# Exploring digital transformation challenges and opportunities in a short-term insurance company during hard lockdown

**Thembinkosi Nyoni**

**Supervisor: Dr Ayanda Magida**

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## Abstract

Organisations have been digitalising, and by 2020, COVID-19 ignited acceleration towards digitalisation, with many organisations trying to enable two parties to business, employees, and customers to work remotely and access products, respectively. The objective of this study is to explore digitalisation challenges under COVID 19 lockdown, contribute to the existing body of knowledge of digitalisation and the success of future digitalisation initiatives. Due to benefits associated with digitalisation, prior to 2020, some organisations had opted to lead in this phenomenon, while others had brainstormed an idea with consideration of pros and cons. Since Covid 19 lockdown did not allow for formal steps to be taken to end up agreeing on digitalising, it was of interest to conduct a study around the development on challenges encountered and opportunities availed during the rushed approach.

The research adopted a qualitative approach and gathered data through Microsoft teams virtual meetings on a one-on-one basis with seven participants out of ten invited. This approach allowed the researcher to take advantage of its strengths such as allowing participants to express their opinions freely. Participants were sampled using purposive sampling to ensure the right participants with the required level of authority were interviewed. Content analysis was used to unpack the collected data and required themes emerged.

Findings identified challenges that were encountered by the leadership while digitalising during the Covid 19 lockdown. In as much as some maybe generic and expected in any project and environment, the most notable unique ones were restricted movement, collaboration difficulties, working with IT and testing system usability, external factors and logistics, and change management and client behaviour. These unique challenges align to the generalisation that if Covid 19 lockdown imposed a unique business environment, implementation of digitalisation initiatives during the lockdown faced unique challenges too.

Antithetically, opportunities were identified during and after digitalising under Covid 19, realised, and seized because of digitalising under Covid-19 lockdown conditions. The most glaring opportunities included continuous improvement culture, effective decision making, work life balance, and lots of learnings. During the implementation, continuous improvement culture and effective decision making were immediately seized while work life balance and lots of learnings showed up at the end of the digitalisation initiatives.

Considering theoretical frameworks applicable to this study, two were identified but were not of much value since they were put together during the Covid 19 lockdown, and these are the three block Digital Transformation Framework by Zaoui and Souissi (2020), the seven pillar Digital Transformation Framework by Javadi (2022). While the findings suggest that there were unique challenges and opportunities identified due to the lockdown situation, it implies that unique environments present unique challenges to be carefully considered when implanting a digitalisation initiative, while looking out for unique opportunities to look out for. Lastly, recommendations for further studies were put together seeing that digital transformation is still a new phenomenon.

# KEYWORDS

Challenge, Digital, Digitalisation, Digitisation, Digital transformation, opportunities.

# Declaration

I, Thembinkosi Nyoni, declare that this research report is my own work except as indicated in the references and acknowledgement. It is submitted in partial fulfilment of the requirements for the Master of Management in the field of Digital Business at the University of Witwatersrand, Johannesburg. It has not been submitted before for any degree or examination in this or any other university.

Name: Thembinkosi Nyoni Signature:

Signed at……………………………On the …day of………………………2024

# Dedication

This research paper is dedicated to my father, who understood my dreams in life from a tender age but was unfortunately taken ill soon after I registered at WBS to take on this MMDB study.

He unfortunately did not make it to the end of my first year of this study despite much sacrifice to get him the necessary attention while I pursued my much-needed studies to rely on, MHSRIP.

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My gratitude also goes to my employer who acknowledged that I deserved support through the available resources to realise my dream. I appreciate every engagement of support that I got from all those around me at work, the engagements meant more than just conversations, they were my source of encouragement to take me to the next assignment submission like this one.

Lastly, my humble gratitude to my family. They all had to settle for all my long hours of absenteeism from the usual family setup, still managed to ensure I'm motivated and encouraged to get the qualification of my dream.

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4IR: 4$^{th}$ Industrial revolution

AI: Artificial Intelligence

CoE: Centre of Excellence

DBS: Digital Business Strategy

FNOL: First Notice of Loss

IoT: Internet of Things

IP: Intellectual property

# 1 INTRODUCTION

## 1.1 Statement of purpose

This qualitative study explores challenges and opportunities when digitally transforming the insurance business during lockdown for an insurance company in Johannesburg. Additionally, the study focuses on exploring and unpacking new and unique challenges encountered and opportunities availed by the decision to digitalise during the hard lockdown.

## 1.2 Background of the study

The application of technology more quickly and effectively in the workplace to serve society is known as "digital transformation." It fundamentally alters how people work (Hai et al., 2021), in this case, one of the traditional insurance companies in the industry, like any other organisation, had to hastily digitalize most of the processes by the advent of the COVID-19 pandemic lockdown restrictions. This involved subscribing to many collaborative digital tools to enable staff members and business units to continue functioning, servicing customers, and establishing much-needed resilience.

While lockdown was intended to save lives, Piryani et al. (2020) argue that more lessons were taken on building resilient businesses through digital enablement. New business models had to be adopted with less planning and proof of concept. Jöhnk (2020) asserts that emerging digital technologies like distributed ledger technology, extended reality, and cloud computing made these business model innovations possible. The researcher was tempted to believe that the process subjected teams to learning through successes and challenges.

With so much caution to adopt a single definition for digital transformation, researchers have been putting almost similar but differently worded definitions out there. Digital transformation is a major organisational change brought about or sparked by public technology, altering how business is carried out (Hai et al., 2021). While presented with these changes, challenges are inherent as changes to be successfully achieved include changing how the organisation does business. Additionally, some challenges surface because organisations need more expertise to fully utilise the potential of technologies by the digitalisation effort, resulting in wasted investment (Telukdarie et al., 2023). As a response to a public change or upgrade to technology, the success of any digitalisation initiative results from the application of bespoke decisions and skills necessary or applicable to the organisation, people, and technology at that time.

Kutnjak (2021) defines a challenge as an unusual and novel situation that must be overcome with great effort and thought. The Covid-19 lockdown was a unique and unknown situation that created a unique and challenging business environment. Cummins et al. (2021) assert that the Covid-19 pandemic brought uncertainty for businesses and individuals, with digital transformation accelerated to manage the survival and flourishing where opportunities were presented. To understand the nature of these challenges, it is necessary to explore these challenges and opportunities from an industry perspective through an insurer.

The insurance industry is a crucial part of the current global and local market infrastructure and a supporting element of the social and economic sphere (Yaneva, 2022). With short-term insurance, the core activity is to manage risks for premium payers at a personal and commercial level. Businesses must fundamentally be prepared to alter how they conduct business and the leadership team's thinking to survive a highly competitive environment with ever-changing customer requirements for insurance products. These developments fundamentally alter digital technologies, innovations, and business processes (Hai et al., 2021). In the insurance industry in South Africa, competition is high, and the drive to digitally transform is intensifying among competitors. Before the Covid-19 pandemic, challenges were encountered and managed, but with the pandemic, the environment changed, raising interest in what changed in the estate of challenges and opportunities.

According to Diener and Špaček (2021), most competition in the banking and insurance industries is around digital offerings, and this has seen more players focusing on digitalising to improve customer service. Digital innovations have proven to be the most preferred by customers. Modern businesses must begin the digital transformation to maintain competitiveness (Diener and Špaček (2021). This process calls for new organisational models, redesigned business procedures, and new communication channels with partners and clients (Vidas-Bubanja & Bubanja, 2017). To improve customer servicing, the insurance industry in South Africa has seen a huge growth of digitally enabled call centres, risk management partners, and processes such as product development, customer experience, and underwriting, to name but a few. All these implementations are perceived to have had their share of challenges and contingent opportunities, all expected to differ from those encountered during the Covid-19 lockdown.

While insurance companies are digitalising in South Africa, this is not in isolation but in line with other industries and the global business trends. These new disruptive technologies and business models are developing quickly, changing the rules of the global economy, opening new markets, and providing previously unheard-of business opportunities (Vidas-Bubanja & Bubanja, 2017). Digital transformation ushers in new opportunities in the form of disruption, which is an opportunity to face challenges and adapt to new ways of running a business while managing new risks. However, these risks are a source of inherent challenges to any digital transformation initiative Breading (2012). As mentioned earlier, these challenges are expected to be different from the less-known ones encountered during the Covid-19 lockdown.

Under normal circumstances, digital transformation is not free from challenges like any other change initiative. Diener and Špaček (2021) assert that Digital transformation, specifically in the financial industry, is always associated with new challenges that seem to be imposed over the attempt to deliver a successful digital initiative smoothly. Acknowledging that it is inevitable not to face challenges when digitalising, interest is drawn on those challenges faced during lockdowns. In the interest of this study, to mitigate risks posed by these challenges, it seemed a crucial business requirement for insurance companies to have a view of challenges prevalent during lockdown.

It is expected that the Covid-19 lockdown unlocked a view to challenges and possible opportunities likely to be faced when implementing digitalisation initiatives during a disrupted business environment such as lockdown periods. The Covid-19 pandemic impacted many businesses' internal processes and interactions with the outside world (P Cummins et al., 2021). With digital transformation becoming a buzzword, Narayanan and Aitharaju (2020) believe that reduced communication and travel during the Covid-19 lockdown must be bridged through increased use of digital platforms, despite unique initial challenges for many organisations. These and other challenges are worth exploring together with possible opportunities to understand their unique impact and assist in framing more informed approaches to delivering digital solutions for future digitalised business models.

Undeniably, the digitalisation process that occurred prior to the Covid-19 lockdown revealed a significant array of challenges and unforeseen opportunities. Unfortunately, some digitalisation initiatives resulted in substantial financial investments but ultimately failed Hlahatsi (2020). As a novel phenomenon in business modelling, it is expected that organisations leading in this trend would suffer from unforeseen challenges, and surprise responses to the development by competitors, employees, and the market. As a global trend, digital transformation has been progressing through both formal and informal stages, with the constant emergence of new technological versions and some applications becoming more user-friendly, fostering a do-it-yourself approach Breading (2012). The need to collaborate by system providers and the trend of integrating various applications has provided a valuable data collection and management capability but with a variety of challenges such as data privacy in this perspective.

Therefore, a comprehensive set of strategic actions is necessary to tackle the pervasive challenges of digital transformation in an ever-evolving system (Brunetti et al., 2020). It is reasonable to suggest that challenges accompanied by opportunities are inherent in any digital transformation initiative, thereby generating substantial interest in researching and analysing the unique nature of the obstacles encountered by certain organisations during their digitalisation journeys amidst the Covid-19 lockdown.

The unique nature of the business environment during the Covid-19 lockdown, both in South Africa and globally, may have imposed a lot more unique digitalisation challenges to every industry and equally availed opportunities, including the company of interest. Given that the insurance sector depends on customer, product, industry dynamics, regulator, and competitor data, the industry is not an exception when it comes to the challenges of digitisation (OECD, n.d.). Exploring the real challenges and opportunities faced by insurers would be interesting, especially to ensure management is well prepared for the hurdles to be managed when digitalising. However, it is of crucial interest to start with a focus on one company, exploring challenges faced by insurers on delivering digitalisation initiatives during lockdown, and opportunities availed as a result. The expectation is that these challenges are unique and may assist with formulating solutions for the industry in future related disrupted business environments.

## 1.3 Research Problem

The insurance sector depends mainly on data and communication to reliably deliver services to customers, make profit and remain sustainable in the industry Kishori and Kumaran (2019). With digitalisation efforts meant to enable insurance during the Covid-19 lockdown period, challenges surfaced threatening some insurers in their effort deliver as promised to their customers, according to Kutnjak (2021), leading to many complaints against the insurers, threatening respective licenses to operate and potentially resulting in closure. This study seeks to explore challenges an insurance company encountered, and opportunities availed when digitalising during the Covid-19 lockdown period.

The effort to explore is expected to build management awareness of what to look out for to successfully deliver a digital initiative during any possible lockdown or related business environment as it is a unique and possible experience in the future. Cummins et al. (2021) confirm that Covid -19 pandemic was a source of uncertainty in most businesses, presenting a unique threat of challenges that had to be addressed in a maverick manner while presenting unexpected opportunities. This uncertainty triggered the study because to remain relevant, companies had to acknowledge the need to innovate and hastily resorted to digitalisation but not without any challenges and opportunities presented by this unique environment.

According to Pauch and Bera (2022b), owing to the costs of acquiring new technologies and enhance capacity through new skills and partnerships, prior to the Covid-19 lockdown, insurers traditionally adapted to digitalisation with caution, and it was mainly to improve customer interaction by, amongst others allowing self-service. Moodley (2019) posits that as part of digitalisation, while the Internet of Things (IoT) has been in use in the South African short-term insurance market in vehicle tracking for a while, the adoption of this technology and other digital enablement initiatives by traditional insurers was initially at a slow pace pre-Covid-19. Pauch and Bera (2022b) state that Covid – 19 lockdown accelerated the digital transformation of insurance companies leading this trend to be a business-as-usual necessity not a strategic option anymore. All the above are quiet on the challenges these insurers had to endure due to Covid – 19 lockdown, as well as opportunities coincidentally availed during the process because of delivering these initiatives during the same crisis.

While the objective of the study is clear, looking at known challenges will assist in drawing a line between known and unique challenges and opportunities as the study progresses. Considering known and generic challenges, Suryono et al. (2020) believe that transformation from a traditional business model is only possible with addressing cultural issues as a generic challenge. The biggest challenge for most organisations is cultural acceptance of digital transformation, hampered by constantly shifting goals, a lack of aligned KPIs, and a need for clarity regarding the defined vision for transformation efforts Brand, (2022). Digital transformation initiatives are common industry-wide but frequently fail because of resistant organisational cultures Hartl & Hess, (2017). Culture impacts the success rate of initiatives to do with digital transformation in most organisations and during the lockdown, it is expected to have played a role in how digitalisation was delivered during the COVID-19 lockdown.

