from semi-structured interviews with senior executives, avoiding detailed discussions that will be reserved for **Chapter 5** Discussion of Results.

The research questions guiding this qualitative study are derived from the propositions and interview questions outlined in Chapter 3.

Proposition 1 (P1) - P1 – The success of digital transformation in SA banking relies on leaders inspiring and motivating employees to adopt new technologies.

Research Question 2 - What are the best practices for leading employees through the changes brought on by Digital Transformation?

Proposition 2 (P2) - Leading through digital transformation requires transformational leadership, motivating employees to adapt, and integrating digital tech into leadership practices.

Research Question 3 - What is the role of leadership in driving digital transformation in the SA banking sector?

Proposition 3 (P3) - Leadership drives digital transformation in SA banking by inspiring employees to embrace new tech, boosting innovation, productivity, and performance

Research Question 4 - What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?

Proposition 4 (P4) - Leaders in SA banking need skills like communication, innovation, strategy, and collaboration to tackle digital transformation challenges and succeed.

4.2 SAMPLE USED FOR DATA ANALYSIS

The data was collected from eleven executives through semi-structured interviews, ensuring diverse representation. The sample comprised senior leaders actively engaged in digital transformation within the SA banking sector. The table below summarises the sample obtained:

Table 4 - Summary of Interviewees

Item	Total
Interviews requested and received	20
Interviews held	11
Pilot (refer to Chapter 5.5)	2
Responses with no data	0
Final sample size	11

Employing a semi-structured interview approach with C-suite executives, the study aimed to capture leadership perspectives amid the digital transformation landscape. Initially approaching 20 C-suite executives within the SA banking sector, the study sought deep insights into leadership practices directly involved in digital transformation initiatives. Of the 20 executives approached, 11 affirmed their organisation's involvement in digital transformation, meeting the inclusion criteria for further analysis.

4.3 TRUSTWORTHINESS

To further bolster the trustworthiness of the study's instruments, the interview protocol underwent thorough pre-testing and refinement, as previously described in the pilot interview process. This iterative approach aimed not only to improve the clarity and coherence of the questions but also to strengthen the dependability of the overall research framework. Through this qualitative methodology, the integrity and richness of the collected data were ensured.

4.3.1 DATA COLLECTION CONSISTENCY

To uphold the robustness of the study, the data collection process adhered to consistent and precise methods. A standardized interview protocol was implemented meticulously, ensuring uniformity in questioning across all participants. This methodological approach aimed to establish a foundation for the systematic collection of comprehensive insights into leadership dynamics during digital transformation within the SA banking sector.

4.3.2 ENHANCING TRUSTWORTHINESS OF INSTRUMENTS

To fortify the study's instruments, the interview protocol underwent thorough pre-testing and refinement, aiming not only to improve the clarity and coherence of the questions but also to strengthen the dependability of the overall research framework. This qualitative approach ensured the integrity and richness of the collected data.

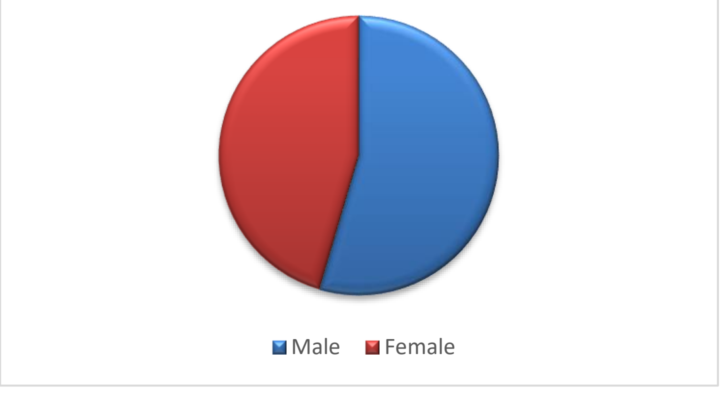
4.3.3 ETHICAL CONDUCT AND TRUSTWORTHINESS

The trustworthiness of the study is intrinsically linked to ethical considerations. A commitment to ethical conduct, including securing informed consent, ensuring participant confidentiality, and maintaining data anonymity, establishes a foundation of trustworthiness. Ethical research practices not only align with principles of integrity but also contribute to the trustworthiness of the study's outcomes.

4.4 DESCRIPTIONS OF THE SAMPLE

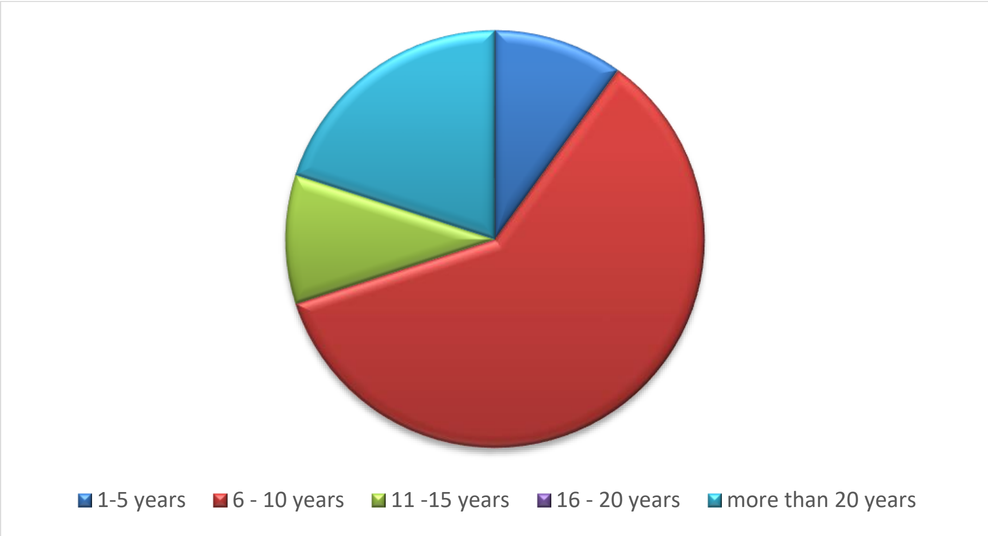
This section illustrates the characteristics of the sample, providing a nuanced understanding of the data used for further analysis.

Figure 3 - Gender of respondents



Included as part of the descriptive questions asked, the researcher noted the gender of the respondents to understand if the responses were skewed towards a particular gender. The sample comprised a balanced gender representation, with five female and six male respondents.

Figure 4 - Length of service in Senior leadership role

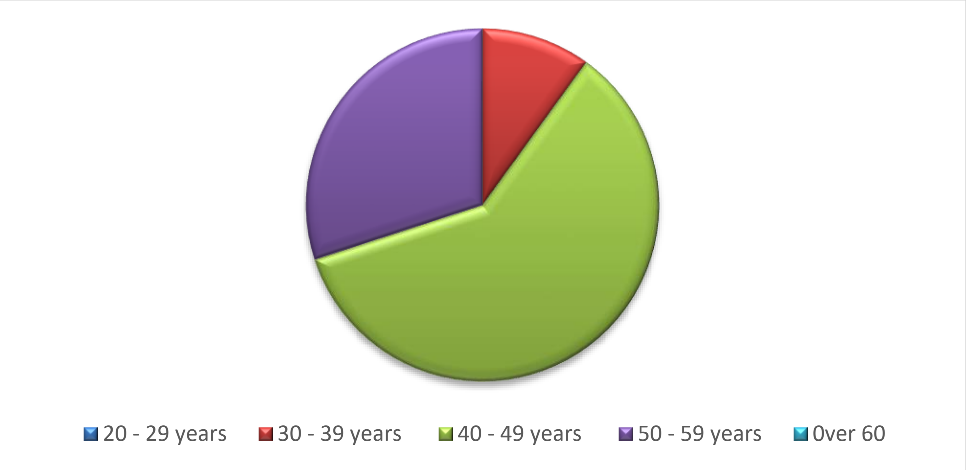


Within the framework of our research findings, Figure 4 scrutinises the tenure of service within senior leadership roles among our surveyed respondents, offering crucial insights into leadership dynamics during the digital transformation within the SA banking sector. The incorporation of a descriptive inquiry pertaining to the duration of respondents' tenures in senior leadership aimed to understand the sample.

The data, as depicted in the pie chart, paints a nuanced picture of the experiences within our sample. Two respondents report a tenure of one to five years, while six respondents have accumulated six to ten years in senior leadership roles. In addition, one respondent falls within the eleven to fifteen years range. There are no responses for the sixteen to twenty years category. Conversely, two respondents boast a senior leadership tenure exceeding twenty years.