Another generic challenge is leadership, which is viewed as the backbone of organisational culture, and cultural modification is a big part of the digital business transformation, so leading cultural change is key Larjovuori et al. (2018). When a large-scale digital transformation is implemented, adopting transformational, transactional, and other leadership styles may produce successful outcomes Sow & Aborbie (2018). Leadership is expected to adopt styles that promote the successful delivery of any business initiative, including digital transformation. Porfírio et al. (2021) state that the degree of compromise with digital transformation is influenced by a leader's commitment to a democratic decision-making process and promotion of the autonomy of their team members (Porfírio et al., 2021). If leadership teams do not carefully adopt or choose leadership styles, the success of any digitalisation initiative is at risk.

Ever changing skills on demand remain a challenge in digitalisation initiatives, the market scrambles for the few available. Professional skill sets are of equal importance in achieving digital transformation but globally scarce, as noted by Tripathy (2019). As an organisation progresses in digital maturity, the need for new technical and leadership skills becomes increasingly challenging to sustain momentum, as Stanković and Tomić (2022) highlighted. To ensure the success of digitalisation, new skills are required to maintain the organisation's new direction. Technical skills such as those of AI experts, data analysts, developers, cybersecurity specialists, and cloud computing specialists, among others, are essential.

While businesses can evolve more quickly to more advanced stages, Stanković and Tomić (2022) suggest that the normal progression from less mature to sophisticated phases over time involves the accumulation of knowledge, expertise, skills, and experience gained in previous phases, along with leveraging available opportunities. The journey is characterized by challenges at this stage due to the high demand for these skills and expertise. Therefore, this study draws the attention to unique challenges other than the above generic, including opportunities other than the most common ones such as improved customer service, efficiency, and many more.

## 1.4 Research Questions

Based on the research topic, research questions have been formulated as below.

- What are the perceived primary challenges the short-term insurance company faces when digitalising during the hard lockdown?
- What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown?

## 1.5 Rationale

Organisational transformation changes and other technical initiatives succeed because of people involved, especially employees. Pacolli (2022) states that the business transformation will be successful only when employees are fully committed to the company's vision and not just when the company successfully installs some of the new and emerging technologies and implements changes. The lockdown imposed a unique business environment that forced organisations to digitalise most of their products, processes, and channels of distribution, thereby hastily going through a major digital transformation series. Under normal circumstances, Jöhnk (2020) says organisations have the choice of what to digitalise and how it will affect them, allowing for proper planning, risk management, and benefits tracking of the initiative. However, with the COVID-19 lockdown, the organisation had no option but to hastily digitalise, encountering and managing challenges during the process.

Organisations fail in their digitalisation efforts due to various reasons such as ineffective or lack of change management plans and an environment that fosters planning, risk management, and frameworks to measure return on investment (ROI). This could also be due to the lack of management re-skilling programs that would have given current leadership the necessary future-focused skills to lead a digital organisation (Budde et al. (2022). In cases where technologies have to be purchased, including licenses, and other agreements may easily result in wasteful expenditure if change management does not prepare stakeholders for the new world. Skills form known challenges for any new digital and technical initiative, but during COVID-19, it could have impacted digitalisation differently. To satisfy the interest of the difference, the study was justified.

The success of a digital transformation project cannot be easily achieved if users and leaders of the organisation do not have the required skills (Secretary-General of the OECD (2020). Successfully deploying and activating new software systems does not translate to successfully implementing a planned digital transformation initiative. Gudergan and Mugge (2017) are concerned with the common observation that the successful delivery and operationalisation of digital transformation projects are seriously threatened by skills, even though theory has been developed to advance knowledge of managing such initiatives. This leads to the fact that digitalisation projects may fail because leaders approve digitalisation projects that challenge the entire organisation, with leadership included, too.

To provide the organisation with the anticipated benefits from digitalisation as well as to sustain it while keeping up with the changes to technologies and applications, it requires new technologies, data, and a lot of automation and integration Pantielieva et al. (2019). Organisational flexibility is a requirement for any successful delivery of a digitalisation project. Organisations taking too long to adapt to changes leads to failure of their digitalisation initiatives as it relates to how long it takes to make crucial decisions, of which well-designed digital models can resolve the aspect.

Lack of adaptability or agility may be brought on by various factors, including resistance to change, safety concerns, or a fear of the unknown, given that digitalisation opens new opportunities but depletes resources when it fails Massachusetts Institute of Technology (2022b). Digitalisation creates organisational flexibility, but large and old organisations find it difficult to be swiftly flexible, leading to the failure of a digitalisation initiative. It remains to be ascertained if this was the case during the COVID-19 lockdown. In this case, the organisation chosen is one of the old insurance establishments.

Generic factors are a challenge to a digitalisation initiative. Amongst the available literature, no study has been identified focusing on challenges during lockdown. This research explores possible unique factors that form challenges and opportunities during the digitalisation effort under lockdown conditions. Under these conditions, a lot is abnormal for a project to run successfully, and at the same time, the novice approach to managing digitalisation initiatives may lead to organisation failure, resulting in closure.

In South Africa, organisations need to be managed for sustainability to contribute to the economy's growth while keeping people employed. Through the insurance company, one of the oldest short-term insurers in the market, unique challenges and opportunities could be identified together with the possible unique impact of the generic challenges and opportunities under lockdown conditions.

The rationale of the study is summarised below:

a. While there are perceived possible challenges to any digitalisation project, the objective of this study is to explore these under COVID-19 lockdown while potentially contributing to the body of knowledge to be used to successfully manage digitalisation projects in future, including projects run during lockdown,

b. Equally, while every change initiative presents possible learnings to assist similar projects to be run successfully in the future and possibly contribute to the relevant body of knowledge, this study is interested in exploring knowledge relevant in the digital transformation regarding the opportunities to leverage because of digitalising during a hard lockdown or similar conditions.
c. This study can potentially contribute to the existing body of knowledge for successfully delivering digital transformation initiatives. Generally, the existing body of knowledge is expected to have generic challenges and opportunities. However, during lockdown, or a wide scale disruption, an imposed fertile environment to expose the process to many or a wide-scale disruption, an imposed fertile environment to expose the process to many unique challenges and opportunities is expected. This potential contribution is bound to be useful to business strategists, project management professionals, and business leaders in their roles in steering organisations toward profitability, sustainability, and efficiency by adapting to a digital business model.

## 1.6 Delimitations of the study

This study is delimited to the following:

d. There are several challenges to any digital transformation or digitalisation project, but the focus of this study is on challenges that surfaced due to these projects run during the hard lockdown in a short-term insurance company in South Africa,
e. Equally, there are several opportunities availed by any organisational change, including a digital transformation or digitalisation initiative, but the focus of this study is on opportunities made available because of

digitalising during a hard lockdown and only to a specific term short-term insurance company in South Africa,

## 1.7 Definition of terms

The study uses the following important terms defined as indicated below:

a. **Digital:** information made up of 1s and 0s that can be produced, sent, received, stored, processed, and otherwise altered to improve it Armstrong & Lee (2021).
b. **Digitalisation** refers to the broader set of adjustments and transformations necessary for digitisation to succeed Armstrong & Lee (2021).
c. **Digital Transformation:** interchangeably used with b above.
d. **Lockdown:** an emergency that prevents people from freely entering or exiting a building or area, restricting their movements and activities Piryani et al. (2020).
e. **Hard lockdown**: When ALL movement of people is stopped.
f. **Short-term insurance:** A non-life insurer whose business is to insure goods and services such as houses, cars, jewellery, and many more governed by the Short-term Insurance Act in the South African Republic.

## 1.8 Assumptions

For this study, the following assumptions were made:

a. Challenges usually faced with general and digital transformation projects without lockdown are not necessarily all the same as those encountered when digitalising during the hard lockdown or related business environment,
b. In every challenge, such as digitalising during the hard lockdown, opportunities are bound to be availed unexpectedly to contribute to be leveraged,

c. Qualitative methodology allows participants to openly share their experiences, opinions, and perceptions, thereby informing the researcher on the experienced challenges and availed opportunities,
d. During the Covid-19 pandemic, the insurance company gathered learnings through encountered challenges and availed opportunities which are unique to the process of managing digitalisation initiatives due to the impact of conditions of the hard lockdown,
e. There is a unique impact of general challenges to the digital transformation project when encountered during the lockdown, while the resultant benefits are equally unique and
f. Exploring these challenges and opportunities will contribute valuable knowledge to the body of knowledge to better manage digital transformation projects in disrupted environments.

## 1.9 Report Outline

The research report consists of six chapters and follow the structure below:

- Chapter 1: Introduction and contextualisation of the research problem. Research problem and questions set the basis of the following chapters,
- Chapter 2: Literature review provides a review of challenges and opportunities with a focus to identify those in line with this study. The chapter also unpacks the foundation of this study, which is the analytical framework.
- Chapter 3: Research Methodology outlines research methodology used in this study to collect and analyse research data.
- Chapter 4: Discussion of Findings is the synthetic presenting of the findings from the data collected.
- Chapter 5: Provides a discussion and interpretation of the findings from Chapter 4 to answer the research questions.
- Chapter 6: Provides a conclusion to the study and also offers some recommendations for future studies.

# 2 LITERATURE REVIEW AND THEORETICAL FRAMEWORK

## 2.1 Introduction

Brynard et al. (2014) state that a literature review contributes to an improved understanding of the selected research topic while providing much-needed guidance to the researcher in determining core data, including what does not need to be collected. In this research study, it is important to understand what has earlier been studied because digital transformation projects have been successfully delivered without any lockdown conditions, meaning the body of knowledge exists and is informed by the normal business environment that has existed for years.

Various organisations like any other projects have delivered digital transformation projects Kutnjak (2021). However, during the COVID-19-induced lockdown, it is highly likely that new challenges were encountered, and opportunities availed, leading to a new knowledge area to be researched for future, encompassing and updated body of knowledge. In terms of depth of literature review, Creswell and Creswell (2018) believe that for research in novice fields, a lot of changes may still be encountered, and as such, literature reviews should be used sparingly at this stage. Despite this need, there is need to review so as to articulate how the existing studies frame the challenges already faced together with opportunities availed, be it during the Covid-19 induced lockdown or not.

In this study, generic challenges usually encountered during digitalisation will be explored. From a project management experience, costs, skills, culture, and planning are expected to be among the most encountered and would be well covered in the literature review. Equally, opportunities made available by digitalising are expected to be in most literature. Themes on opportunities could be efficiency, reduced costs, improved turnaround times, improved data effectiveness, etc. With this study, the same as above could be among what the respondents and participants allude to, but it is also expected that some unique challenges and opportunities will surface.

## 2.2 Definition of topic and background discussion

Digital transformation is a topic that has been trending for a long, but the question is, why is it trending only now Brunetti et al. (2020)? With the advent of Artificial Intelligence (AI), the Internet of Things (IoT), data analytics, real-time computing and virtual reality amongst others, no doubt, everyone is impacted by digital transformation-related activities driven through mobile devices such as smart phones, smart watches, and telematics devices to mention but a few.

Many written materials exist referring to digital transformation, but only some align with definitions. Osmundsen et al. (2019) define digital transformation as the significant transformation of an organization or an industry that results from the application of digitalisation or digital innovation over time to enable significant changes to how business is conducted. On the other hand, Diener and Špaček (2021) suggest digitalisation as the use of digital technologies to enhance current business models, generate new revenue streams, and create value-adding opportunities. To refine the definition further, Osmundsen et al. (2019) define digital innovation as both defining digital innovation as a process and a product that involves fusing digital technology with physical elements in novel ways to enable socio-technical changes and produce new value for users.

For lockdown several definitions exist, but firstly, Online Cambridge Dictionary (2023) defines it as a crisis in which it is unsafe for people to freely enter, exit, or move about a building or area. During this period, movement was prohibited in South Africa and globally, and where allowed, it was heavily controlled. To further unpack the above, global lockdown is described by Onyeaka et al. (2021) as the desire to save lives from the ravaging pandemic and this led to the unusual phenomenon known as the global lockdown. Piryani et al. (2020) describe lockdown as a non-medical or non-pharmacological initiative to intervene preferred by various countries in response to actively contain the spread of COVID -19.

Challenges, as defined in this study, refer to the difficulties encountered during digitalization projects under COVID-19 lockdown conditions Kuldosheva (2021). These circumstances test a person's ability and require significant mental or physical effort to overcome. It is widely accepted that when faced with challenges, one must put forth considerable effort to find a solution, as without doing so, the desired outcome is likely to fail. Conversely, an opportunity can be seen as a means of enabling success. However, according to the online dictionary, an opportunity is defined as a time or set of circumstances that makes it possible to do something with limited or no difficulty Online Cambridge Dictionary ( 2023). While delivering a digitalisation initiative under cruel circumstances such as hard lock down, other than experiencing unique challenges, the lockdown or that disruption could be an opportunity to enable critical positive organisational changes.

While organisations in general face challenges in digital transformation, Brunetti et al. (2020) argues that despite complexity involved, the main "challenges of digitalization" are covered in different thematic areas such as market challenges, general challenges, organisational challenges, and economic and societal challenges. Transformation of specific business models is recognised as the market challenge, while organisational challenges relate to knowledge management facilitated by the accessibility of document repository, and economic challenges refers to the impact of novel digital paradigms on aspects such as labour Brunetti et al. (2020). Following on the above argument, digitalisation projects are characterised by challenges and resultant opportunities despite being delivered during lockdown or not.

While the above challenges and opportunities may be broad and expected at any time, Hai et al. (2021) are of the view that access to funding for businesses, attitude of opposition (resistance to change) and lack of skills generally pose a major risk to any digital transformation project. The impact of leadership is not ruled out as Sow and Aborbie (2018) suggest that aligned leadership styles be adopted for the successful delivery of a project, and with digital transformation, the right leadership styles such as transformational and transactional are crucial for adoption as the digital transformation projects are bound to fail under traditional leadership styles.

The global economy has been substantially impacted by digital transformation, particularly during the current pandemic period Hai et al. (2021). This phenomenon involves responding to digital disruption in various industries, including the insurance sector, where organizations face challenges and seize resulting opportunities Satuluri (2021). Digital transformation has had and continues to have a significant positive impact on economies, and during the Covid -19 pandemic, it became a necessity rather than an option for organizations to enhance their digitalisation efforts. The current focus is on the nature of challenges faced by and opportunities available to organizations as they attempt to digitalize or implement digital transformation initiatives during the lockdown period.

## 2.3 The challenges faced by the short-term insurer when digitalising during the hard lockdown.

Digitalisation begins with the strategy, and it is now the force behind the survival of organisations Sirisukha (2020). Globally, the insurance industry has been spending a lot in digitalisation efforts mainly to ensure an effective reduction of printing and improve customer service by automating workflows and creating portals for customer self-service capabilities Breading (2012). Under a normal business environment, digitalisation efforts face challenges as outlined in chapter one, that is scarcity of skills, costs, and culture amongst others. In India, Satuluri (2021) echoes that the insurance industry faces similar or common challenges when strategizing on artificial intelligence (AI) enabled technologies and big data while trying to avail opportunities to the organisation.

As the study seeks to explore challenges faced during the Covid-19 induced lockdown and opportunities availed on the success of such projects. Breading (2012) is of the view that learnings in terms of opportunities and challenges are still to come like in other projects. Patil (2016) notes that project management is a promising new managerial approach that can boost output and performance in delivering project-related initiatives. However, challenges such as unclear objectives, shifting scope, poor risk management, and impossibly tight deadlines can make it difficult to implement and carry out as planned. In this study, project management refers to the managerial approach used to deliver a digitalization initiative, which is a digital transformation project. It remains to be seen how these challenges may play out differently during the lockdown, and this will be determined by the data to be collected.

Essilfie-Baiden (2019) posits that project management failures are influenced by various factors, such as the characteristics of the product to be delivered, the expertise utilized to carry out project management activities, the stakeholders involved in project ownership, and cultural factors, among other emerging threats. In the context of digital transformation, these challenges may arise even in the absence of a lockdown, and therefore, they are not exclusive to digital transformation projects. Effective project management involves maintaining a register of risks, which are challenges that need to be deliberately addressed to successfully complete a project Sirisukha (2020). Given the unique operating environment brought about by the Covid-19 lockdown, it is expected that digital transformation projects during this period will face distinct and unprecedented challenges.

It is common to identify new risks in projects and this depends on various factors such as the deliverable Sirisukha (2020). Project management challenges are infinite with the expectation of new ones on a new project as a norm, and this has been the case with technology related projects Tabassi et al. (n.d.). Emphasising on the infinite list of project management challenges, Akhavan Tabassi et al. (n.d.) lists a few project management challenges in the 21st century, and these include but not limited to human resources management, cost management, agile project management, communication management, quality management, and procurement management. With lockdown, no doubt all these had to be hastily performed, but what is of interest and not clear here is the nature of the way they played out given the business environment imposed by the COVID -19 lockdown.

According to Shuxratovna & Ugli (2021), the perception is that actual challenges for digitalisation during Covid-19 are the same as those experienced during normal business conditions and they impact both business and digitalisation change related initiatives. Brunetti et al. (2020) then list generic digital transformation challenges without any further detail as below:

- Culture and skills,
- Infrastructure and Technologies, and
- Ecosystems.

On the other hand, Stanković and Tomić (2022) argue that there are minor and main challenges that are common and should be considered for a successful digital transformation initiative. The main ones are as below:

- The maturity of implemented IT,
- Influence on the created value,
- Structural changes in organization, and
- Costs of IT implementation.

Drawing from the existing body of research, it is crucial to examine how each of the identified challenges impacts the development and execution of a digitalization initiative in the absence of a Covid-19 lockdown, and then extend this analysis to include its implications during the lockdown period. The subsequent section will delve into the selected challenges. The current research endeavours to unravel this issue by conducting interviews with business leaders in the short-term insurance industry. At present, there is no literature that confirms whether any of the challenges were exacerbated or mitigated due to the digitalization initiatives being implemented during the disruption caused by the strict lockdown measures. The interviews, as outlined in chapter three, will aim to elicit responses or themes that address this question.

This section seeks to unpack in better detail how some challenges play out on organisational change initiatives, including digital transformation. As such, these are bound to be encountered when there is or no hard lock down. When participants indicate that they were encountered during the hard lockdown, it would be appropriate to find out how they played out relative to the norm.

### 2.3.1 Culture and skills

Wherever there is an organisational change, tenured employees are uncomfortable because of many concerns include possible destruction of their communities of practice, job security concerns, and general comfort in the status quo Brunetti et al. (2020). With digital transformation, Satuluri (2021) presents an observation that organisations budget significant amounts of monies to enable the much-needed change, technology acquisitions as well as training. Resistance to change is natural, at times it is triggered by many factors such as insecurity, but Stanković and Tomić (2022) are of the view that in digital transformation, all expenses for technology acquisition and training are important to consider but the most value of any change is when the experienced or tenured employees buy into the technology, eagerly learn and commit to use these skills or doing things differently as per strategy because they are easily able to deliver the expected difference. The missing link is how the above played out during COVID -19 lockdown, or any new ways with which culture and skills played out than the above mentioned.

The problem with culture is that it can be a double-edged sword capable of becoming a big roadblock to digitalisation as well as a catalyst to the digitalisation initiative Khanzad and Gooyabadi (2022). In Germany, organisations rushed with digital transformation initiatives but notably media companies, according to Hess et al. (2016), the value and impact of these initiatives were not evident for a long time due to resistance to change. The negative impact of culture can be costly and time consuming for any industry, insurance included.

### 2.3.2 Infrastructure and Technologies

Information technology infrastructure is of paramount importance on how governments and private sector mature on successfully delivering their digitalisation efforts Kuldosheva (2021). In other countries, the maturity level of information technology infrastructure, according to Shuxratovna and Ugli (2021) has necessitated what is called the point solution approach in various establishments. In insurance, the best example of this is where a single process such as the first notice of lose (FNOL) is transformed from telephonic to robotic voice prompts and keypad entries to manoeuvre options.

The true nature of the strategy entails the necessity of human intervention to take over and execute manual processes following the successful completion of automated information gathering, to assign a legitimate claim identifier to the client for further processing. The implications of this challenge in the realm of insurance warrant further investigation, as it remains uncertain how it was addressed during the COVID -19 lockdown, or what difficulties arose due to the lack of reliable digital maturity when digitalization was attempted during this time.

While the insurance industry has a lot of opportunities in digital capabilities, Shuxratovna and Ugli (2021) are convinced that individual organisations need to assess this maturity well before committing resources to acquire some of these technologies for the digitalisation agenda. Stanković and Tomić (2022) assert that these opportunities are typically from IoT, AI, data analytic, more so on predictive analytics, new business models such as the on-demand services but all these need different infrastructure maturity levels to enable real-time interactions and massive data storage and bi-directional flows. Again, challenges relating to implementing these technologies may need more contracts, arrangements for collaborations which had to be carried out during COVID -19 lockdown.

Vidas-Bubanja and Bubanja (2017) assert that the success of digital transformation is contingent upon several factors, including the organization's level of maturity. To attain digital transformation in any organization, the required digital capability is fulfilled through technical enhancements of the traditional technology stack and collaboration with various service providers, such as cloud storage solutions Yaneva (2022). A mature technology stack is essential for a successful digital transformation; without it, the process remains challenging. Brunetti et al. (2020) and Stanković and Tomić (2022) concur that a technology maturity assessment should be a prerequisite for any digital transformation initiative to identify and manage impending challenges while seizing opportunities that are readily available.

### 2.3.3 Digital Ecosystems

A digital ecosystem is a self-organising, scalable, and sustainable system made up of disparate digital entities and their interactions, with a focus on how these interactions affect the system's utility, benefits, and ability to share information and foster internal and external cooperation as well as system innovation Chandra Behera et al. (2019). It involves both the public and private sectors, but the most important is to ensure medium to long-term synergies exist where start-ups, universities, research centres, and venture capitalists play within ecosystem pillars by investing in medium to long-term vision, partnerships, and life quality Brunetti et al. (2020). It is a difficult system to maintain and rely on as a player like an insurer in the industry, but it is unfortunate, a requirement to a successful digital transformation strategy.

As a self-organised community of digital communities and devices, digital ecosystems are of great value when managed properly but the fact that there are different players to its success remains an inherent challenge in any company’s digital transformation agenda Li et al. (2012). As an inherent challenge and an unavoidable requirement for digital transformation, leading the successful delivery of any digital transformation strategy requires a robust risk management and higher tolerance of sunken costs Vidas-Bubanja and Bubanja (2017).

Reliability of the applicable digital ecosystems is mainly required considering various sources of data, volumes of data, enabled and active users at a time, and amongst others, required or preferred speed of transactions Hai et al. (2021). If digital ecosystems fall short on the few above, they may impose limitations on the digital transformation agenda, that is during or after implementation, resulting in lost investment. This is seen as a limitation by Riasanow et al. (2020), who acknowledge the needed continuous positive changes of the ecosystem to enable inevitable new business models.

Armstrong and Lee (2021) posit that organisations play catch up with technology, and by nature, all the above challenges are generic in infrastructure and ecosystems. The question is, which ones were experienced because of digitalisation during the Covid-19 induced lockdown? These challenges have got to be relating to the needed ecosystem and seemingly unique due to the lockdown. Basically, the infrastructure and ecosystem in general must meet the digitalisation requirements properly, but the question in this study remains, during the hard lockdown, was this the case?

### 2.3.4 Costs

Every project comes with costs, and it is critical that adequate budgeting be done, considering all the requirements such as material, time, skills, and many more Akhavan Tabassi et al. (n.d.). It is expected that digitalisation will come with hefty initial costs given the fact that changes to technology, skills, leadership styles, customer interaction and the business model are bound outcomes. According to Wiesböck et al. (2017), a clear strategy is critical to ensure clarity on the digitalisation journey including costs, otherwise employee and customer frustrations, are costly resultants. With digital transformation, inherent risks include uncertainty on technology and requirements, resultant effects, effectiveness of the successful delivery and among others change management.

In their 7th international conference paper on the built environment in developing countries, Tabassi et al. (2018) suggest that the primary reason for project failure during the implementation stage is due to poor budgeting strategies. Developing nations such as South Africa are likely to face challenges in budgeting for strategic projects due to their size, complexity, and novelty. However, with the COVID-19 lockdown, where supply chains were restricted and there was a high demand for digitalization-related equipment and services, the challenge of cost played out differently. Additionally, the collaboration of employees was limited to new ways of working, and other factors also played a role. The question remains, how did the challenge of cost manifest differently during this time?

## 2.4 The opportunities by the short-term insurer when digitalising during the hard lockdown.

In any adversity, opportunities are bound to be availed. When people must work from the comfort of their homes, improved customer service due to online availability of services, opportunity to innovate on product development, opportunity to reduce the digital divide, and access to new markets through globalisation are some of the generic one. Zeufack et al. (2021) investigated actions taken by governments in Southern Africa to stabilise their economy and found that reforms to address digital infrastructure gaps and make digital economy more inclusive were among the priorities. During the hard lock down, the haste decision making by different organisations to digitalise could have created opportunities which could not have been availed without such a hard lockdown.

Primarily, challenges in digitalisation would not surface at project time but from strategy formulation stages. Korachi and Bounabat (2020) argue that there is need for any digitalisation initiative to be driven through digital transformation strategies to adequately capture opportunities brought about by the technology changes taking place around while able to manage challenges encountered. A disruptive digital economy necessitates the identification of temporary competitive advantages across the entire organization as part of digital business strategy (DBS) Mubako (2018). As a player in digital economy, an insurer frantically seeks to seize temporary opportunities presented by the disruptive digital trends and where possibly, maintain the lead in the industry by capitalising on the technology.

Some of the known generic opportunities in digital transformation are covered in detail in the following sub-sections.

### 2.4.1 Product Development

The opportunity for short term insurance companies to enhance their products to ensure online accessibility are perceived to have been accelerated by digital transformation during the hard lockdown. Pauch and Bera (2022f) explored digitisation in the insurance sector and discovered that the insurance industry is massively benefitting from the technology and its capabilities in terms of customised or bespoke product development. Bespoke short term insurance products include insurance contracts such as user-based insurance where premiums are calculated according to the frequency of usage of the insured item. Through real time data feed, insurers can calculate and predict usage patterns and determine applicable model of premium.

Prior to Covid -19 hard lockdown, short term insurers had slowly and hesitantly started exploring the power of telematics devices to ensure over and above automation of processes, driver information is collected on real time while the car is on the road Saxena and Kumar (2021). Insurance products designed around these devices had an opportunity to be used as disruptors by the new entrants more than ten (10) years ago. With the advent of COVID -19 lockdown, customers' expectations revolved around contracting for customised products necessitated by these devices, leading to opportunities to hastily catch up with leaders in this space.

### 2.4.2 Customer Service

Insurance products are intangible, and this makes it difficult to handle than through customer service. Automation of business processes involved with simple interactions significantly reduces service costs, improves customer satisfaction with little human involvement Pauch and Bera (2022f). For the insurance industry, both life and short term, customer service is crucial. Niraula and Kautish (2019) discovered that implementation of systems such as artificial intelligence enabled, process automation, decision-making systems together with other emergent enablers such as big data analytics improves customer satisfaction because the gap between the customer and the insurer is reduced.

The use of internet of things (IoT), big data and artificial intelligence enhances insurers to be customer centric Pauch and Bera (2022f). Self-service, online product access and reduced turnaround times in the delivery of insurance products are critical elements of customer centricity in the insurance space. In addition to the above, Kishori and Kumaran (2019) studied the digitalisation of the insurance industry and discovered that digital transformation attracts new customers. Improved customer service will inevitably attract more customers, but Persson et al. (2018) look at the opposite and argue that the insurer, being the employer is afforded detailed information on the employee perception about the company as well as getting instant access to products and the trend of consumption by the market.

### 2.4.3 Work-Life Balance

It is widely acknowledged that the pursuit of work-life balance was a challenge for employees prior to the COVID -19 lockdown at numerous companies. In her examination of the effect of rural-urban migration on employee well-being, Nyoni (2022) discovered that many employed Africans strive to maintain a sense of belonging through various practices, such as sending money back home. The advent of digital technology has provided employees with the opportunity not only to send money back home, but also to work from any location, including their hometowns if the connectivity is sufficient. Jader Trierveiler et al. (2019) concur that the digital transformation may have expedited efforts to enhance work-life balance for employees, particularly in the service sector.