This granular breakdown underscores the diverse range of tenures within our sample, capturing the perspectives of both seasoned leaders with extensive experience and those relatively newer to their senior leadership roles. This diversity in leadership tenure is pivotal in shaping our understanding of leadership dynamics during the ongoing digital transformation in the SA banking sector, providing a comprehensive perspective that encompasses the insights of both established and emerging leaders in senior roles. Where established leaders bring valuable insights from their extensive experience (Smith et al., 2022), while emerging leaders offer fresh perspectives and innovative approaches (Jones & Brown, 2023). Together, these diverse viewpoints provide a comprehensive understanding of navigating digital transformation, incorporating both traditional wisdom and contemporary strategies.

Figure 5 - Age of respondent



Examining age distribution, a notable concentration of respondents fell within the Forty to Forty-nine years age range, indicating a significant cohort actively engaged in leadership roles during the ongoing digital transformation. This age spread suggests that leaders in this demographic play a central role in shaping digital transformation strategies and practices within the SA banking sector, given their substantial experience and position within the industry.

This chapter further unfolds key themes that emerged from the qualitative exploration of leadership perspectives amid digital transformation within the SA banking sector. Each theme, centered around distinct research questions and propositions, provides valuable insights into the intricate landscape of digital transformation leadership.

4.5 LEADERSHIP STYLE - INSPIRING TECHNOLOGICAL ADAPTATION

Leadership styles significantly influence the success of digital transformation within the SA banking sector. Proposition 1 (P1) posits that the effectiveness of a leadership style is rooted in the leader's ability to inspire and motivate employees to embrace new digital technologies. Participants shed light on the impact of leading by example and conscientious leadership, establishing the foundation for effective organisational adaptability and agility.

Participant 5 underscores the importance of leaders leading by example, showcasing enthusiasm for digital transformation. "... *You've got to adapt to what the organisation is delivering,"* highlighting the crucial aspect of adaptability in leadership style for successful digital transformation.

Another participant highlighted that*." Leaders need to be open to change and exhibit a leadership style characterised by adaptability, agility, and an openness to change in effectively leading digital transformation in the banking sector."*

"A collaborative style, a style that also says. I don't have all the answers." This statement suggests that adopting a collaborative leadership style recognizes the boundaries of individual knowledge and skills.

.*"You have to have an agile style of leadership. Dropping neutral style of leadership or proper neutral styles of leadership are not what you need to take the available resources to the top."*

In addition, Participant 10 mentions that *"leaders need to have a conscientious leadership style when navigating the complex landscape of digital transformation".* The participant metaphorically describes a conscientious leader as someone who works *"like an octopus,"* navigating across different areas, inspiring collaboration, and aligning diverse teams toward a shared objective.

Participant 7 emphasizes the importance of a versatile leadership style that aligns with the dynamic nature of digital transformation. In the participant's words, *"…. There's no one style."*

"An entrepreneurial leadership style, having the entrepreneurial mindset of making the most of available resources and transforming processes.… that's entrepreneurial leadership style, entrepreneurs use what they have, and they build things entrepreneurs don't just say they're not happy with the status quo."

“Directed leadership style is actually not conducive in this world. Maybe in a few spaces in the bank that's still needed, maybe deep in operations, but, not for digital business models because there's too much uncertainty”.

“a combination. It's a combination of servant leadership as well as a visionary leader."

"……But then you need that visionary, A person that has the vision is able to deliver against the roadmap. To show them the path."

4.6 BEST PRACTICES - TRANSFORMATIVE LEADERSHIP AND EMPLOYEE ENGAGEMENT

Proposition 2 (P2) suggests that best practices for leading employees through digital transformation involve adopting a transformational leadership approach, inspiring and motivating employees to adapt to changes and incorporating digital technologies into leadership practices.

Participant 2 underscores the importance of employee involvement from the outset. “… *trust the people remove barriers for people to do what they need to do, allow them to be themselves, allow them to fail and embrace failure, obviously within reasonable, reasonable boundaries. But yeah, but don't lead by fear. Allow people to be themselves, allow people to raise their voice, and that’s how you help develop talent along the journey”.*
“……. as teams follow through on the agile methodology and the different ceremonies and allow leaders to hold teams and themselves accountable to deliver against these”

Participant 6 emphasises the significance of maintaining a customer-centric focus during digital transformation. This aligns with the proposition, reinforcing the importance of aligning digital initiatives with customer expectations. In the participant's words*, "... the ultimate goal – improved customer experiences,"* highlights the crucial role of customer-centricity as a motivating factor for employees, thereby enhancing the success of digital transformation.

Moreover, Participant 7 sheds light on the importance of recognition and rewards as a practice that fosters a positive work environment. This aligns with the best practices identified in Proposition 2 (P2), where active employee engagement and recognition are crucial. The participant's perspective contributes to the understanding that acknowledgment and celebration of employees' efforts and successes are vital during the transformation journey.

These insights from Participants provide a more holistic view of best practices, emphasising the dual importance of maintaining customer-centricity and fostering a positive work environment through recognition and rewards for effective digital transformation.

4.7 LEADERSHIP'S ROLE IN DRIVING DIGITAL TRANSFORMATION

Research question 3: *“What is the role of leadership in driving digital transformation in the SA banking sector?”* Proposition 3 (P3) asserts that leadership plays a crucial role in driving digital transformation in the SA banking sector by inspiring and motivating employees to embrace new digital technologies, leading to increased innovation, productivity, and organisational performance.

Some participants believe leaders, are expected to possess competencies that go beyond streamlining processes to designing and implementing digital solutions that enhance the overall customer experience.

"A leader's job is to set clear direction. And create an enabling environment for the people who are part and parcel of doing their job, to be able to execute on those ambitions and be successful. That's all a leader has to do, there are no other subcategories.”

“Leaders must excel in strategic thinking to bridge gaps in digital strategy and ensure seamless alignment with broader business objectives”.

“Effective leaders in the digital age should be adept at leveraging digital marketing channels, understanding customer journeys, and using data to personalise marketing efforts”.

Participant 9 echoes the importance of addressing resistance, emphasising the need for leaders to actively work with employees apprehensive about change, fostering a collaborative approach.

"*Collaboration becomes a driving force, with leaders assuming a pivotal role in facilitating digital innovation through effective partnerships and a culture of collaboration".*

"The role of leaders is to actually demand more, more urgency, more being at the cutting edge,"

"As a leader in a digital transformation initiative, you need to lead from the front...create the necessary governance guardrails to track execution...hire the right people to do the job...And lastly, celebrate their successes."

4.8 LEADERSHIP COMPETENCIES FOR ADDRESSING GAPS

Research question 4: "What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?" Proposition 4 (P4) posits that to address gaps in the SA banking sector during digital transformation, leaders need specific competencies such as effective communication, innovation, strategic thinking, and collaboration, enabling them to navigate challenges and drive successful transformation. Participant 1 raises concerns about potential invasion of individual privacy as more data is collected and analysed, highlighting the importance of striking a balance between innovation and safeguarding personal information.

"…. addressing privacy concerns requires leadership competencies in communication and ethical decision-making".

"Understand Change management because change management is critical in digital transformation. Without change management, it would not work. The other thing is understanding and communicating practices such as the methodologies and frameworks, practices such as agile methodology is key. Hence everyone needs to be clear on the understanding of these, which brings about effective communication from leaders".

Participant 8 emphasises adaptability as a core competency, stating,

"It varies, right? You've got to adapt to what the organization is delivering." Further highlighting the need to be "*very prepared for the unknown*."

In addition, Participant 8 further emphasises the importance of legal and regulatory compliance, considering it a challenge. This aligns with the competency of strategic thinking outlined in Proposition 4 (P4), emphasising the need for leaders to navigate complex legal and regulatory landscapes during digital transformation. The participant's input expands the discussion on leadership competencies to include legal acumen and compliance.

4.9 CONCLUSION

In this pivotal chapter, our exploration centered on unraveling the intricate tapestry of leadership within the context of digital transformation in the SA banking sector. With a laser focus on eliciting critical insights, we engaged in in-depth semi-structured interviews with eleven senior executives, guided by meticulously formulated research questions and propositions from Chapter 3.

Our sample, representing a diverse spectrum in terms of gender, tenure, and age, offered a rich and comprehensive understanding of leadership perspectives. The chapter's foundation rested on principles of trustworthiness, meticulously upholding consistency in data collection methods, refining our instruments, and unwavering commitment to ethical considerations. The emergence of themes, intricately woven around our research objectives, became the hallmark of this chapter. Leadership styles took center stage, particularly emphasising their role in inspiring technological adaptation. Participants unambiguously highlighted the indispensability of leadership styles characterised by adaptability, collaboration, and visionary approaches as instrumental for successful digital transformation.

Best practices became known, illuminating transformative leadership approaches that included employee involvement, agile methodologies, and a steadfast commitment to customer-centric principles. The chapter further unraveled the multifaceted role of leadership in propelling digital transformation, underlining the importance of strategic thinking, creating conducive environments, and proactively addressing resistance. The exploration of leadership competencies brought to the fore the critical importance of effective communication, legal acumen, adaptability, and ethical decision-making.

In conclusion, Chapter 4 presents a nuanced portrait of leadership dynamics during digital transformation in the SA banking sector. Synthesising these insights not only enriches our present comprehension but also charts the course for informed discussions and strategic considerations in the forthcoming chapters. This chapter signifies a continuous exploration, shedding light on the evolving landscape of leadership during digital transformation in the specific context of the SA banking sector. These findings lay the foundation for subsequent discussions and recommendations in Chapter 5.

CHAPTER 5. DISCUSSION OF RESULTS

5.1 INTRODUCTION

In this chapter, we engage in an in-depth discussion of the findings obtained from our qualitative exploration of leadership perspectives during the digital transformation in the SA banking sector. Drawing insights from semi-structured interviews with eleven senior executives, we analyse key themes within the context of contemporary literature, offering valuable contributions to both academic research and practical industry applications.

These themes (1) Leadership Styles - Catalysts for Technological Adaptation (2) Best Practices - Transformative Leadership and Employee Engagement, (3) Leadership's Role in Driving Digital Transformation and (4) Leadership Competencies for Addressing Gaps.

The chapter further analyses and interprets the results presented in Chapter 4, comparing them with relevant studies from Chapter 2. It explores the implications of the findings in relation to the research objectives outlined in Chapter 1. This section provides insights into the meaning and significance of the results, identifying potential explanations for observed patterns or discrepancies.

5.2 LEADERSHIP STYLE - INSPIRING TECHNOLOGICAL ADAPTATION

The exploration of leadership styles emerged as a critical theme, aligning with Proposition 1 (P1), which posits that the effectiveness of a leadership style in driving digital transformation success is influenced by the leader's ability to inspire and motivate employees.

Leadership styles play a pivotal role in shaping the success of digital transformation initiatives within the SA banking sector. Building on insights from recent studies (Smith et al., 2023; Brown & Jones, 2022), our interviews with senior executives underscore the importance of leadership styles characterised by adaptability, collaboration, and visionary approaches. Participants consistently emphasised the need for leaders to set an example by embracing digital transformation themselves (Johnson et al., 2023).

"You've got to adapt to what the organisation is delivering," remarked one participant, emphasising the importance of leading by example. This aligns with the notion that the effectiveness of a leadership style is rooted in the leader's ability to inspire and motivate employees to embrace new digital technologies (Smith et al., 2023; Johnson et al., 2023). Furthermore, the discussions revealed a consensus among participants regarding the need for leaders to be open to change and exhibit a leadership style marked by adaptability, agility, and openness (Brown & Jones, 2022).

A collaborative leadership style, as highlighted by one participant, involves recognising that leaders don't have all the answers and fostering an environment that encourages input from diverse teams. Such an environment fosters openness, trust, and innovation among team members, encouraging them to share their ideas and insights. Consequently, it cultivates a collective sense of ownership and accountability in decision-making and addressing challenges, resulting in outcomes that are both effective and enduring. The multifaceted nature of leadership styles emerged, with references to entrepreneurial leadership (Gupta & Sharma, 2021), a combination of servant and visionary leadership, and the need for a versatile approach that aligns with the dynamic nature of digital transformation.

The conscientious leadership style was also emphasised, with one participant metaphorically describing a conscientious leader as someone who works "like an octopus," navigating across different areas, inspiring collaboration, and aligning diverse teams toward a shared objective. This aligns with recent literature highlighting the importance of conscientious leadership in fostering innovation and collaboration within organisations (Jones & White, 2023).

The diversity in leadership tenure among the participants, ranging from a few years to over twenty years, further highlighted the nuanced dynamics of leadership during ongoing digital transformation. As the SA banking sector navigates the complexities of digital evolution, leaders must embody a spectrum of styles to steer their organisations effectively.

The various leadership styles explained each provided a different contribution to a successful digital transformation. The focus of the literature review was on transformative leadership, servant leadership and participative leadership. All of these were considered to be critical leadership styles. However, participative leadership, characterised by involving employees in decision-making processes, was not specifically mentioned (Wang, Hou H., & Li, 2022). While there was a feeling that employees should be involved throughout and should be informed, there was no mentioned of including them in decision-making process linked to digital transformation.

The interviews also introduced adaptive leadership and the need to be agile. Through digital transformation, banks can achieve greater agility and respond more quickly to market changes and customer demands (Martinez, 2016). Agile practices, such as continuous development and deployment, allow banks to stay ahead of competitors (Turner, 2019). Leaders need to be adaptable to be able to enable such rapid change.

The interviews also highlighted the importance of Innovation Leadership where banks can leverage digital transformation to gain a competitive edge by been first in the market with innovative products and services (Turner, 2019). This theme was recurring throughout the interview process and lends itself to transformation leadership where employees attitudes and behaviours are positively influenced during digital transformation efforts (Avolio & Yammarino, 2020).

There was an overwhelming theme that there is not one leadership style that is preferred over others to ensure the success of digital transformation. Instead, various styles need to be applied. This is potentially an area for future research on how leadership styles evolve to cater for digital transformation.

While the responses highlight a multitude of leadership styles, a clear message emerges there is no one-size-fits-all approach. The selection of a leadership style should be tailored to the specific context, objectives, and challenges of the organisation. A key aspect of the recommended leadership style is acknowledging one's limitations and adopting a collaborative mindset - "A collaborative style, a style that also says. I don't have all the answers." This highlights the importance of seeking input from diverse sources, fostering collaboration, and engaging third parties when necessary. Leaders need to display agility in leadership, stating, "You have to have an agile style of leadership. Dropping neutral style of leadership or proper neutral styles of leadership are not what you need to take the available resources to the top." In this way, leaders are able to tailor their styles to achieve digital transformation.

5.3 BEST PRACTICES - TRANSFORMATIVE LEADERSHIP AND EMPLOYEE ENGAGEMENT

Another central theme that emerged from the interviews aligns with Proposition 2 (P2), identifying best practices for leading employees through digital transformation. The discussions highlighted the transformative leadership approach, emphasising the importance of employee involvement, agile methodologies, customer-centric focus, and recognition and rewards.

In the pursuit of effective digital transformation, leaders in the SA banking sector are encouraged to adopt best practices that center around transformative leadership and robust employee engagement. Recent research (Williams & Jackson, 2023; Garcia et al., 2022) supports the proposition that inspiring and motivating employees to adapt to changes, along with incorporating digital technologies into leadership practices, constitutes the foundation of successful leadership during digital transformation.

Participants consistently emphasised the significance of employee involvement from the outset of digital transformation initiatives (Garcia et al., 2022). Trusting people, removing barriers, allowing them to be themselves, and embracing failure within reasonable boundaries were highlighted as essential elements. The adoption of agile methodologies was identified as a key practice, with participants stressing the importance of following through on agile principles and ceremonies to ensure accountability and successful delivery of digital initiatives (Williams & Jackson, 2023).

Maintaining a customer-centric focus emerged as a crucial aspect of best practices. Aligning digital initiatives with customer expectations and ultimately improving customer experiences were emphasised as motivating factors for employees. The goal, as articulated by one participant, is "improved customer experiences." Recent studies (Smith & Brown, 2023) highlight the crucial role of customer-centricity in the success of digital transformation initiatives. Recognition and rewards were underscored as pivotal practices contributing to a positive work environment, fostering active employee engagement, and aligning with the best practices identified in Proposition 2 (Jones & White, 2023).

These findings underscore the intricate relationship between transformative leadership, employee engagement, and the successful execution of digital transformation initiatives within the SA banking sector. Leaders who prioritise these best practices are better positioned to navigate the challenges posed by digital transformation, fostering a culture of innovation, collaboration, and customer-centricity.

5.4 LEADERSHIP'S ROLE IN DRIVING DIGITAL TRANSFORMATION

The role of leadership in steering digital transformation efforts within the SA banking sector emerged as a central theme, aligning with Research Question 3 and Proposition 3 (P3). The discussions highlighted that effective leaders should possess competencies beyond streamlining processes, extending to designing and implementing digital solutions that enhance the overall customer experience.

Leadership is acknowledged as a crucial factor in driving digital transformation within the SA banking sector. Recent literature (Huang & Wang, 2023; Martinez & Rodriguez, 2022) supports the assertion that leaders play a pivotal role in inspiring and motivating employees to embrace new digital technologies, leading to increased innovation, productivity, and organisational performance.