Both parties I the employment relationship, the employer and employees still enjoy benefits derived from the COVID -19 lockdown driven innovations, which is a win-win basis since there is no compromise to productivity despite the working from home approach Diener and Špaček (2021). Employers get more time from employees given the fact that the latter can work till late or more hours because of being in the comfort of their homes. Further, employers have an option to downsize on office space and introduce a complete hybrid that utilises less space. With employees, more family time is available to spend with family, and according to Jashari (2020), there is an option to work from anywhere without compromising production. Employee wellbeing is improved and benefits both in terms of brand reputation for the organisation through loyalty of employees, and potentially well improved employee wellbeing.

### 2.4.4 Distribution

While other insurers depend on intermediaries, with digital transformation, insurance companies are directly connected with their clients Wiesböck et al. (2017). This comes as an opportunity for insurers to engage the customer directly and afford them a direct experience while resolving issues in less time than when relying on intermediaries. With ever demanding customers, digital transformation enables insurance organisations to transform their business models to be digital business platforms.

Shevchuk et al. (2020b) discovered that digital transformation in the insurance sector is no longer an option but mandatory and is of the view that insurers must take a hard look at their investment priorities to digitalising business segments such as sales, claims handling or product development.

### 2.4.5 Risk Management

Saxena and Kumar (2021) explored the impact of digital transformation to short term insurance and discovered that the use of telematics devices is assisting insurers in being proactive in risk management. This approach significantly reduces opportunities of claims, leading to improved profitability. COVID -19 lockdown accelerated the digitalisation effort by insurers, helping them streamline processes and improving significantly in claims management Pauch and Bera (2022). Proactive risk management before any claim and during the claim handling process is better managed with mature digitalisation given the capability to gather most of the information seamlessly.

Tavares (2023) published a report through International Monetary Fund (IMF) indicating that there is no research related to clear opportunities availed by digitalising during the hard lockdown but the after-effects of these decisions benefit organisation even after the hard lockdown. Some processes had to be accelerated, leading to possible quick digitalisation maturity after the pandemic. On collection of data, it was expected that the opportunities and how they played out would be well articulated, however, there was no available research findings at the time of submitting. The research went ahead to get answers to the question so that the body of knowledge on how to formulate the digital transformation strategy, implement it, and appropriately act on post implementation requirements could be built and complemented with additional knowledge.

## 2.5 ANALYTICAL FRAMEWORK

Theoretical frameworks provide guidance on aligning or contrasting the intended area of study with the existing studies Kumar (2014). Most initiatives involving strategy formulation, execution, and review, follow some tried and tested methodologies or frameworks to build certainty on the successful delivery as they use carefully chosen steps and maintain a logical sequence in a manner that has been trusted for some time by crucial players in that field Echeberria (2020). In this study, the search for known and proven theories or frameworks yielded two key and trusted frameworks which have been used in different industries including manufacturing and financial sector. It is expected that some are novice frameworks that are being tested and not recognised as best practices due to the nature of the phenomenon, that is digital transformation. It is a developing trend following changes associated with the $4^{th}$ Industrial technologies and the two frameworks identified have less contribution to the study.5

The first framework of interest is the digital transformation framework (DTF) by Zaoui and Souissi (2020), it has three key blocks, the data driven business strategy, enablers and capabilities, and catalysts. The framework is well organised to trust for a digital transformation and the following section will focus on unpacking each block relative to a lockdown environment. The second one by Javadi (2022), where a seven-pillar system is used. These pillars are audit and analysis, people, performance check, business objectives, strategy development, processes, and technology.

### 2.5.1 Digital Transformation Framework by Zaoui and Souissi

Through literature review, this framework was identified, and it uses three blocks as explained below:

**Data Driven Business Strategy**

Zaoui and Souissi (2020) argue that this framework forms the much-needed basis of any possible digital transformation process since it covers the entire set of objectives of the digital transformation process by business line, which are critical beneficiaries of the strategy.

In financial services and insurance, materialising digital transformation involves channel complementarity and channel specialisation. With COVID -19 lockdown, it is possible to say there was no or limited time to define these as measurable objectives, and the question is, what challenges did the insurance organisation encounter because of this failure to define these two important objectives?

**Enablers or Capabilities**

To achieve set objectives, it is always important to ensure specific actions are planned for and unambiguously assigned to key stakeholders Zaoui and Souissi (2020). These actions may form a long list as change has to be fully delivered and they may include structural changes to the organisational structure, information dimension, all the way to participative dimension Zaoui and Souissi (2020). As enablers, they ensure sufficient support with information, technical requirements, financial requirements, and outsourcing requirements for collaboration purposes, for example, cloud solutions, data analytics, and security providers.

**Catalysts**

Objectives identified on the first are presented as catalysts as the data driven decisions will be made to remain focused on the attainment of the objectives, capabilities will be deployed with a keen interest to achieve these objectives, and the results, success will be measured against the parameters of the set objectives, which are key success factors Zaoui and Souissi (2020). This framework is based on the interaction of these three blocks and need proper planning and resource allocation. With Covid-19 lockdown, it can be generalised that there was no or limited time to ensure these three blocks work together as expected in the decisions taken to implement any digital transformation initiatives.

### 2.5.2 The 7 Pillar Digital Transformation Framework by Javadi

According to Javadi (2022), digital transformation of every organisation is based on 7 pillars which are mentioned on the introduction of this framework above. Further, businesses need various elements to work together towards the achievement of a successful digital transformation which is in line with the organisation's goals Javadi (2022). To explore how these pillars enable digital transformation, the following sections will unpack them in detail.

**Audit and Analysis**

This pillar is specifically focused on gaining a comprehensive understanding of the market and evaluating the performance of the organization's marketing campaigns, as outlined by Javadi (2022). It is crucial to regularly implement these assessments to ensure that the organization remains in sync with the market environment, competitors, and internal marketing activities, thereby enabling the prioritization of digitalization initiatives and capabilities. According to Tratkowska (2020), digital transformation gives rise to changes that affect society, which in turn impacts the market for any business. A market audit will confirm the extent of these changes, while analysis will reveal critical factors such as customer preferences, digitalization opportunities, and competitor focus areas, among others.

During COVID -19 lockdown, with restrictions on movement, applied to access to information, general effects of digital divide, and lack of time to prepare, organisations had to rush to get at least each, and every employee remotely connected and virtually enabled to work from home Jashari (2020). Key processes were digitally enabled and most importantly, customers given digital access to their products and enabled on self-service. In terms of this pillar, challenges associated with this haste approach implies that different digital tools and licenses were purchased in a rush leading to delivering an expensive digitalisation initiative Javadi (2022). Further, lack of such audit and analysis leads to improper prioritisation of resources and activities leading to opportunity cost when some areas are digitalised before the pre-requisite functional areas. This leads to an opportunity to explore how lack of adequate data driven decision impacted the digital transformation initiatives during the COVID -19 lockdown.

**People**

Digitalisation efforts are pushed by people and any organisation needs people to attain higher levels of growth Javadi (2022). People influence the success or failure of a deliverable such as a digital transformation with, among others their skills, attitudes, and authority. On the other hand, Javadi (2022) argues that benefits of people in digital transformation include their leadership in supervising and influencing, peoples' skills as inhouse resources, and a dynamic culture across all business units. This pillar acknowledges that the achievement of a successful digital transformation initiative depends on a lot of elements offered by people.

Stanković and Tomić (2022) is of the view that benefits of digital transformation in the insurance sector as experienced in Serbia are measured and improved by people. Attitude and the organisational culture are true elements to a successful digitalisation delivery with cascading effects across the whole organisation. Digital leadership is a role coming from people within the organisation who accept and adopt the digital world around to uplift the organisation to another level in relation to customer expectations Tripathy (2019). This role is deliberately chosen to foster being a brand online, socially, representing the organisation in the macro digital environment and then known among the online users within the organisation. During COVID -19 lockdown, identification of such individuals by organisation could not be prioritised as everyone wanted customers to be virtually accessible and enabled to virtually interact with business processes including products. Of interest and not given is, what challenges did this impose to the digital transformation during COVID -19 lockdown.

**Performance check**

This is an essential pillar of any digital transformation as it pertains to checks relating to organisation's achievement of set goals to save on operational costs, and improvements on process optimization Javadi (2022). The pillar involves defining performance expectations and respective needed system calibrations to the systems to ensure the minimum set output is achieved from usage of a system or integration of systems. Jader Trierveiler et al. (2019) posits that for a successful delivery of a seamless process in organisations, both in manufacturing and service industry, systems are often integral, and performance expectations are drawn from the relationships of all the systems involved.

A performance check guards against unacceptable deviation and with digitalisation, real time information through dashboards and reports is used, at some point as an automatic feedback loop with the insurance improving on how to respond to new risks that do not fit well within old and traditional lifestyles and economic activity of individuals as well as businesses (OECD (n.d.). Digitalisation is implemented for many reasons including improving on products and services, Vidas-Bubanja and Bubanja (2017) emphasise the importance of system performance against the product to reduce opportunities of re-works or subquality production either on time or output quality perspectives.

With Covid-19 lockdown, several organisations were forced to digitalise and most of them never had an opportunity to thoroughly think of available opportunities but managed to define the expected outcomes, being to sustain operations despite imposed conditions Jashari (2020). Failure to define these outputs could possibly have introduced more challenges to the digitalisation initiatives embarked on.

**Business objectives**

The most crucial according to Javadi (2022) is this pillar as it determines the success and failure of any digital transformation effort. The organisation would have specified the goals, and the digitalisation effort would have been assigned objectives such as optimising operations and processes, improving customer experience, higher efficiency, increase agility, sustainability, cost reduction and competitive analysis among others Javadi (2022). In the financial sector, in addition to the above, Pantielieieva et al. (2019) says transparency, self-service as well and real-time feedback are achieved through some or a combination of some of these objectives.

Business objectives are set as a strategic formulation and needs all business to work towards these through strict performance goals often referred to as key performance indicators (KPIs) and this relates to a need to digitalisation, a clear path to implementation must be set and communicated Javadi (2022). These are supported by resource allocation such as money and leadership to endure other factors such as competition, and environmental changes Bugwandin and Bayat (2022). With COVID -19 lockdown, business objectives would have not been set to accommodate such a condition, and it is expected that running digitalisation related initiatives encountered challenges on the perspective of the business objectives.

**Strategy development**

This pillar considers short and long-term objectives of the organisation to achieve continuous improvement to be identified in so many factors such as increased profitability, on time project completion, higher market share gains, ever improving and customer feedback Javadi (2022). Success and stability of any businesses and insurance companies included are mainly the outcome of these factors and this success leads to an organisation's position in the market with improved profitability Pantielieieva et al. (2019). With covid-19 lockdown, very few organisations are likely to have had an opportunity to develop their strategies.

Strategy development process involves a lot of steps and some of the most common ones are defining regular, mostly quarterly goals, marketing KPI, marketing channels, marketing activities, and possible market segmentation Javadi (2022).  To cover all these steps in detail would have needed more time that was available during COVID -19 lockdown. These are crucial steps as the digitalisation journey would have been aligned by proper milestones to position the organisation differently. with COVID -19 lockdown, it is still expected that the failure to follow these steps could have created challenges of interest in digital transformation during lockdown.

**Processes**

Business processes are aided by digital transformation, which also encourages a digital mindset, strikes the ideal balance between human talent and technological advancement while legacy systems are also digitalized Javadi (2022). Often when a digitisation initiative is delivered, processes are optimised, and customer service improves due to efficiencies and effectiveness of these processes. The process of digital transformation often includes marketing and sales alignment, governance, execution, and alignment of roles behind various systems involved Javadi (2022). At an operational level, a need for inevitable human intervention is eliminated leading to significant improvements in meeting customer expectations.

The objective of this study is to investigate whether digital transformation was prioritized during the COVID-19 lockdown, and if so, what challenges arose that prevented it from being a top priority. Equally, what opportunities were availed that made it a top priority.

**Technology**

Transforming from non-digital to digital operations is unachievable without technology as it is basically integral to the whole process of digitalisation (Javadi, 2022). At some point technology revamp is required to achieve a successful digital transformation. Depending on the industry and objectives, technologies such as mobile services, internet of things (IoT), artificial intelligence (AI), big data, and analytics together with robotics and automation may be opted all at once Vidas-Bubanja and Bubanja (2017). Technology choice is crucial in attaining the level of digitalisation required.

As a pillar that completes the framework, Technology is the vehicle for a successful digitalisation initiative as it must enable the integration of some applications amongst others Javadi, 2022). Other pillars like strategy development, processes and people need technology to be in a position of success of contribution towards the delivery of a successful digitalisation initiative. Given the interest of this study, the required planning to achieve the benefits of a digital transformation could not have been planned for properly.

## 2.6 Conclusion of Literature Review

Costs, digital ecosystems, and infrastructure and technologies are identified by the literature review as generic challenges, not necessarily linked to a lockdown such as that induced by COVID -19. For any digital transformation initiative, different resources may need to be acquired and these include subject matter experts for various technologies, various system licenses and need for training on new systems. Since digital transformation of any organisation in the contemporary business environment focuses mainly on 4IR related technologies generic transform project challenges maybe inherent issues.

Organizations commit resources and develop an ingrained innovative culture that will enable a change in perspective and the promotion of methods for utilizing 4IR-related technologies in the workplace. It can be confirmed that elements likely to create challenges in any digitalisation initiative include culture, costs, skills, and poor planning. This also makes it clear that culture is not the only challenge in any digitalisations, and lockdown may have introduced many, building interest to explore further to develop a comprehensive understanding of these challenges.

From the literature review, challenges are noted by individual authors from different observations but unrelated to the lockdown. In the context of digital transformation, these challenges may be referred to as generic as they do not point out to the COVID - 19 lockdown. It may be concluded that there is not unique set of challenges to digitalisation initiatives emanating from the decision to digitalise during COVID - 19 lockdown.

On the other hand, opportunities have been presented in literature review as generic and these are in areas such as distribution, risk management, work life balance, customer service, and product development. While it is clear from the literature review that there are indeed opportunities in digitalisation, these are generic and expected during normal business changes without the COVID - 19 induced hard lockdown.