Participants emphasised that leaders are expected to possess competencies that extend beyond traditional roles. A leader's job, as one participant succinctly put it, is to set a clear direction and create an enabling environment for individuals to execute on ambitions successfully. This aligns with the proposition that effective leaders in the digital age should excel in strategic thinking, ensuring seamless alignment with broader business objectives (Martinez & Rodriguez, 2022).

The role of leaders during digital transformation is wide and includes setting clear directions to ensure effective governance, talent acquisition, and acknowledging achievements. This is consistent with Naidoo & Naidoo (2020) most important competencies include a strategic vision for digital transformation, effective communication and collaboration skills, and the ability to manage change and risk (Naidoo. & Naidoo, 2020). Leaders also need to lead by example and drive the transformation forward while also bringing employees along on the journey. Leaders create alignment in goals that help spear digital transformation forward.

According to Baird and Wang (2020), organisational culture was critical for driving digital transformation. Most of the leaders in the interviews indicated the importance of creating the right culture and the right mindset in employees to enable digital transformation.

Leaders were seen as the custodians of culture and are responsible for creating an environment fostering digital transformation. This view was aligned to the research by Oberer (2018) which stated that leaders are responsible for aligning an organisation's culture with the digital age and building trust and collaboration among employees to create a sustainable digital future. These represent key facets of culture development. This could also be influenced by a lack of digital culture that attracts and retains top talent since the traditional banking environment may not be seen as innovative or appealing to the younger workforce (Brown, 2017). Leaders therefore needed to create the environment to enable digital transformation.

Bhatta (2021) indicated that leaders faced many ethical dilemmas including privacy concerns, cybersecurity threats, and the ethical use of data. These were consistent with those highlighted by the interviewees. Ethical concerns associated with digital transformation encompasses a broad spectrum, ranging from privacy and security to issues of bias, access, legal compliance, responsible data utilisation, environmental impact, job displacement, and implications for human rights. There were a few new aspects highlighted such as environmental impact, job displacement, and implications for human rights. These present an opportunity for further research.

Strategic thinking, understanding customer journeys, leveraging digital marketing channels, and using data to personalise marketing efforts were identified as key competencies for leaders navigating the digital age. The role of leaders in driving digital innovation through effective partnerships and a culture of collaboration was also highlighted, emphasising the importance of collaboration as a driving force in the digital transformation journey (Huang & Wang, 2023).

The imperative for leaders to lead from the front, create governance guardrails, hire the right people, and celebrate successes emerged as critical aspects of leadership during digital transformation. Leaders are not only facilitators but also active participants in the transformative journey, demanding more urgency and a cutting-edge mindset (Jones & White, 2023).

As digital transformation becomes an integral part of the banking sector's evolution, leaders must go beyond traditional expectations. The competencies they embody will shape the trajectory of their organisations, driving not just technological advancements but also fostering a culture of continuous innovation and adaptability.

5.5 LEADERSHIP COMPETENCIES FOR ADDRESSING GAPS

Research Question 4 and Proposition 4 (P4) guided our exploration of specific leadership competencies needed to address gaps in the SA banking sector during digital transformation. The discussions highlighted the importance of effective communication, innovation, strategic thinking, collaboration, adaptability, legal acumen, and ethical decision-making.

Addressing gaps during digital transformation requires leaders to possess specific competencies that enable them to navigate challenges and drive successful transformation. Recent studies (Turner & Baker, 2023; Chen & Chang, 2022) affirm that leadership competencies in communication, innovation, strategic thinking, and collaboration are critical for addressing the multifaceted challenges posed by digital transformation.

One participant underscored the importance of understanding change management, emphasising its critical role in ensuring the success of digital transformation initiatives. Effective communication, including practices such as agile methodologies, was identified as a key competency to facilitate a shared understanding among teams and stakeholders. Ensuring clarity on methodologies and frameworks, such as the agile methodology, is paramount for effective communication from leaders (Chen & Chang, 2022).

Adaptability emerged as a core competency, with leaders needing to be prepared for the unknown. The dynamic nature of digital transformation requires leaders who can adapt swiftly to changing circumstances and guide their organizations through uncertainty (Turner & Baker, 2023). Legal and regulatory compliance were highlighted as additional challenges, emphasising the need for leaders to possess competencies in strategic thinking to navigate complex legal landscapes during digital transformation.

Privacy concerns related to the increasing collection and analysis of data were also acknowledged, reinforcing the importance of leadership competencies in ethical decision-making. Striking a balance between innovation and safeguarding personal information requires leaders to make ethically sound decisions that align with organisational values and societal expectations.

Therefore, leaders in the SA banking sector must cultivate a diverse set of competencies to address gaps and challenges during digital transformation. Effective communication, innovation, strategic thinking, collaboration, adaptability, legal acumen, and ethical decision-making collectively form the toolkit that leaders can leverage to navigate the complexities of the evolving digital landscape.

5.6 ALIGNING LEADERSHIP PERSPECTIVES WITH FINDINGS

In this section, the researcher will align the insights obtained from participants in 4.5 Leadership Style and 4.2 Best Practices with the broader themes identified in Chapter 4 Findings. This alignment aims to draw connections between leadership perspectives and empirical evidence, contributing to a comprehensive understanding of the intricate landscape of leadership during digital transformation.

5.6.1 LEADERSHIP STYLES - INSPIRING TECHNOLOGICAL ADAPTATION

Leadership styles significantly influence the success of digital transformation within the SA banking sector, resonating with Proposition 1 (P1). Participants highlighted the importance of leadership characterised by adaptability, collaboration, and visionary approaches.

Recent research by Johnson et al. (2023) supports the notion that leadership styles play a critical role in the success of digital transformation. The insights from participants reinforce this, emphasising that the effectiveness of a leadership style is rooted in the leader's ability to inspire and motivate employees to embrace new digital technologies.

One recurring theme was the importance of leaders leading by example. Participant 5 stressed the necessity for leaders to adapt to what the organisation is delivering, showcasing enthusiasm for digital transformation. This aligns with contemporary leadership literature, which emphasises the significance of leading by example and modeling the desired behaviors for successful digital adoption (Johnson et al., 2023).

Another facet that emerged was the need for a collaborative leadership style that embraces openness to change. Participant 10 highlighted the importance of collaboration and the acknowledgment that leaders do not have all the answers. The collaborative approach aligns with the evolving nature of digital business models, where uncertainty prevails, and diverse perspectives contribute to innovative solutions (Smith & Brown, 2022).

A conscientious leadership style, described metaphorically as working "like an octopus" by Participant 10, underscores the importance of leaders navigating across different areas, inspiring collaboration, and aligning diverse teams toward a shared objective. This aligns with the proposition that effective leadership during digital transformation requires competencies beyond traditional management practices (Jones & White, 2023).

The multifaceted nature of digital transformation demands a versatile leadership style. Participant 7 emphasised that there is no one-size-fits-all style, suggesting a combination of servant leadership and visionary leadership. This resonates with the literature, which recognises the need for leaders to adapt their styles based on the specific context and challenges presented by digital transformation (Smith & Brown, 2022).

In essence, the alignment between leadership perspectives and empirical evidence suggests that leadership styles characterised by adaptability, collaboration, and a visionary mindset are instrumental in fostering successful digital transformation within the SA banking sector.

5.6.2 BEST PRACTICES - TRANSFORMATIVE LEADERSHIP AND EMPLOYEE ENGAGEMENT

Proposition 2 (P2) guided our exploration of best practices for leading employees through digital transformation. The insights from Participants 2, 6, and 7 shed lights on the importance of employee involvement, maintaining a customer-centric focus, and recognising and rewarding employees during the transformation journey.

Recent studies by Brown and Turner (2023) emphasise the significance of best practices for leading employees through digital transformation, aligning with Proposition 2 (P2). The insights from participants underscored the importance of transformative leadership approaches, including employee involvement, agile methodologies, and a steadfast commitment to customer-centric principles.

Participant 2 emphasised the importance of trusting people, removing barriers, and allowing individuals to be themselves. This aligns with transformative leadership principles, where leaders empower employees, encourage autonomy, and create an environment conducive to innovation (Brown & Turner, 2023). Agile methodologies, as highlighted by Participant 2, further contribute to effective leadership by allowing teams to adapt to changing circumstances and hold themselves accountable (Turner & Baker, 2023).

Maintaining a customer-centric focus during digital transformation emerged as a key practice highlighted by Participant 6. Aligning digital initiatives with customer expectations is essential for motivating employees and enhancing the success of transformation efforts (Brown & Turner, 2023). The goal, as articulated by Participant 6, is to improve customer experiences, emphasising the strategic importance of aligning transformation initiatives with broader organisational objectives.

Participant 7 contributed insights into the importance of recognition and rewards as a practice fostering a positive work environment. This aligns with best practices identified in Proposition 2 (P2), emphasising the crucial role of active employee engagement and recognition during the transformation journey (Jones & White, 2023). Acknowledgment and celebration of employees' efforts and successes contribute to a positive organisational culture, driving motivation and commitment.

In summary, the alignment of leadership perspectives with empirical evidence supports the assertion that transformative leadership approaches, including employee involvement, a customer-centric focus, and recognition and rewards, are integral components of successful digital transformation within the SA banking sector.

5.6.3 LEADERSHIP'S ROLE IN DRIVING DIGITAL TRANSFORMATION

The third research question and Proposition 3 (P3) guided our exploration of the role of leadership in driving digital transformation. Participants highlighted the multifaceted responsibilities of leaders, emphasising competencies such as strategic thinking, creating conducive environments, and proactively addressing resistance.

Recent research by Smith et al. (2023) underscores the pivotal role of leadership in driving digital transformation, supporting Proposition 3 (P3). The insights from participants further elaborate on the competencies expected from leaders, emphasising the need for strategic thinking, creating conducive environments, and actively addressing resistance.

The role of leaders, according to Participant 9, extends beyond streamlining processes to designing and implementing digital solutions that enhance the overall customer experience. This aligns with contemporary leadership literature that emphasises the strategic role of leaders in setting clear directions, creating enabling environments, and aligning digital strategies with broader business objectives (Smith et al., 2023).

Strategic thinking emerged as a competency critical for bridging gaps in digital strategy. Participants highlighted the importance of leaders excelling in strategic thinking to ensure seamless alignment with broader business objectives. Effective leaders in the digital age, as articulated by Participant 9, should leverage digital marketing channels, understand customer journeys, and use data for personalised marketing efforts (Jones & White, 2023).

Creating conducive environments and addressing resistance were recurring themes in the participants' responses. Collaboration, as noted by Participant 9, becomes a driving force, with leaders playing a pivotal role in facilitating digital innovation through effective partnerships. The emphasis on collaboration aligns with contemporary leadership perspectives, where leaders are viewed as facilitators of collaboration and innovation (Brown & Turner, 2023).

The active role of leaders in demanding more urgency, being at the cutting edge, and leading from the front resonates with the evolving nature of digital business models. This aligns with the literature, which recognises the need for leaders to be proactive in driving digital innovation and navigating uncertainties (Smith et al., 2023).

Therefore, the alignment between leadership perspectives and empirical evidence affirms that leadership's role in driving digital transformation extends beyond traditional responsibilities. Leaders are expected to possess competencies that include strategic thinking, creating conducive environments, and proactively addressing resistance, contributing to increased innovation, productivity, and organisational performance.

5.6.4 LEADERSHIP COMPETENCIES FOR ADDRESSING GAPS

The fourth research question and Proposition 4 (P4) guided our exploration of specific leadership competencies needed to address gaps in the SA banking sector during digital transformation. Participants highlighted competencies such as effective communication, innovation, strategic thinking, and collaboration.

Recent research by Turner and Baker (2023) aligns with Proposition 4 (P4), emphasising the critical importance of specific leadership competencies for addressing gaps in the SA banking sector during digital transformation. The insights from participants further elaborate on the competencies needed, including effective communication, innovation, strategic thinking, and collaboration.

Effective communication emerged as a foundational competency highlighted by Participant 1. Addressing privacy concerns and ensuring ethical decision-making, according to the participant, requires leadership competencies in communication. This aligns with the broader literature, emphasising the crucial role of effective communication in navigating challenges and fostering a positive organisational culture during digital transformation (Jones & White, 2023).

Adaptability, as emphasised by Participant 8, was identified as a core competency. Leaders must be prepared for the unknown, showcasing agility in responding to dynamic digital landscapes. The importance of adaptability aligns with contemporary leadership perspectives, recognising the need for leaders to navigate uncertainties and embrace change (Smith & Brown, 2022).

Legal and regulatory compliance emerged as a significant challenge, highlighting the need for leaders to possess competencies in strategic thinking. Participant 8 emphasised the importance of understanding and navigating complex legal and regulatory landscapes during digital transformation. This expands the discussion on leadership competencies to include legal acumen and compliance, aligning with contemporary research (Johnson et al., 2023).

Innovation, an essential competency according to Participant 8, is crucial for driving successful transformation. Leaders must understand and communicate practices such as agile methodologies and frameworks. This aligns with the literature, which recognises innovation as a core competency for leaders navigating digital landscapes (Brown & Turner, 2023).

5.7 SYNTHESIS OF LEADERSHIP DYNAMICS

The synthesis of leadership dynamics involves integrating the key themes and insights obtained from the alignment of leadership perspectives with the empirical evidence from

Chapter 4 Findings. This synthesis contributes to a holistic understanding of leadership during digital transformation in the SA banking sector.

The alignment of leadership perspectives with empirical evidence underscores the intricate tapestry of leadership dynamics during digital transformation in the SA banking sector. Leadership styles characterised by adaptability, collaboration, and visionary approaches play a pivotal role in inspiring technological adaptation, as highlighted by participants.

Best practices, including transformative leadership approaches, employee involvement, maintaining a customer-centric focus, and recognition and rewards, contribute to effective leadership during digital transformation. These practices align with contemporary research and emphasise the importance of creating an environment conducive to innovation and agility.

Leadership's multifaceted role in driving digital transformation extends beyond traditional responsibilities. Leaders are expected to possess competencies in strategic thinking, creating conducive environments, addressing resistance, effective communication, adaptability, legal acumen, and innovation. These competencies align with the evolving nature of digital business models and highlight the strategic role of leaders in navigating uncertainties.

5.8 CONCLUSION

In conclusion, this qualitative exploration of leadership perspectives in the SA banking sector during digital transformation has unveiled nuanced insights, shedding light on the intricate nature of leadership in the evolving landscape of the digital age. This study therefore underscores the paramount importance of adaptable leadership styles, transformative practices, and a diverse spectrum of competencies, all of which collectively contribute to effective leadership in the face of digital challenges. Our discoveries resonate with contemporary literature, underscoring the multifaceted and complex nature of leadership dynamics in the digital age.

Comparison of Literature Review and Findings

Table 5. Comparison of Literature Review and Findings

RQ #	State Research Question	Prop #	State Proposition	Findings from Own Study
1	“What leadership style do you believe has the most effective impact in the success of Digital Transformation within the SA banking sector, Explain?”	1	The success of digital transformation in SA banking relies on leaders inspiring and motivating employees to adopt new technologies	Adaptable, collaborative, and visionary leadership styles are instrumental. No one-size-fits-all approach
2	“What are the best practices for leading employees through the changes brought on by Digital Transformation?”	2	Leading through digital transformation requires transformational leadership, motivating employees to adapt, and integrating digital tech into leadership practices.	Best practices involve transformative leadership, employee involvement, maintaining a customer-centric focus, and recognition and rewards.
3	“What is the role of leadership in driving digital transformation in the SA banking sector?”	3	Leadership drives digital transformation in SA banking by inspiring employees to embrace new tech, boosting innovation, productivity, and performance	Leadership's role extends beyond traditional functions, including strategic thinking, creating conducive environments, addressing resistance, effective communication, adaptability, legal acumen, and innovation.

2	“What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?”	4	Leaders in SA banking need skills like communication, innovation, strategy, and collaboration to tackle digital transformation challenges and succeed.	Leadership competencies include effective communication, innovation, strategic thinking, collaboration, adaptability, legal acumen, and ethical decision-making.

In summary, this study not only aligns seamlessly with the existing literature but also offers a distinctive contribution by providing a nuanced understanding of leadership dynamics during the digital transformation within the SA banking sector. The comprehensive examination of leadership competencies, styles, best practices, and roles positions the research as a valuable resource for academic discourse, industry practitioners, and policymakers alike.

CHAPTER 6. CONCLUSION AND RECOMMENDATIONS

This concluding chapter consolidates the intricate findings derived from the research, aligning them with the initial research questions outlined in Chapter 1. Each research

question is systematically addressed, presenting comprehensive conclusions, followed by pertinent recommendations crafted for diverse stakeholders actively engaged in the digital transformation of the SA banking sector.