# 3 RESEARCH METHODOLOGY

In this study, a careful consideration came up with the qualitative approach as the most suitable to explore the subject. A methodology is a set of procedures that guide the use of design, referred to by Brynard et al. (2014) as the strategy for research where it is clearly indicated whether the study is qualitative or quantitative. After an intensive literature review, this chapter justifies the use of selected research methods, with reasons for not using the available alternatives. The literature review identified existing challenges and opportunities, informing strategy formulation, and planning for any digital transformation initiative in normal business environment. Relevant procedures exist in the research at a more practical level than the design Creswell & Creswell (2018).

With the dynamic nature of the contemporary business environment where global financial or economic issues and social challenges such as COVID -19 hard lockdown may dictate necessary changes to business operations and sustainability, literature review indicated clearly that emergent challenges and opportunities may be encountered and ushered respectively. With digital transformation being a novel change for most businesses caused by a plethora of technological changes, challenges are bound to be novel too, while new opportunities may be presented for business growth possibilities.

A clear gap presented by literature review is that the current body of knowledge relating to strategy formulation and delivery is generic. As such, there is no such content relating to the strategy formulation and delivery of a digital transformation strategy during a hard lockdown or similar environment to inform organisations intending to do such to be adequately prepared to manage these risks and respectively seize emergent opportunities accordingly. This is presented as an opportunity to the researcher to build this component accordingly since digital transformation is the way to go for the significant time to come and changes to the business environment are bound to be experienced.

In conducting this research, the effort was to clearly understand the practical experiences by the leadership of the short-term insurance organisation as they rushed to ensure all processes, data and critical inputs and outputs of the various business units were digitalised together with ensuring that every employee is enabled to work virtually. This was achieved by asking key questions as per chapter two, with relevant follow ups allowing a deep dive into emerging themes while participants were allowed to share their experiences and views openly and ethically. These emerging themes informed identified opportunities and challenges as researched.

## 3.1 Research Paradigm

Research paradigm is defined differently by various authors, but Kamal (2019) has these two definitions, as a way of seeing or perceiving the world around that frames a research topic of interest and influences the way that researchers think about the topic or a set of beliefs about how particular problems exist and a set of agreements on how such problems can be investigated or interrogated. Considering these definitions, of note is the fact that a foundation of research is a paradigm as it provides a guide of how the researcher sees the topic of interest.

There are three well known research paradigm adopted by many researchers to guide the research methods and these are positivism, interpretivism and the critical theory Ryan (2018). Interpretivism, according to Ma and Ma (2022) is the paradigm that motivates researchers to seek experiences and consider different interpretations or perceptions of particular social contexts to gain further in-depth detail. This is the paradigm found suitable for this study for this study, as it seeks to engage different experiences of a particular phenomenon, in this case digitalising during COVID-19 lockdown.

On the other hand, positivism relies mainly on testing or verifying hypothesis that are often in quantitative, allowing functional variables to be changes to lead to the outcome Park et al. (2020). It works with defined variables to variate and test the hypothesis while coming up with level of alignment that is necessary for the conclusion. For this reason, positivism is not practically suitable for this study.

The critical theory is interesting in challenging world views and the existing or underlying power structures that form and maintain them Ryan (2018). This study is interested in understanding what exists, perceptions about challenges and opportunities of digitalising during COVID-19 lockdown, making this paradigm unsuitable too. As such, this paradigm is also not suitable for this study.

An interpretivist model is frequently used in qualitative research, which is associated with an inductive approach to theory generation, allowing the existence of multiple perspectives and constructing knowledge rather than looking for it Greener & Martelli (2016). "Interpretivism argues that truth and knowledge are subjective, as well as culturally and historically situated, based on people's experiences and their understanding of them" Ryan (2018:8). With the interpretivist position, the objective is normally to gain a deeper understanding of a particular phenomenon in a complex or non-complex scenario rather than generalizing it to other domains Ma and Ma (2022). In line with this paradigm, semi-structured interviews allowed for the unpacking of detail in accordance with the research questions.

To identify the needed themes describing discoveries in line with the research questions, inductive reasoning was used. "Inductive reasoning refers to a process that starts with observations, experiments and measurements, then generalisation and finding patterns in data; theory is then developed to describe the situation" Ryan (2018:8). With this reasoning, the researcher can repeat observations, experiments, and measurements to build confidence on the results. In this study, the interpretivist paradigm and inductive reasoning were found suitable given the qualitative and exploratory nature of the study.

## 3.2 Research Approach.

With a wide choice for research strategies, in this study, the researcher opted for the qualitative strategy. Salkind (2011) is clear on the existence of this strategy for a long time and is of the view that qualitative research is the most relevant when the intent is to explore social views and opinions about a subject or event. It is ideal for exploring where interviewees are open to their views, feelings and perceptions, Kumar (2014) describes this as being a flexible method of research that follows an open and unstructured approach to enquiry with the intention to explore diversity of views, perceptions, and experiences rather than to control and quantify.

A qualitative study therefore appeals to be the most applicable to explore this subject of study with the expectation that outcomes are going to inform the much-needed missing body of knowledge component. Inductively building from specifics to broad themes, data analysis, data interpretation, and emerging questions and procedures are all part of the research process. Data are typically collected in participant settings Creswell & Creswell (2018). With COVID -19 hard lockdown strongly experienced from 2020 to 2021, it is important to note that without any published research in this subject of interest, building of the body of knowledge would need an approach that allows participants to be free in so many aspects when soliciting for their experiences, views, and perspectives.

This approach allows the researcher to revisit the participants for clarity and it informs a solid understanding of the phenomena. In justifying the selection of a research method, Pandey (2015) posits that in as much as there is literature recognising the existence of other methods, the selection of the most appropriate method is critical to inform a lot of processes to follow such as data collection, analysis, and expected results. With the focus on an organisation that survived the hard lockdown through reacting by ensuring that digital transformation was a success albeit being hastily planned, delivered, and reviewed, qualitative approach allows for views and opinions to be solicited to build the needed component of the body of knowledge.

There are several advantages of qualitative research and one of them is its strength in quality and potential to discover new patterns and trends while affording the opportunity to build on these discoveries Salkind (2011). The researcher is interested in building new knowledge components; this strength is well-positioned to assist in affording the achievement of this objective.

With so much unknown in this study, the exploratory classification was undertaken. Kumar (2014) asserts that this is mainly undertaken when the objective is either to explore an area where there is a bare minimum known or interrogating a possibility of further studies. Even though three main objectives are normally used to classify a research study, here only one was used, the exploratory perspective.

## 3.3 Research Design

Research design is a procedural-cum-operational plan that specifies what and how various methods and procedures will be applied during the research process to find answers to a research question as validly, objectively, accurately, and economically as possible Kumar (2014). It can be described as a road map that a researcher follows when navigating the research journey to get answers to the research questions. Creswell and Creswell (2018) refer to research designs as types of inquiry within qualitative, quantitative, and mixed methods approaches that provide a specific direction for procedures in each research study. In this study, the type of inquiry is within the qualitative approach.

There are various types of this inquiry applicable to qualitative research, and Kumar (2014) lists case study, oral history, holistic research, community discussion forum, reflective journal log, focus group or group interviews, and participant observation. Amongst all these, applicable to this study is oral history. Oral study involves the sound recording of historical information or details, obtained mainly through an interview that preserves a person’s life history Introduction to Oral History (2016). In this study, oral history was appropriate for its ability to allow data collection through interviews while preserving the participants' confidentiality.

Oral history is a process of obtaining, recording, presenting, and interpreting historical or current information based upon personal experiences and opinions Kumar (2014). Experiences and opinions were critical to consider for the applicable design. Oral history afforded the researcher the opportunity to collect, record, interpret and present findings from the semi-structured interviews conducted through Ms Teams with all seven out of ten available participants.

## 3.4 Data Collection Methods

While there are options for data collection in a research study, it is critical that the most appropriate method be chosen for a study. In terms of the type of data, secondary data may not be used; as such, data collection methods for the secondary study were not focused on much. Since the purpose of the study entailed exploring challenges and opportunities encountered and respectively seized when digitalising during the hard lockdown, it was important that participants were free to express themselves on their opinions, experiences, and responses to follow-up questions.

With the above in mind, data was collected through interviews, and the most appropriate was the unstructured interviews. Strengths of this approach are documented by Kumar (2014) as below:

- Unstructured interviews afford both the interviewer and the interviewee freedom to structure their questioning and responses respectively,
- Unstructured interviews are widely recognised for their strengths in intensively and extensively exploring in-depth information on the research study without infringing diversity of views.
- unstructured interviews afford a wide coverage of experiences, perspectives and opinions which are very crucial for the level of detail required in most studies.

While the above is preferred for most in-depth detail, the downside of unstructured interviews is that application of high level of skill is required to in conducting unstructured interviews Kumar (2014).

Data collected in this method was expected to clearly answer primary questions of the study and allow follow up questions to direct the participants to give unambiguous responses, and leading clues on the challenges and opportunities encountered when digitalising during the hard lockdown. Interviews are helpful in obtaining information that might be first-hand knowledge and might be difficult to obtain Salkind (2011). For this study, information required for the interviews was expected to be first-hand knowledge supported by opinions and perceptions hence relying on this data collection method.

## 3.5 Population and sample

### 3.5.1 Population

The research study was limited to a population of one organisation, an insurance company. The population was impacted during the hard lockdown when staff members had to be allocated laptops and assigned remote access to applications of the organisation, which was not the case before the lockdown. Some of them are decision makers who had to make these haste decisions collectively as leaders to acquire various tools and authorise remote access for all staff members for them to work from home during the Covid-19 induced lockdown. All this was done with little conventional ways such as proper training or change management.

### 3.5.2 Sample and Sampling Method

For this study, the researcher opted for judgemental or purposive sampling because this sampling method is useful for the construction of new knowledge in form of challenges and opportunities in digital transformation during hard lockdown, where very little is known about the phenomenon. According to Kumar (2014), the judgement sampling or purposive sampling allows the researcher to apply his judgement on who can best provide the needed responses. It was crucial to choose the sample carefully to obtain the diverse views, perspectives, and opinions about the study.

The level of exposure to the strategic nature of the digitalisation initiative was a very crucial consideration in this sampling. Salkind (2011) posits that convenience sampling is not random but purposeful where individuals from the audience to give meaningful input are identified. In an organisation with just below three thousand employees, and just above ten business units, a total of ten (10) participants, was considered more than enough they all do the same job, of leading business units but in different areas. The more homogeneous the population, the smaller the required sample size of the research Brynard et al. (2014). Only ten research participants were considered enough since the level of employees selected represents business leaders in different business units taking care of teams making it up to close to three thousand employees. These were senior leaders who were involved in strategic decisions of the business, expected to lead deliverables and in this case, ensuring the practical correctness of these in enabling the business digitally.

These participants are heads of business units who were present during 2020, meaning they had their own share of contributing towards the organisation’s digitalisation journey. In terms of diversity, nothing much is relevant but the researcher to include gender as a necessary identity to ensure, where possible, masculine, and feminine perspectives are identified.

## 3.6 The Research Instrument

The method of collecting data for this qualitative research was carefully considered to collect the most meaningful data possible. Primary data was considered of interest in this study, as such, interviews were ideal for data collection. Through interviews, opportunities for follow up questions were seized to fill in gaps created by responses and giving direction of the interview towards the much-needed detail. Interviews give the interviewer freedom to decide on the format and content of each question, how to word the question and determining the flexibility required. For the advantage of complete freedom, unstructured interview was the most ideal. This approach is extremely useful when there is need to explore intensively and extensively, which is the objective of this study.

For the researcher and participant interaction, according to Kumar (2014), unstructured interview is underpinned by flexibility or agility, freedom, and spontaneity in content and structure. Out of four types of unstructured interviews, only one was used, in-depth interviewing. This allowed participants to express themselves openly in their own words as the interviewer directed the interaction to the level of detail required. The method could have allowed repeated contacts between the interviewer and participants, which is one of the most required in a study of this nature as some ambiguity could be resolved, but luckily, all follow up questions managed to clear these during the interview.

## 3.7 Procedure for data collection

Data collection was through interviews conducted by the researcher on Ms Teams platform, and no participant was interviewed face to face. The identified participants work within the same company with the researcher, were formally requested for their consent, and after signing the official consent form, were invited individually for a virtual formal meeting for the unstructured interviews. As such,

Research questions were treated as open-ended to allow detail and follow up opportunities. All participants were asked the same questions and follow up opportunities pursued according to the specific need depending on the answering to try and get the detail and diversity of views on both opportunities and challenges.

## 3.8 Data analysis strategies and interpretation

The method by which a researcher turns data into a narrative and then interprets it is the order of this process Kawulich (2015). To answer the research questions satisfactorily, content analysis was opted for to get to identify emerging themes. The following steps were used:

- Identified relevant themes,
- Matched themes to generic challenges or opportunities,
- Matched new themes to potential new and unique challenges and opportunities,
- Concluded on generic or new challenges or opportunities.

Relevant themes emerged as per point one above, with some after some follow up questions. Further, volunteered information was strongly considered as questions possibly limited participants in terms of allowing the wider exploration of the subject of interest. When additional context is required to fully explain the phenomena missed by quantitative research methods, qualitative research is a potential and appropriate nonexperimental method Salkind (2011). Qualitative research helped in exploring different themes as exposed through interviews, and through analysis, different contexts were identified even in similar themes.

## 3.9 Quality Assurance

Thinking about how to get the information for a research study and who to get it from is not enough, Greener and Martelli (2016) emphasise that quality assurance of the study is of paramount importance. In this study, trustworthiness, transferability, dependability, credibility, and confirmability are considered strongly to provide the required assurance.

### 3.9.1 Trustworthiness

Trustworthiness of data sources is crucial in this research. The ability of a qualitative study's findings to be traced back to the sources is critical and cannot be bypassed Kumar (2014). In this study, participants are real employees working for the organisation, and can be traced back through the researcher as they are protected for ethical reasons. To seek believability, measures based on coherence, and insight build trustworthiness Creswell and Creswell (2018). The researcher built this through the choice of relevant participants with decision making authority in strategies such as digitalisation, ensuring adequate ethical protection is in place and code naming to allow possible verification where needed. Participants were also given the right to access their input to eliminate any possible misrepresentation.