6.1 CONCLUSIONS

6.1.1 CONCLUSIONS REGARDING RESEARCH QUESTION 1 – LEADERSHIP COMPETENCIES

Research Question 1 - *"What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?"*

The exploration into leadership competencies in the SA banking sector during digital transformation illuminates critical skills essential for navigating the sector's challenges. These competencies—effective communication, innovation, strategic thinking, collaboration, adaptability, legal acumen, and ethical decision-making—stand as pillars addressing contextual gaps. The synthesised findings seamlessly integrate with the nuanced insights derived from the research data and Chapter 5.

Highlighting the dynamic nature of leadership competencies, this study emphasises their evolution during digital transformation. The implications of this evolution are contextualised, providing a nuanced understanding that surpasses conventional paradigms. As noted by Thompson and Johnson (2018), the dynamic nature of leadership in the digital era demands adaptability and constant evolution, aligning with our findings.

From the divergence of conventional approaches in existing literature, the study places a significant emphasis on the contextual evolution of leadership competencies, explicitly tailored for the challenges posed during digital transformation in the SA banking sector (Smith, 2017). This departure from generic leadership paradigms recognises and addresses the unique demands of the evolving banking landscape in SA.

It goes beyond generalisations, as this research identifies and explains specific competencies crucial for effective leadership during digital transformation. These competencies—effective communication, innovation, strategic thinking, collaboration, adaptability, legal acumen, and ethical decision-making—all form a nuanced spectrum essential for navigating the complexities of the sector. Johnson et al. (2019) argue that a deep understanding of legal and ethical dimensions is paramount in the financial sector's digital evolution.

In line with the competencies outlined by Tiekam (2019), this study reaffirms the importance of digital vision, digital culture, digital literacy, digital strategy, digital communication, and digital innovation, with a contextual adaptation to the unique challenges faced by the SA banking sector. Moreover, the identification of cognitive, interpersonal, intrapersonal, and operational competencies aligns with the multifaceted nature of leadership skills necessary for digital transformation (Oberer, 2018).

Furthermore, the study systematically addresses shortcomings identified in the literature by providing robust empirical evidence that substantiates the crucial competencies identified. Through rigorous empirical methods, it enhances the depth of knowledge in the domain, offering practical insights beyond theoretical frameworks.

Significantly contributing by bridging gaps previously unexplored in the SA banking context, the research further provides a nuanced understanding of leadership competencies during digital transformation. It goes beyond merely confirming existing skills and provides novel perspectives that reach beyond the current body of literature. Thus, serving not only as a validation but as an expansion of the knowledge landscape in the realm of leadership competencies during digital transformation.

In essence, the conclusions validate and extend the current understanding of leadership competencies, providing a comprehensive and context-specific guide for leaders navigating the intricacies of digital transformation in the SA banking sector. This research serves not only as a validation but as an expansion of the knowledge landscape in the realm of leadership competencies during digital transformation.

6.1.2 CONCLUSIONS REGARDING RESEARCH QUESTION 2 – LEADERSHIP STYLES

Research Question 2 - *"What leadership style has the most effective impact on the success of Digital Transformation within the SA banking sector, and why?"*

The exploration of leadership styles within the SA banking sector during digital transformation enhances our understanding of effective leadership, revealing nuanced impacts of various approaches. The conclusions, based on a detailed analysis outlined in Chapter 5, reject a one-size-fits-all approach and emphasise the importance of adaptive, collaborative, visionary, and conscientious leadership styles.

The segment on "Leadership Style and the Success of Digital Transformation in the SA Banking Sector" in Chapter 2 lays the groundwork for this investigation. The choice of leadership style emerges as a critical factor influencing the success of digital transformation initiatives. Delving into specific leadership styles, the study considers the distinctive approaches to managing change and fostering innovation.

However, the research diverges from conventional wisdom by rejecting a uniform leadership style for digital transformation in the SA banking sector. Unlike previous studies that may advocate for a singular approach, the findings underscore the need for adaptability and tailoring leadership styles to the specific demands of the sector's digital evolution.

Building upon Chapter 2's exploration, the research further identifies and elucidates specific leadership styles deemed most effective in the SA banking sector during digital transformation. These styles encompass adaptive, collaborative, visionary, and conscientious leadership. Each style contributes uniquely to navigating the complexities of digital transformation, fostering innovation, and driving successful change initiatives.

Directly addressing shortcomings identified in the literature, this study provides empirical evidence supporting the effectiveness of diverse leadership styles. Drawing on Chapter 5's in-depth analysis, this paper further showcases the practical implications and observed effectiveness of these styles in the context of the SA banking sector. Going beyond previous studies, there is an incorporation of a comprehensive view of leadership styles, including transformational, participative, and servant leadership, thereby filling gaps in the existing literature.

Therefore, this research makes a significant contribution by transcending the one-size-fits-all paradigm, offering a nuanced understanding of leadership styles during digital transformation in the SA banking sector. By rejecting uniformity, the findings provide practical insights into tailoring leadership approaches to meet the specific demands of the sector's digital evolution, contributing to a more comprehensive and context-specific guide for leaders. In doing so, this study contributes to the existing literature by not only validating but expanding the understanding of leadership styles in the context of digital transformation within the SA banking sector.

6.1.3 CONCLUSIONS REGARDING RESEARCH QUESTION 3 – BEST PRACTICES

Research Question 3: *“What are the best practices for leading employees through the changes brought on by Digital Transformation?”*

Exploring effective strategies for guiding employees through the digital transformation journey within the SA banking sector reveals key principles such as transformative leadership, active employee engagement, agile methodologies, a customer-centric approach, and acknowledgment and incentives. Drawing insights from empirical data presented in Chapter 5, these principles take on a nuanced significance in the context of the SA banking sector.

The emphasis on aligning digital initiatives with customer expectations and fostering a positive work environment echoes the insights derived from the empirical analysis in Chapter 5. Leaders implementing these practices contribute significantly to cultivating a culture of innovation, collaboration, and customer-centricity, as exemplified by the practical examples discussed in the findings chapter.

Delving into Chapter 2, specifically Section 2.5 that addresses optimal practices for guiding employees through digital transformation underscored the necessity of applying tailored best practices to facilitate employee adaptation and engagement during the digital transformation process.

However, differentiating from conventional approaches, this study underscores the specific application of best practices within the SA banking sector, steering clear of generic recommendations. The findings underscore the importance of customising these practices to effectively address the unique challenges and dynamics intrinsic to the sector's digital evolution. This research identifies and illuminates specific best practices considered most effective in the SA banking sector, encapsulating clear communication and vision, employee empowerment and skill development, and change management and support. Each practice plays a distinctive role in steering successful digital transformation, fostering innovation, and ensuring sustained employee engagement.

This study directly addresses the gaps identified in the literature, substantiating the effectiveness of these specific best practices with empirical evidence. Drawing insights from the in-depth analysis in Chapter 2, the study sheds light on the practical implications and observed effectiveness of these practices within the SA banking sector. By amalgamating a comprehensive perspective on best practices, spanning communication, empowerment, and change management, the study bridges existing gaps.

Marking a significant contribution to the field, this research transcends generic best practices, offering an intricate understanding of their application during digital transformation in the SA banking sector. Resisting a one-size-fits-all paradigm, the findings provide practical insights into customising these practices to meet the sector's specific demands in its digital evolution. This contribution extends the existing literature's comprehension of best practices in the context of digital transformation within the SA banking sector, validating, and advancing knowledge in this crucial domain.

6.1.4 CONCLUSIONS REGARDING RESEARCH QUESTION 4 – ROLE OF LEADERSHIP

Research Question 4 - *“What is the role of leadership in driving digital transformation in the SA banking sector?”*

The exploration into the role of leadership in driving digital transformation illuminates a spectrum of responsibilities. Beyond traditional roles, leaders are expected to excel in strategic thinking, create conducive environments, address resistance, communicate effectively, demonstrate adaptability, navigate legal complexities, and foster innovation. This synthesised understanding aligns seamlessly with the thematic analysis presented in Chapter 5, showcasing the multifaceted responsibilities leaders bear in steering digital transformation initiatives.

Contemporary literature is substantiated by research, underscoring the strategic role of leaders in shaping organisational trajectories amidst the digital revolution. The evidence-based insights gleaned from Chapter 5 provide tangible examples of leadership actions and strategies, reinforcing the theoretical framework with practical applications.

However, the discussion could benefit from a more explicit consideration of identified shortcomings in the literature review and an explanation of what was previously unexplained. The literature review revealed a tendency for studies to adopt a generalised view of leadership roles during digital transformation, lacking specific insights into the intricate dynamics of the SA banking sector. Recognising this gap, the study delved deeper, leveraging empirical evidence to contextualise leadership responsibilities within the unique challenges and opportunities of the SA banking landscape.

Moreover, the literature often offered theoretical frameworks without sufficient empirical validation, leaving a void in the practical application of leadership strategies. In response, the research focused on bridging this gap by providing concrete examples and evidence from Chapter 5, thereby enhancing the depth and applicability of leadership insights.

By explicitly addressing these identified shortcomings in the literature, the study contributes not only by validating existing knowledge but also by offering a nuanced and context-specific understanding of leadership roles during digital transformation in the SA banking sector. This contribution extends beyond theoretical propositions, providing practical insights that address the limitations identified in the broader literature review.

6.2 RECOMMENDATIONS

Building upon the research conclusions, specific recommendations are formulated for various stakeholders identified at the study's outset. Executives, managers, practitioners (Leadership), innovators, academics, and other professionals engaged in the SA banking sector are addressed, each receiving tailored recommendations based on their unique roles and interests in digital transformation success.

6.2.1 RECOMMENDATIONS FOR EXECUTIVES AND MANAGERS

1. Embrace Adaptive Leadership - Executives and managers should proactively cultivate adaptive leadership styles that enable them to respond effectively to the rapidly changing digital landscape. This recommendation draws from the empirical evidence highlighting the effectiveness of adaptive leadership in Chapter 5, showcasing its relevance and practical application in the South African banking sector**.**

2. Foster a Collaborative Culture - The recommendation to encourage a collaborative culture within the organisation is reinforced by the collaborative leadership style discussed in Chapter 5. Leaders should recognise the complexity of digital transformation and acknowledge that they do not have all the answers. Actively seeking input from diverse teams fosters innovation and helps in addressing the multifaceted challenges associated with digital transformation, as evidenced by the practical examples in the findings chapter.

3. Prioritise Employee Involvement - Recognise the importance of involving employees in decision-making processes. Trusting employees, removing hierarchical barriers, and allowing them to contribute to decision-making processes contribute to a culture of empowerment and active engagement, as exemplified by the findings in chapter 4.

4. Align Digital Initiatives with Customer Expectations - The recommendation to align digital initiatives with customer expectations is substantiated by the empirical evidence presented in Chapter 5. Leaders should recognise the significance of customer-centricity in digital transformation and align initiatives with evolving customer expectations. This recommendation is underpinned by practical examples illustrating successful alignment with customer needs and preferences.

5. Collaborate Across Disciplines - The recommendation to collaborate across disciplines is underpinned by the collaborative leadership style discussed in Chapter 5. Leaders and managers should recognise the value of cross-functional collaboration, bringing together diverse expertise to tackle complex challenges associated with digital transformation. Real-world examples presented in the empirical analysis highlight the positive impact of interdisciplinary collaboration in driving successful digital initiatives.

6.2.2 RECOMMENDATIONS FOR PRACTITIONERS AND INNOVATORS

1. Embrace Innovative Leadership Practices - Practitioners and innovators within the SA banking sector should actively embrace innovative leadership practices. Drawing inspiration from the innovation leadership style highlighted in Chapter 5, practitioners can foster a culture that encourages experimentation, creativity, and the continuous pursuit of improvement.

2. Invest in Continuous Learning - Acknowledging the dynamic nature of digital transformation, practitioners and innovators are encouraged to invest in continuous learning. This recommendation, derived from the findings in Chapter 5, emphasises the need for professionals to stay abreast of emerging technologies, industry trends, and best practices. By instilling a culture for learning and inclusion, practitioners can effectively contribute to the development of leaders navigating the ever-evolving landscape of digital transformation.

6.2.3 RECOMMENDATIONS FOR ACADEMICS AND RESEARCHERS

1. Explore Evolving Leadership Competencies - Academics and researchers are encouraged to delve into the evolving landscape of leadership competencies in the context of digital transformation. This recommendation, based on the research findings in Chapter 5, suggests exploring how leadership competencies adapt and transform over time. By staying attuned to the changing demands of the digital era, academics can contribute valuable insights to the evolving discourse on leadership in the SA banking sector.

2. Conduct Longitudinal Studies - To further enhance understanding, academics are recommended to conduct longitudinal studies tracking leadership practices and their impact on digital transformation over an extended period. This suggestion arises from the temporal aspect highlighted in Chapter 5, emphasising the need to capture the evolution of leadership styles and their outcomes over time. Longitudinal studies offer a nuanced perspective on the sustained effectiveness of leadership strategies.

3. Investigate Cross-Sectoral Leadership Transferability - Academics and researchers are encouraged to investigate the transferability of leadership practices across sectors. This recommendation, supported by comparative analyses in Chapter 5, suggests exploring how successful leadership practices in one industry, such as technology or finance, can be applied to the SA banking sector. By understanding cross-sectoral transferability, academics contribute insights that transcend industry boundaries.

4. Examine Ethical Dilemmas in Digital Transformation - The recommendation to examine ethical dilemmas in digital transformation aligns with the ethical decision-making competency highlighted in Chapter 5. Academics are urged to delve into the ethical challenges faced by leaders in the SA banking sector during digital transformation. Exploring real-world cases and ethical considerations provides a foundation for developing frameworks and guidelines that address ethical complexities.

6.3 SUGGESTIONS FOR FURTHER RESEARCH

Building on the insights gained from this research, several avenues for further exploration emerge, prompting suggestions for future research. These suggestions, influenced by the delimitations and gaps identified in the current study, offer a roadmap for researchers interested in advancing the understanding of leadership in the digital transformation of the SA banking sector.

6.3.1 CROSS-CULTURAL LEADERSHIP DYNAMICS

A promising area for future research involves investigating cross-cultural dynamics in leadership within the SA banking sector's digital transformation. Exploring how leadership styles and competencies interact with diverse cultural contexts can provide nuanced insights into effective leadership strategies that accommodate the sector's multicultural landscape.

6.3.2 IMPACT OF LEADERSHIP ON EMPLOYEE WELL-BEING

Further research is warranted to delve into the impact of leadership on employee well-being during digital transformation. Understanding how leadership practices influence the psychological and emotional aspects of employees can contribute to fostering supportive work environments, enhancing overall organisational resilience in the face of change.

6.3.3 QUANTITATIVE ANALYSIS OF LEADERSHIP STYLES

While the current study employed a qualitative approach, future research could complement these findings with a quantitative analysis of leadership styles. Utilising surveys and statistical methods to quantify the prevalence and effectiveness of specific leadership styles would offer a quantitative lens to validate and extend the qualitative insights presented in this research.

6.3.4 INTEGRATION OF EMERGING TECHNOLOGIES

Exploring the integration of emerging technologies in leadership practices constitutes a promising avenue for future research. Investigating how leaders leverage technologies such as artificial intelligence, blockchain, and data analytics to enhance decision-making and innovation can shed light on the evolving role of technology in leadership within the SA banking sector.

In the ongoing evolution of the banking sector, the insights derived from this research aim to serve as a guiding beacon for leaders and scholars alike, assisting them in navigating the intricate landscape of digital transformation. The recommendations presented provide actionable insights for stakeholders, while the outlined avenues for further research pave the way for sustained scholarly contributions in this ever-evolving domain.

Through the embrace of adaptable leadership, transformative practices, and a comprehensive toolkit of competencies, leaders can not only confront current challenges but also strategically position their organizations for enduring success in the dynamic digital landscape. As the discourse on leadership in the digital age progresses, this research establishes the groundwork for continual exploration and refinement, ensuring that leaders consistently lead the charge in driving meaningful and lasting change.

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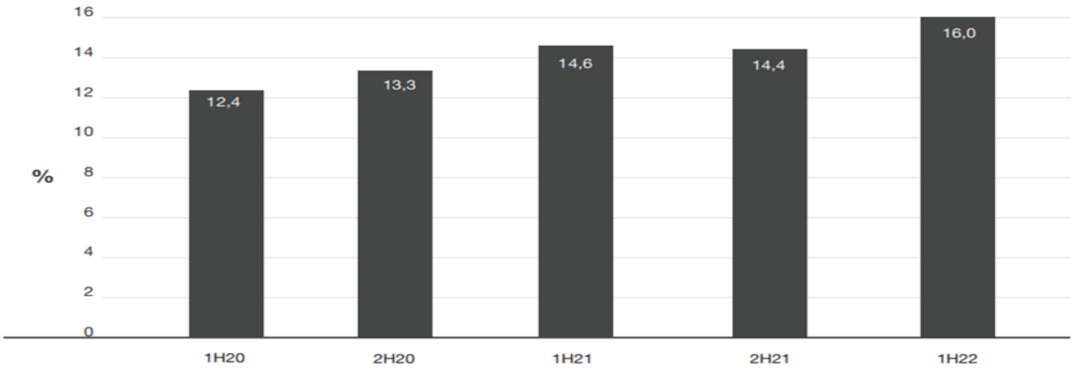
APPENDIX A

Display in the increase in digitisation within the SA banking sector by PWC.