### 3.9.2 Dependability

Dependability is a criterion for judging qualitative research like reliability in quantitative research Kumar (2014). In qualitative research, it may seem difficult as there is more flexibility than in quantitative since it is concerned with whether the same result could be obtained if the same thing or process is observed repeatedly.

For this study, transcripts are kept securely in various online platforms for backup including Ms Teams being the host application and google drive as audio recordings backup to be accessed when replays are needed.

### 3.9.3 Credibility

This refers to the process of determining whether the findings of a qualitative research study are credible from the perspective of the research participant Creswell and Creswell (2018). As the qualitative research study explores people's opinions, perceptions, experiences, feelings, and beliefs, it was thought that the participants are the best judges of whether the research findings have been able to reflect their opinions and feelings accurately Kumar (2014). The research process allowed participants to express their experiences and opinion with regards to opportunities and challenges in line with the research questions.

In this research, participants were allowed to request for an opportunity to go through the final draft to correct where there is possible misalignment. In addition, credibility was maintained by leveraging on the support together with guidance brought by the oversight of the research committee and the appointed supervisor.

## 3.10 Ethical Considerations

Norms and standards guiding the relationship in place between the researcher and subjects in business research is referred to as business research ethics. In practice, this relates to consideration of the research subjects' confidentiality and anonymity rights. Further, implementing ethical practices include respect for intellectual property, non-discrimination, informed consent, and honesty.

Effort to handle or respect the intellectual property (IP) were exercised by following a strict step by step approach to get participants' consent and confirmed various options in alignment to different ethical considerations. Ethical considerations were confirmed by among others acknowledging all the sources of data consulted in the literature review and other citations.

The researcher openly and honestly shared the objectives of the research study to elicit for constructive input from the participants. The researcher was informed of the level of honest required by preliminary investigations and this helped in positioning the participants properly for their input. Interviews were conducted voluntarily without anyone coerced to participate.

Letters of participation and consent were administered in advance and only to participants who agreed to participate, who were then invited for the interviews. Salkind (2011) emphasises on the need to respect the participants' options, including that of withdrawal, and the researcher should handle this by allowing withdrawals and seeking replacements in form of different business unit leaders. This was the case with some participants leading to longer data collection time span. In addition, acknowledgements of such responses were communicated with respect through e-mails or Ms Teams.

The researcher further protected participants by maintaining high levels of anonymity and ensuring the communication of this is clear to all participants. With letters of confidentiality administered, data collected has been stored and protected satisfactorily to avoid any possible leakage. Keeping sources of data confidential is a critical requirement and is part of ethical practice in business research Kumar (2014). The researcher also allowed participants to access their data when needed, especially to verify if it is captured correctly as per interview.

# 4 Presentation of Results and Findings

## 4.1 Introduction

This chapter focuses on painting a clear picture of the findings after a data collection exercise that took more than two months with seven participants. Ensuring the maintenance of fucus on the objective of the study, the research findings aim to get detail towards these objectives, and in exploring challenges faced and opportunities availed by digitalising during the hard lockdown. This chapter basically documents what participants as their perceptions of these challenges and opportunities, leading to identifying as either unique or generic.

For this study, a set of questions was put together and used to guide the progress of the interviews which were conducted virtually, through Ms Teams. Due to withdrawals and availability of the participants when scheduled, the researcher had to be generous on time in data collection to allow for a reasonable number of participants to take part. Out of a sample of ten (10), the researcher managed to get seven (7) participants taking part in in interviews, which is a 70% response rate.

**Table 4.1** Research Participants

| **Participant** | **Business Unit** | **Gender** |
|---|---|---|
| Participant 1 | Facilities | Male |
| Participant 2 | Claims COE | Male |
| Participant 3 | Claims CoE | Male |
| Participant 4 | Claims CoE | Male |
| Participant 5 | Claims CoE | Male |
| Participant 6 | Claims CoE | Male |
| Participant 7 | Product Development | Male |

Following the interviews, following are themes that came out for question 1 regarding challenges:

- Restricted movement,
- Collaboration,
- Working with IT and Testing usability
  External factors and logistics, and
- Change management and client behaviour,

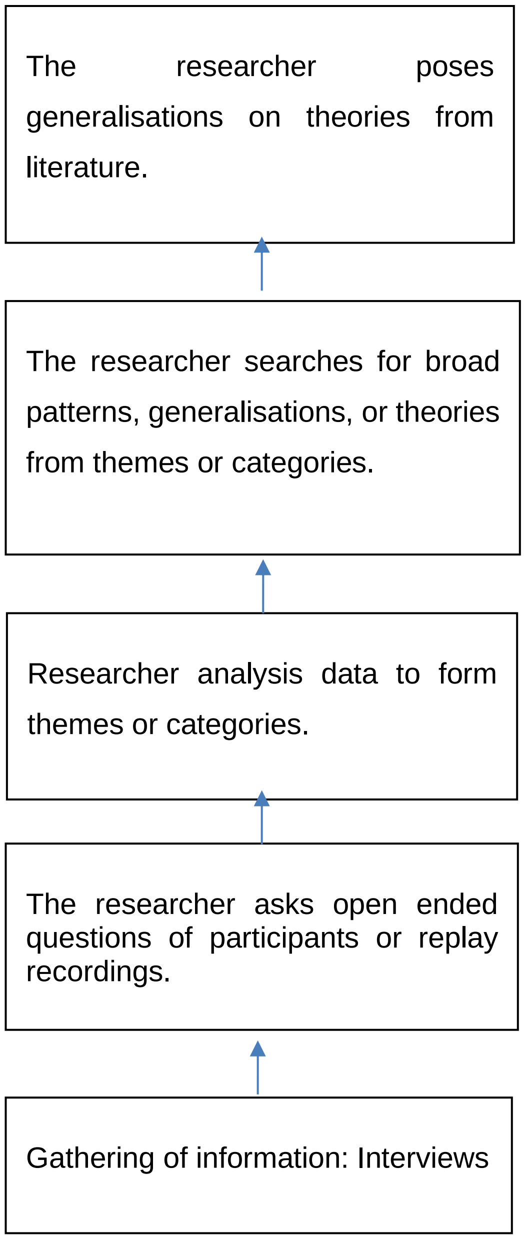
## 4.2 Theme development

The process of building up patterns, categorising responses, and identifying themes by organising data collected from the participants is associated with qualitative research Creswell and Creswell (2018). With interviews, participants have freedom to express themselves, in this case in response to research questions, these responses are recorded, and analysed to identify emerging themes.

To build themes in response to the research questions, inductive reasoning was preferred for its generalisation from specific observations Oussi (2020). Basically, there is data collected then conclusions are drawn from the data, which is called inductive logic Oussi (2020). In this study, data was collected as recordings through interviews on Ms Teams, and revisited to identify emerging themes.

The process followed in building themes is inductive logic where interviews were used for data collection. Unstructured interviews were used to collect data and data analysis was used to categorise or build emerging themes. Analysis of data allows the researcher to start seeing responses in categories, allowing theme building Creswell and Creswell (2018).

**Fig. 4.1** The inductive Logic in a Qualitative Study




Research themes emerged and were coded under each research question and the table below illustrates the process.

**Table 4.2** Research Themes

| RQ# | RQ | Proposition | Themes |
|---|---|---|---|
| 1 | What are the perceived primary challenges the short-term insurance company faced when digitalising during the hard lockdown? | Digitalising during the hard lockdown was difficult with new and unique challenges | -Restricted movement<br>-Collaboration issues<br>-Issues working with IT and Testing system usability<br>-External factors and logistics<br>-Lack of proper change management and client behaviour |
| 2 | What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown? | Digitalising during the hard lockdown could have availed opportunities for the organisation despite hard lockdown conditions. | -Continuous improvement mindset<br>-Effective and informed decision making<br>-Improved work life balance<br>-Lots of learning during the process |

## 4.3 Themes Related to Challenges

### *4.3.1 Restricted movement*

As a unique challenge, it was not mentioned by a lot of participants, but the researcher found it fit to include it due to its unique nature. Under normal circumstances, this could not have been identified as a challenge but a driver since digitalising would have been to navigate the barrier of restricted movement. However, it was during a lockdown, restricted movement became a challenge because it made it difficult for the organisation to arrange demo sessions with service providers, run proof of concepts (POC), conduct training sessions, and relied on the 'How to Guides' (HTG) designed and prepared to navigate the inability to run training sessions as usual. As an insurer, there was also a need to get to clients, brokers, and other partners, but this was impossible. Delivering a digital initiative during such an environment was unique in nature as so much of conventional steps had to be forgone.

> Respondent 4 '…*now, with hard lockdown, one of the challenges we faced was restricted people movement. It took a little bit of a while before there was clarity around who could get permits. We were not able to travel so the organization needed to implement a digital solution to ensure business continuity in service customers. Training on new systems was more like self-taught, along with the help of the how to guides. We faced problems with team members when it comes to optimally utilising pieces of systems, we put together to enable them to sort of work from their comfortable homes '.*

To overcome this restriction, the organisation had no option but to digitalise under pressure. Due to this restriction, there was no opportunity to engage on a face-to-face basis around the digitalisation initiative and progress made.

### *4.3.2 Collaboration*

From the seven participants, only one highlighted collaboration as a strong challenge of note. The advent of lockdown meant that employees or team members of different business units or departments had to immediately stop coming to office and start working from home. Lockdown imposed restrictions on movement, imposing immediate challenges as collaboration tools were not yet rolled out in full to support this arrangement. This respondent echoed that digitalisation efforts were impacted by this restriction, making it difficult for the system acquisition efforts, contacts with suppliers through traditional means, going through the internal collaboration trends to acquire systems aligned to the global IT architecture of the organisation. one captured response is:

> Respondent 7 "*As a result of the sudden restrictions and effectively working from home when collaboration tools were not fully adopted, digitalisation efforts were by default not perfect as some stakeholders were difficult to get hold, while some tools were slow to implement because of weak connectivity to some users. In addition, IT had its hands full due to the sudden nature of the initiatives, also impacted by the national lockdown regulations together with sudden global demand of cloud-based solutions and collaboration tools".*

> Respondent 7 "*Lockdown made it suddenly difficult for us to consult with each other in the business, leading to siloed approaches, at times being pushed back by IT at the wrong time, for example, when we wanted the online digital signature tool, we had to be stopped, only to wait for IT to start their own process of sourcing, testing and rolling out a system for the whole organisation".*

The respondent also highlighted lack of user testing opportunities leading to delayed optimal use of the implemented systems.

> *"Had it not been lockdown, we could have had an opportunity to test and contribute towards systems of our choice. The adopted approach,*

*because of lockdown left us to accept systems that we possibly took long to fully utilise and through trial and error as the HTG were also not well prepared at some point, understandably so though. And I say it again and again, collaboration was a unique challenge to me".*

This response implies that under normal business environment, this wouldn't have been a challenge as procedures for system acquisitions meant a lot of collaboration in business before any sign-off. In essence, this means that imposed restrictions were not only on movement but collaboration efforts in a business set-up, working against normal trends when there is no lockdown.

#### *4.3.3 Working with IT and Testing Usability*

Two participants were of the view that working with IT and testing usability were notable unique challenges. Under normal business environments, working with IT would have been through conventional, predefined processes guided by Service Level Agreement (SLAs) and Operational Level Agreements (OLAs) to source IT hardware but with lockdown, it makes sense that conventional processes had to be flouted, or IT had too much to handle as demand just spiked for various services.

The same applies to testing usability, sudden lockdown restrictions meant that acquisition of systems had to be rushed, with a high likelihood that some systems did not fully meet the requirements.

Participant 3 *"…it was difficult obviously to source those particular laptops during the hard lockdown".*

Participant 3 went on to say:

*"While our IT department was helping us, we had to make sure that we provide transportation to take computer equipment such as desktops home without IT involved to set up and test".*

While concerns like getting equipment to respective employee homes seemed resolved by business units, some areas had no connectivity, which made equipment unusable. Another respondent highlighted this challenge as unique due to the lockdown.

Participant 1

> *"There is another second arm of that challenge. It was to make sure that there is connectivity for that equipment because you know in today's world, we can't work without being connected to the to the Internet".*
>
> Participant 1 went on to highlight the improvisation done:
>
> *"We had to also improvise so that employees get connectivity to Internet. Some of them had no personal internet at home. Facing such situations, we had to make provisions to have portable devices to plug into their desktop so that they could access internet".*

Participant 1 had this to say with regards to connectivity issues:

> *"…basic connectivity wasn't there in some areas when we moved this equipment, had to encounter the reality when employees couldn't connect without IT predetermining if our mobile devices could connect in all these areas".*
>
> *"IT had to also contract with other mobile suppliers to get us the connectivity required for all our employees, but not without any loss of productivity, frustration, and escalations."*

It seems IT was duly caught off guard, with less resources to meet the demand leading to difficulty as expressed by the respondent.

### *4.3.4 External factors and logistics*

External factors which were out of control by the organisation seem to have had an impact on digital initiatives embarked on by the organisation. Even though these are always of impact when an organisation must engage the market for any products or services, this time these were unique in so many dimensions such as market dynamics in pricing, demand, turnaround times, and many more.

> Respondent 2 "…*other internal challenges were due to external factors that were out of control by the organisation. Due to demand as both household and business usage of data and online shopping spiked, pricing was never an issue, but it led to overspending. We moved budgets around to meet the internal requirements despite the market dynamics on pricing and demand, but there was so much complexity with regards to who must be allowed to travel around as eth essential service personnel. This made it worse because we didn't know who is allowed to engage with us physically as the politically enforced restrictions were updated regularly, but still not providing clarity on which services were essential, for example courier services could have made a difference but they were latter deemed essential after we had suffered a lot.*

On logistics, the unique aspect came out clear from another respondent.

> Respondent 6 "*…we even faced challenges on how to deliver extra devices for connectivity or power back up, resulting in exposure to overcharging by service providers. The worst was to wait for the no so available computer devices because there was no semiconductor material. No one ever thought we were going to need additional computer equipment, and the wait was unbearable, making it as a unique challenge since in other normal business times, the organisation never had to wait for a time indefinite".*

Under normal business environments, possible challenges are documented, and mitigation plans put together, while with the lock down, there was no time to plan and organise resources to mitigate challenges related to logistics.

### *4.3.5 Change Management and Client Behaviour*

Change management would have seen proper planning to position employees accordingly with regards to objectives and the journey being embarked on. Four participants raised concerns about change management failures during the lockdown, as something they have never seen in the history of the organisation.

> Respondent 1 "…. *change management capability of the organisation was extremely overwhelmed or totally sidelined in all these Covid 19 related projects. There was literally no time for driving awareness, everyone knew the organisation had to provide capabilities to enable the working from home setup. In some instances, there was no communication about a platform, only when it got been launched, and when an HTG was to be sent through to users".*

Such approaches could potentially be interpreted as affordable in terms of resource commitment; however, they could have led to a deliverable of questionable quality. Another respondent pointed out to the impact of this to delivered projects.

> Respondent 5 "...*even though there was no time to be conventional, justifiably so, adequate usage of new systems was not reached right from the beginning, which means we lost on productivity because of lack of planned change management that could have led to proper training on new systems. This really got to be unique because under normal business environment, we would have had as opportunity to interrogate potential obstacles and get the right stakeholders to address them while change management played a pivotal role".*

On another note, different levels of system users were treated the same, leading to some individuals who had ulterior motives claiming failure to use the systems consistently. Some disciplinary hearings were conducted as a result and in some cases with some ending up in dismissals.

> Respondent 1 "…*while we were in a hurry to get ourselves tools to help us navigate lockdown, some employees tried to be clever and claimed failure to follow the HTG that we were meant to rely on. It kind of pitched us against employees and redirected our attention to seeing who is working and not while at home. Introduced applications to monitor employees and in some hearings, it came out that some employees were not best placed to rely on HTGs. With proper change management, this would have been picked up and various training approaches made available".*

As an insurer, the organisation had to make available to applications seeking to provide self service to customers. As a broker-based organisation, the value chain is intermediated by brokers in such a way that any application to benefit customers from this organisation needs to satisfy the broker involved with that customer, otherwise the later can easily move them to another insurer. In as much as brokers are recognised as partners, they are literally customers who the organisation must listen to and satisfy. Applications designed to benefit customers, were not well received by the market, with some customers resorting to moving their business to competitor.

> Respondent 6 *"… it was also painful to see that there was less demand for insurance products, retentions were struggling to keep customers whose covered vehicles (insured) weren't driven, and they were asking for discounted premiums, only to see that where we thought we had given then a great customer experience, they were instead, opting to leave despite the investment in these tools. In one of our review sessions of the applications giving customers a portal to access their products, we discovered very little usage.*

*While we are kind of aware of network issues and access difficulties related to some areas, the fact that they were moving to competitors meant much to do with behaviour, simply because we understand the market, there was no better offering either, otherwise we were on the lead in providing customers with access to their products online and a capability to engage further online seeking premium adjustments, amending the policy and many more. This came as a surprise but we latter understood, it could have been pressure to reduce premiums, but not without costing us, possibly we haven't recovered even today".*

The respondent is clear in that the behaviour was not expected, rather it came as an opposite to what was expected.

While some participants touched on connectivity, lack of due diligence, skills deficit, and desktop enablement, not so much came across as unique. Due to digital divide, connectivity could potentially be a challenge against any digitalisation initiative despite timing. Due diligence is highly subjective as this may be rated as low even if it is performed during normal business environment. Desktop enablement could be seen as an opportunity for the organisation to start utilising these devices instead of expensive laptops, which till lockdown, was a norm. With skills deficit, it is common that new technology needs new skills or upskilling, making the challenge not necessarily unique.

## 4.4 Themes related to opportunities.

### *4.4.1 Continuous improvement culture*

Two out of seven participants were positive of the fact that lockdown presented a new culture, a culture of continuous improvement.

Respondent 7 *"…. since lockdown, I have seen a change in how the organisation approaches improvement initiatives. Even in my space, to drive these solutions properly, I'm looking at the continuous improvement* *opportunities with positivity all the time because I'm confident I will get support. For example, I have initiated a possible automation system to be deployed soon, looking at customer service in terms of speed and of course decision-making accuracy in terms of effective decision-making detail that is shared.*

*And in this case, we're looking at opportunities that we just availing themselves as you embarked on your journey to digitalize.*

*If you hear what I'm saying, I think what COVID sort of did to us was the fact that because we were now in a situation where our normal processes were no longer as viable, we had to then take this and that idea and implement it rather quickly. As a result, we are sort of positioned in such a way that seeking improvements to processes does not come as a heavy task".*

In essence, the respondent agrees that covid lockdown ushered in a different mindset to the leadership in the organisation with regards to continuous improvement. In agreement with the above, the following response is clear of observations made regarding people becoming implicitly technically empowered.

Respondent 3 *"It became a norm for users to identify limitations and present change requests, in simple terms, meaning they would request for system re-configuration where systems were involved or propose introduction of relevant or applicable systems to better deliver or improve in effectiveness or efficiency.*

*Different committees that were introduced then were more like allowing every user or leader to raise any possible threat to business and such could be system limitations, failure times, manual and many more leading to one committee in particular, Crisis Management Committee (CMC) recommending to business on the risk of not addressing the issue raised. This led, in my view to many of the issues raised getting the leadership's attention and getting resolved, which kind of said to everyone, we can* *change anything for better as we are still benefitting from those initiatives even to date".*

The CMC was established to have a 360-degree view and give assurance on business sustainability around COVID - 19 induced difficult conditions for any business to thrive. Everyone including junior members of the organisation was allowed to raise anything bound to threaten the organisation's business sustainability, as such most of what the committee raised got the necessary attention, and seemingly the benefits are long lived.

### *4.4.2 Effective Decision Making*

The organisation gathered a lot of data by deploying several digital platforms or systems because of lockdown. This became a data gathering capability being built, scaled, and sustained for future. Two of these seven participants explained this as an opportunity.

> Respondent 1 "…. *this massive amount of data made available enables effective claims decision making. Accuracy on cost estimation is achieved when much data is gathered by the systems and used effectively. We were very much struggling with data before Covid, but after lockdown, we are sitting better with various systems collecting data about staff member involved, insured, calculations, and the industry in general".*

On the other hand, another respondent cried foul of the previous situation, prior to many platforms and systems that were implemented during the lockdown. Indications are that some decisions were made with less information owing to the lack of systems to collect and make visible activities, figures, and predictions.

> Respondent 7 "…*resultant decisions were questionable for all along, especially relating to financial, however, I want you to check, extracts in form of screen shots are appended to show sources of these figures*

*when presented and you know what, it even shows us what it means if certain actions or no actions are taken. I can tell you now, some staff members were dismissed for the wrong reasons, simply because we lacked systems.*

*"…bonus details, it could be that some were manipulated as you know people, they take chances, and what do you expect when one has to protect himself".*

Opportunity to correct the previous practice was presented by various solutions implemented during the lockdown. Lack of systems has always presented finger errors, and allowed those with ulterior motives to manipulate what is reported, and besides, it is easy to miss some crucial aspects by those reading the reports. The intention was never to address any of these when these systems were implemented but to enable the business digitally.

#### *4.4.3 Work life balance.*

Work life balance has previously been an issue, with available choices being either take leave and address home related issues, or else one must be at work. This is not only in South Africa but in most of the jurisdictions. However, with the advent of digitally enabled business models, most of which were accelerated by the lockdown, various options have been made available to employees. Four strong responses were recorded from different participants.

Respondent 3 *"It gives you the opportunity that if you have reliable employees that you can have a better value proposition and find a balance between what are the expectations from being in the office and removed from your family versus still doing the work that you need to do at the right output levels and have a better support for your family.*

*“So, there's an opportunity, but it comes with a lot of risks and typically what happens with these things is that a couple of people abused it and consequently performance deteriorated”*.

Without focusing mainly on this organisation, workplace models after the lockdown changed, and working from anywhere was included for advantages to both employees and employers. With closer leadership scrutiny, it seems some of these models, even though they appeal as opportunities to better employee work life while saving the organisation on data costs, facilities and other related costs do come with exposure to the organisation, in this case potential to abuse.

Another respondent observed that employee wellbeing improved a lot within a short space of time due to the way the organisation treated its staff members, well witnessed when furniture and data for all working from home.

Respondent 1 “…. *subsidising data and uninterrupted power supply units was never expected of this organisation. Suddenly staff members became so loyal to the organisation because of how they were treated during the depressing times of lockdown. This was an opportunity for this company to show up as a caring organisation, and they did it well because even today, we have company chair at home for use when we work from home, including data devices to connect when working from home, meaning it is official, I’m allowed to work from home and give ample time to my own chores in the process”.*

Given the fact that organisations compete for talent retention by striving to improve and maintain good working conditions, the organisation is praised for stepping up during the lockdown. Lockdown presented a lot of challenges to organisations including forced costly system upgrades to enable working everyone to work from home. In doing so, this organisation, seemingly, did not expect the resultant benefit, improved employee loyalty due to improved work life balance supported by the organisation.

The last two to applaud digitalisation during the lockdown because they always felt left behind in terms of technology, and when delivered during the lockdown, it really upgraded the organisation and improved their confidence in the company.

> Respondent 6 *"I can now work from anywhere, basically anywhere, this is a pack. I get things done driving and my team members can do the same. What else would you need? We overtook a lot of companies by digitalising, all because of covid.*
>
> "…. *complaining about our outdated systems is a thing of the past, thank you to covid, it even enabled us to work from home or anywhere. Approval to digitalisation initiatives was an issue before covid, but this time it happened without much effort to seek approval, it made our work lives easier".*

These responses were shared subconsciously, with participants indicating that they appreciate the value from digitalising during lockdown implying that this could not have been achieved had there been no lockdown. Common between these two responses is that Covid seemingly made it possible by getting the organisation digitalise leasing to meeting employees at their perfect need, that is, digitalising and getting thing doe easily, improving work life balance.

### *4.4.4 Lots of learnings*

In any organisation, during any project, despite the product to be delivered, learnings are inevitable. With digitalisation during a unique business configuration of the environment, two participants appreciated learnings that came with the journey of digitalising, saying it could not have been the case had we implemented any digitalisation initiatives during normal business environments.

> Respondent 3 *"……relying on HRG was such an experience, imagine without getting into these training rooms, and having a team of super users testing systems. We discovered how much we can learn alone and*

> *still be productive at the same time. Since then, I have discovered that relying on change management is not necessarily the best but engaging the system myself. Form the HTGs, we discovered how to configure systems, repair malfunctions, and troubleshoot at the same time, a technical detail we never thought a user could do".*

Through user guides, the HTGs, users had to be taken through steps to register or request for user profiles fitting their work. At the same time, what vendors and the internal IT support team did was to enable users to perform minimum troubleshooting before requesting for support from IT. This is empowerment, and it assisted the already overwhelmed IT to attend to mostly critical than minor support issues.

> Respondent 7 *"… we had to compare the system specifications ourselves without any business analyst and informed ourselves of the best fit. Most of these tools were enabled through platforms and different users had to request customised functions where vanilla could not handle some specific requirements. The organisation trusted us and our team members to specify our requirements, watch system demos and decide which ones to go for".*

Different skills had to be put to test, and after implementation support has to be approached differently from the conventional. Employees specifying their requirements had a discretion on the use cases, which, in any normal business environment, business analysts would have handled and led business units to understand, clear any questions and accepted, or amended to be fit for specific requirements. Such exposure is empowering, if managed well, it would benefit the business even during conventional or normal business environment, way after the lockdown.

## 4.5 Linking the themes to the research questions

Considering table 4.2, research question one and two had five and four themes respectively. Research question one was primarily on challenges, while question two focused on opportunities

Below is a brief alignment of the themes to research questions:

**Question 1:** What are the perceived primary challenges the short-term insurance company faced when digitalising during the hard lockdown?

- Restricted movement,
- Collaboration issues,
- Issues working with IT and Testing system usability,
- External factors and logistics, and
- Lack of proper change management and client behaviour.

**Question 2:** What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown?

- Continuous improvement mindset
- Effective and informed decision making
- Improved work life balance
- Lots of learning during the process

## 4.6 Conclusion of findings.

Responses brought about diverse thinking around the two-dimension sought by the research. Opinions regarding challenges and opportunities were expressed differently, and some participants were clear of these two, while some required guidance towards the rights perspective. Digital transformation or digitalisation were familiar term to all participants.

A lot more challenges and opportunities could have been listed but the researcher found it fir to condense some and leave some submissions because of lack of the much-needed character as per research questions, uniqueness to lockdown environment. Presented challenges and opportunities were all according to the participants' perceptions and opinions. As they responded to interview questions, they were allowed to proceed in their direction to deliver their messaged with regards to questions and follow up questions were used to direct responses where they (participants) would have gone way off the question.

From responses received, it is clear, lockdown imposed a unique environment to experience unique challenges or common and expected challenges but with unique elements especially in terms of impact to the digitalisation initiatives relative to the conventional business environment. Even though challenges and opportunities are like opposing elements of the study, some could be identified as challenges bringing up opportunities, mainly on the long-term benefits of implementing through hardships but to end up with long term benefits to the organisation. participants were clear that challenges existed, and they were unique, however, they also acknowledged that benefits cannot be taken away.

# 5 Discussion of the findings

## 5.1 Introduction

This chapter discusses research findings according to the research questions as presented in chapter 4. It further discusses these findings in relation to the literature review. Two research questions will shape the discussion with regards to the findings as per interviews conducted, while literature review as per chapter two will also give the required basis to compare the interview findings to identify alignment or gaps. Literature review does not indicate any unique challenges and opportunities but presented general challenges as experienced by anyone embarking on a journey to digitalise or run a project. The same applies to opportunities, literature review presented mostly those presented by digitalisation initiatives.