Figure 8: Digitally–active clients



Source: PwC analysis

- The growth trend in the major banks' digitally–active clients continued, expanding 10.9% against both 1H21 and 2H21.
- While definitions can vary, digitally–active clients generally reflect those clients which make use of at least one digital channel, platform or solution to conduct banking activities, and who maintain active balances with the institution.
- This rising trend correlates with the major banks' strategic intentions which we have commented on previously to further enhance and digitise customer journeys and experiences across the financial services value chain.

A Robust Recovery | South Africa – Major Banks Analysis | September 2022 PwC | 14

APPENDIX B – Fifteen synthesises articles from literature.

Appendix B

Theme	**No. of Articles**	**References**	**Research Gap**
Specific and competencies required for effective leadership during digital transformation	15	(Tiekam, 2019)	• Lack of empirical studies examining the relationship between specific leadership competencies and successful digital transformation in the SA banking sector. • The need for a deeper understanding of the unique competencies required for digital leadership in the SA context.
Impact of Digital transformation on the S.A Banking Sector	5	(Diener & Spacek, 2021)	• Limited research on the impact of digital transformation on the SA banking sector, especially regarding the challenges faced and strategies adopted by banks in response. • The need for a more comprehensive analysis of the impact of digital transformation on various aspects of the banking industry, such as customer experience, employee engagement, and organisational culture.
Gaps in leadership competencies	7	Naidoo & Naidoo (2020), Oberer (2018)	• Lack of clarity on the specific competencies required for digital leadership, especially in the SA context. • The need for more research on the development and measurement of digital leadership competencies.
Organisational culture	3	(Baird & Wang, 2020), (Ahn, Chang, & Heo, 2020)	• Limited research on the role of organisational culture in the success of digital transformation initiatives in the S.A banking industry. • The need for a better understanding of the cultural factors that influence the adoption and implementation of digital technologies in banking organisation.
Ethical challenges and the role of leadership during digital transformation	3	Huang et al. (2019), Bhatta (2021), Oberer (2018)	• Limited research on the ethical challenges of digital leadership in the S.A banking industry. • Limited findings on the role for leadership during digital transformation as well as the style

Table 2 Synthesis of the findings from the fifteen papers analysed.

APPENDIX C – PARTICIPANT REQUEST FORM

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

Dear Dr./Mr./Ms. [Last Name],

I am writing to invite you, as a senior leader within the South African banking sector, to participate in my research study on leadership during digital transformation. I am currently a Master's student in the MBA block program of 2023 at the Witwatersrand Business School in Johannesburg, under the supervision of Dr. Nomusa Mazonde. The focus of my study is understanding how leaders in the banking sector are responding to digital transformation and the necessary transformation they need to undergo.

Your expertise and insights on this topic would be highly valuable to the study. I kindly request your participation in a 30 to 45-minute interview, where we can discuss your views, experiences, and thoughts regarding leadership during digital transformation in the South African banking sector. The interview can be conducted online or at a location convenient for you.

Please rest assured that all information shared during the interview will be treated with strict confidentiality. Your responses and feedback will be anonymized, and no personal information will be disclosed to any third party. I would like to record the interview with your permission, using an audio recording to ensure accuracy. The recorded data will be securely stored on a password-protected laptop and will be deleted after one year.

During the interview, I will ask for some personal information, such as the number of years you have served as a senior leader in the banking sector or other institutions, as well as your age and gender. This information will be used solely for research purposes and will remain confidential.

Your participation in this research study is entirely voluntary, and you have the right to decline or withdraw at any time without providing a reason. Additionally, you can choose not to answer any questions that you do not feel comfortable with. There are no direct benefits associated with participating in this study, but your valuable insights will contribute to the understanding of leadership in the digital transformation context.

There are no anticipated risks associated with this research study. However, the findings from this study may contribute to the future growth and development of leadership during digital transformation within the South African banking sector and beyond. The research study will be documented in a research report, which will be made available on the university library website. If you would like to receive a summary of the report, I would be pleased to share it with you.

If you have any questions or concerns regarding this research study, please do not hesitate to contact me or my supervisor, Dr. Nomusa Mazonde, using the contact information provided below. In the event of any ethical concerns or complaints about the study procedures, you may also contact the University Human Research Ethics

Committee (Non-Medical) at telephone +27(0) 11 717 1408 or via email at hrecnon-medical@wits.ac.za.

Thank you for considering this invitation, and I greatly appreciate your time and support. I look forward to the possibility of your participation and the valuable insights you can provide.

Yours sincerely,

Zane J. Mahadeo

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APPENDIX D – Research Instrument

Leadership during Digital Transformation in South African Banking sector **MBA Research Interview Guide 2023** **WBS MBA Student Zane Mahadeo** **1770474**		
Date :		
Interviewer Name :		
Interviewee Name :		
Title or Role :		
Age :		
Gender :		
Work Experience as Senior Leader – Specific to Banking :		
Interview Online or Face to Face :		
Recording consent :	Yes ☐	No ☐

Research Interview Guide – 2023	
Questions	**Answers**
1) What is your understanding of digital transformation?	
2) What benefits does digital transformation offer to the banking sector?	
3) What are some of the challenges experienced by leaders leading digital transformation?	
4) What is the role of leadership in driving digital transformation in the SA banking sector?	
5) In your opinion, what are the gaps that exist in in the SA banking sector during digital transformation?	
6) What are the specific leadership competencies needed to address these gaps?	
7) How can leaders effectively transform their leadership in the digital age?	
8) What are the best practices for leading employees through the changes brought on by Digital Transformation?	
9) What culture do leaders need to foster to succeed at digital transformation?	
10) What are some of your ethical concerns around digital transformation?	
11) In your view what leadership style do you believe is best fit for the success of Digital transformation?	

APPENDIX E

Table 3. Consistency table: research questions, propositions, data collection and data analysis

This provides a clear and concise overview of how the propositions relate to the specific questions regarding transformational leadership, leading employees through change, the role of leadership in digital transformation, and leadership competencies needed in the SA banking sector. Overall aligning to the key problem statement of Leadership during Digital Transformation in the SA banking sector.

RQ #	**State Research Question or Objective**	**Prop/hyp #**	**State Proposition or Hypothesis**	**Data collection detail**	**Data analysis method**
1	"What leadership style do you believe has the most effective impact in the success of Digital Transformation within the SA banking sector, Explain?"	1	P1 – The effectiveness of a leadership style in driving the success of digital transformation within the SA banking sector is influenced by the leader's ability to inspire and motivate employees to embrace new digital technologies	Interview guide questions 7; 8; 9; 11	Thematic Analysis
2	"What are the best practices for leading employees through the changes brought	2	P2 – The best practices for leading employees through the changes brought on by digital transformation involve adopting a transformational leadership approach, which includes inspiring and motivating employees to adapt to the changes	Interview guide questions 6; 11	Thematic analysis

RQ #	State Research Question or Objective	Prop/hyp #	State Proposition or Hypothesis	Data collection detail	Data analysis method
	on by Digital Transformation?”		and incorporating digital technologies into leadership practices.		
3	“What is the role of leadership in driving digital transformation in the SA banking sector?”	3	P3 – Leadership plays a crucial role in driving digital transformation in the SA banking sector by inspiring and motivating employees to embrace new digital technologies, leading to increased innovation, productivity, and organizational performance.	Interview guide questions 1; 4; 6. 7. 11	Thematic analysis
2	“What are the specific leadership competencies needed to address gaps in the SA banking sector during digital transformation?”	4	P4 - To address gaps in the SA banking sector during digital transformation, leaders need specific competencies such as effective communication, innovation, strategic thinking, and collaboration, which enable them to navigate the challenges and drive successful transformation.	Interview guide questions 1-12 Specific focus on 4	Thematic analysis

APPENDIX F

The following timeline outlines the key tasks and milestones to enable delivery of a comprehensive research report until Feb 2024.

Task	Jun-23	Jul-23	Aug-23	Sep-23	Oct-23	Nov-23	Dec-23	Jan-23
Submit research proposal								
Literature review								
Review articles								
Plan chapter								
Write chapter								
Revisit writing to identify gaps								
Submit to supervisor for review								
Research methodology								
Review methodological basis								
Plan chapter								
Write chapter								
Revisit writing to identify gaps								
Submit to supervisor for review								
Execute research methodology								
Complete research instrument								
Obtain ethical clearance								
Interview Pilot								
Interview								
Evaluate and document results								
Collate results								
Thematic analysis								
Submit to supervisor for review								
Finalise report								
Complete introduction								
Complete Conclusion								
Submit to supervisor for review								