Given the objective of the study, being to explore perceived challenges of digitalising under covid 19 induced lockdown and opportunities availed as well due to the idea of digitalising during the lockdown, literature review revealed that challenges may not be unique but the same, however, they may play out differently. Challenges such as costs, culture, skills and ecosystem may have been around before Covid – 19 lock-down but played out differently during Covid-19. Literature review also pointed out to the fact that some opportunities existed before but this time they were not the deliberate objectives of the digitalisation initiatives. Customer service., distribution and product development played out differently but have always been there, with work life balance coming out strong as consequential.

Questions 1: What are primary challenges faced by the short-term insurance company when digitalising during the hard lockdown? The intention was to identify unique challenges, but these were not all identified as unique. Some were conventional but with novel with different elements such as the logistics and outside world.

Question 2: What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown? The researcher expected a long list of opportunities, but emerging themes suggested a few opportunities than expected.

Discussion of findings in relation to opportunities, is question sought to explore perceptions held by respondent on both challenges and opportunities because of digitalising during the covid 19 induced lockdown. While these two dimensions were expected to bring about unique challenges and opportunities, filtering of data presented findings highlighting different views brought about different views Salkind (2011). These views were presented by participants without considering their knowledge about either projects or digital transformation.

### *5.1.1 Restricted movement*

Data suggests that restricted movement was a unique challenge to the organisation in the digitalisation journey during the hard lockdown. The restriction impacted delivery of hardware to users as they were not allowed to go back to office, training on new systems, technical team members from accessing user community, service providers from accessing the organisation's offices or users, and internal stakeholders such as senior users for testing systems. With most of these digitalisation initiatives delivered as projects, it is a fact that challenges are infinite in projects, especially in the 21$^{st}$ century Akhavan Tabassi et al. (n.d.).

Literature review highlights the fact that project challenges, despite lockdown are the same. In contrast to the findings, Brunetti et al. (2020) lists culture and skills, infrastructure, and technologies together with ecosystems. These are generic and may have no special condition for the to be of impact to the project. For example, digital transformation of any nature may face challenges to do with costs, and with covid 19 lockdown, expected to be higher because of the impact of covid to different markets. However, this does not make costs a unique challenge to digitalisation.

On another note, literature review classifies challenges as main and minor, but not unique. Stanković and Tomić (2022) posit it that for any project to be a success, all identified challenges must be categorised as main and major because management of these two categories need to be different. Restricted movement comes across as a unique challenge that has not been documented in any consulted literature. Following the literature review, whether to categorise it as minor or major, depends mainly on the real impact to the success of the initiative.

### *5.1.2 Collaboration*

Findings suggest that collaboration was a challenge across the business but improved with time when collaboration tools were made available. It became a challenge when business units needed to integrate efforts to source systems, and align on functionality, especially during the first days of lockdown when the company was in a hurry to digitally enable working from home. Different stakeholders were required to collaborate for the successful implementation of various digital systems. As a challenge, difficulty imposed some restrictions on planning, implementing, and delivering the end digital products. This is a unique challenge as it is different from the collaboration requirements for project deliverables during normal or conventional business environment.

On the contrary, challenges are acknowledged in literature review but not collaboration. Like any other projects, digitalisation initiatives are delivered with risk management to navigate possible challenges along the way Essilfie-Baiden (2019). For digitalisation, legacy systems, and infrastructure normally create challenges as there is incompatibility with new technologies or systems Kuldosheva (2021). For this study, legacy infrastructure may refer to national level relating to the country’s maturity in technology or organisational level in terms of the company’s historical or current technology stack.

From a literature review perspective, generic challenges for digitalisation are mentioned but not any researched unique challenges associated with lockdown.

Collaboration, according to the participants, is perceived as a unique challenge that was experienced during the deployment of digital applications used by the organisation to navigate the restrictions imposed by the covid 19 lockdown.

### *5.1.3 Working with IT and Testing Usability*

In this organisation, working with IT has always been through predefined processes for almost every expected request. During systems related projects, IT has always been the enabler and taken the lead, however, during the lockdown, it became a digitalisation challenge. The findings indicate that IT was one of the least expected challenges, but it became a unique experience, challenging to work with.

Literature review does not list this as a challenge, instead Hai et al. (2021) asserts that IT is a pivotal piece for any successful digitalisation initiative. As a technology enabler of business, IT was expected to have provided the leverage required to deliver a successful digitalisation through the available skill and technology stack.

With proper change management, testing systems before, in form of a proof of concept, and after implementation at a user acceptance level would have been a norm. Findings indicate that testing system usability was a huge and unique challenge as it had its own consequences to implanted systems. The unique nature of manifestation of working with IT and testing of systems as a challenge brings about a new dimension of a challenge in a digitalisation journey.

Literature review does not relate working with IT and testing of systems as a challenge to digitalisation, making this a unique and newly identified challenge. From the findings, it became clear that IT was fully occupied, overwhelmed and in the process, did not follow proper processes such as change management when new systems were deployed, thereby described as difficult to work with. Literature review lists common challenges such as costs, infrastructure and change management as known challenges to digitalisation. Wiesböck et al. (2017), posits that digital transformation projects are expected to be expensive, organisations embarking on the journey must be prepared to spend on new hardware, forms of subscription, training as well as security. Unique and new challenges are expected to in addition to this because either way, subscriptions, training, and possible hardware upgrade are inevitable.

### *5.1.4 External Factors and Logistics*

Research findings pointed out to external factors being unique as challenges to the digitalisation journey during the COVID - 19 lockdown and these included government restrictions on people movement, goods to be transported, establishments to be open for business, and global supply chain and logistics. Literature review is again quiet on this, it lists common challenges expected to be experienced under any conditions, that is for business environments. It is expected that external factors, in any business may pose a challenge, but they must be named as given by the findings.

On literature review, the external factor identified as a challenge but not unique is the country's digital maturity. Brunetti et al. (2020) posits that digital maturity level matters at a geotechnical level to enable digitalisation of innovative organisations. This implies that maturity levels maybe a cause of failure, or enabler of a successful digitalisation project. This is a normal and expected challenge at any given time, but it is not a unique COVID - 19 lockdown related challenge.

The findings suggest that the business environment was unique during Covid 19 lockdown, with people movement restriction negatively impacting the digitalisation journey, for example, technical teams were not allowed to travel, until at a later stage on the lockdown. Technical equipment was not regarded as essential hence it was difficult for the organisation to courier computer equipment to new user site, homes in particular. Supply chains and logistics, like restricted people movement, were unique challenges as the global supply of computer equipment got impacted by the shortage of semiconductor material for making the integrated chips required for the manufacture of various electronic components. This was a global, and unique challenge associated with the COVID - 19 lockdown, and never experienced before.

### *5.1.5 Change Management and Client Behaviour*

The findings suggested that change management became a challenge during lockdown. In as much as it normally is a challenge during normal business environment, the way this became a challenge during lockdown is way different. During normal business environment, change management is planned for and delivered as a stream of the project addressing key elements to enhance buy-in and create pointers to the objective of the project. It is known as an enabler of successful delivery of projects.

This is supported by the literature review but not portraying it as a unique challenge. Javadi (2022) asserts that change management is a people issue, cultural in nature and very effective to either derail or support the project. If not managed well, people issues may fail projects like digital transformation. In this study, findings indicate that change management was not recognised as a key enabler and saw a lot of digital systems getting deployed without awareness, and adequate positioning of support teams after the implementation. Training was self-paced, at times leading to negative outcomes such as sub-optimum usage of the system.

Seeing that digitalisation involved enabling clients to access products and engage the organisation, client behaviour was a concerning challenge. Such and other similar challenges are normally managed proactively through change management, but the findings highlight lack of change management activity to manage client behaviour and deliver digital initiatives successfully. Participants pointed out that systems deployed and enabled for clients to access products and services were underutilised even though HTGs were issued, clients still want to telephone or e-mail the organisation. this comes across as a unique challenge as client enablement is usually received overwhelmingly well.

Literature review refers to culture or people issues when referring to challenges associated with people, be it resistance to change, job insecurity or lack of skills. Brunetti et al. (2020) argue that culture is an issue for all projects, and it is seen when experienced, and long serving, tenured employees are uncomfortable, and try some means of rendering the initiative undeliverable. This is different from the client behaviour experienced by the participants, as it does not relate to employees. With clients, it could be the impact of digital divide in a society leading the so-called challenging behaviour that is perceived to have led the much invested in technology not that much used.

## 5.2 Discussion of findings in relation to research question 2

The question sought to explore perceptions held by participants regarding opportunities availed by the decision to digitalise during the covid 19 lockdown. In as much as it was expected that digitalisation during the covid 19 lockdown would be difficult, of interest in this study was to explore if there were opportunities availed to the organisation because of digitalising during Covid lockdown. Findings to this question are continuous improvement culture, work life balance, effective decision making and lots of learnings.

### *5.2.1 Continuous improvement culture*

The findings highlight how the continuous improvement culture was created in this organisation. As a result of individualism while working from home, every employee could raise a request to upgrade the system, enable a functionality or suggest system improvement. With some of these got approved, some got long implementation plans but the idea that no single individual had the responsibility to request for any system related upgrade embedded the responsibility in everyone to initiate the request. The findings showing this as a positive, a culture required an organisation to function innovatively. This is a required culture in the modern business environment but difficult to qualify as a unique benefit made available because digitalising during the lockdown.

Literature review lists generic opportunities and the one closer to this culture relates to product development. Pauch and Bera (2022) posits that digitalisation in the insurance industry, mainly short term, enabled the industry to come up with bespoke products. This is an opportunity from digitalising not because digitalisation was done during the COVID - 19 lockdown. From the literature review, there was no opportunity of continuous improvement culture because of digitalising during COVID - 19 lockdown.

### *5.2.2 Work life balance.*

Work life balance is evident on how the digital systems implemented during COVID - 19 lockdown are enabling flexible work approaches which were not possible pre-covid lockdown. The findings indicate that participants view this flexibility as an opportunity that the organisation can benefit from for the longest time to come. While digitalising to afford resilience and sustainability to business during the covid 19 lockdown, the resultant benefit is the opportunity for the workforce to be flexible in how they plan and deliver their work while able to take care of life calls.

Literature review supports that the idea of digitalising brings about an improved work life balance to employees. If organisations, especially those in service industry digitally transform, employees' work life balance is enhanced. Trierveiler et al. (2019). This is a generic benefit, but organisations do not digitalise specifically to bring about work life balance, but amongst others, to improve customer service, differentiate offerings and many more. However, as a result, work life balance is enhanced, which improves the employee's condition of service.

While work life balance is an inevitable benefit of digitalising in any organisation, it is not a unique benefit. No literature indicate that it is a benefit because of lock down, even though the findings related to it as such. It is worth logically comprehending that affording employees with tools to work remotely, relates to equally affording an environment conducive to flexible working conditions, of which one of the benefits to this offering is work life balance.

### *5.2.3 Effective decision making*

Effective decision making is the outcome of gathering and availing business data through digital tools. As a benefit, it came from the findings as participants alluded to the fact that decision making improved after digitalising during the covid lockdown. In as much as it could be argued that digitalisation in general maybe done to improve in decision making by affording the organisation data gathering and manipulation tools, in this organisation, participants believed the journey to digitalisation was going to take long had it not been covid lockdown.

Literature review does not clearly support this as a unique benefit but acknowledges that digitalisation improves risk management. Poor decision making is bound to risk the business of any organisation. With COVID - 19 lockdown, accelerated efforts to digitalise were observed and many organisations manged to streamline their processes as they embarked on workflow related systems from customer facing to back-end capabilities Pauch and Bera (2022). As a result of covid, literature review illustrates that digitalisation efforts had to be accelerated, thereby positioning most organisations as digitally enabled. Tavares (2023) posits that one of the benefits of digitalising is improved risk management as data is made available and affords different dimensions to be viewed.

In as much as risk management is a benefit from digital transformation, it is not a unique opportunity presented by COVID - 19 lockdown. However, most organisations, as they rushed to digitalise during COVID - 19 lockdown, had to improve as well in decision making. The perception from the findings is that this improvement wouldn’t have been possible without being forced to digitalise due to COVID - 19 lockdown. From a different perspective, the benefit could easily be the acceleration of digitalisation efforts that maybe regarded as unique than effective decision making.

### 5.2.4 Lots of learnings

Any project deliverable brings about learnings to those involved. In digital transformation, the findings highlighted that digital transformation brought about lots of learnings to the organisational leaders as they made decision on the go and navigating an abnormal business environment. The descriptive, lots, indicates that learnings were perceived as many compared to the norm of delivering projects.

This is not supported by the literature review as the five learnings listed as digitalisation benefits are customer service, product development, effective decision making, work life balance and distribution. While digitalisation in general brings about opportunities to learn possibilities and other perspectives through real time data Wiesböck et al. (2017) say learnings are continuous and for an insurance organisation, this may lead to enhanced distribution channels and innovative product development processes.

While both literature review and the findings acknowledge that digitalisation brings about lots of learnings, some that are beneficial to the organisation, these are not unique or realised because of lockdown but digitalisation. It could be argued that these learnings are bound to be realised if the organisation digitalises despite the business environment. What is unique about learnings as highlighted by the findings is that there are lots of them, creating an impression that they are more than expected. Unfortunately, being many doesn't make learnings a unique benefit presented by digitalising during the lockdown.

## 5.3 Discussion of findings in relation to theoretical framework

This research led to a logical discovery with regards to frameworks I place for digital transformation in organisations. Digital transformation is a new phenomenon with very little research done in terms of implementation frameworks. However, literature review identified two frameworks from two research publications, and these are the digital transformation framework by

Zaoui and Souissi (2020) and the seven (7) pillar digital transformation framework by Javadi (2022). Some of the above themes such as work life balance, lots of learnings, change management and client behaviour are classified under people when considering the 7 Pillar Digital Transformation Framework by Javadi.

### *5.3.1 Discussion on Digital Transformation Framework by Zaoui and Soussi: Challenges*

The framework is based on three crucial blocks, data driven business strategy, enablers or capabilities, and catalysts Zaoui and Souissi (2020). With findings on challenges and opportunities, discussions to follow will focus on the framework and the two dimensions researched.

**Data Driven Business Strategy**

While the framework is believed to be much-needed basis for any digital transformation initiative, the way it was put together it makes it a guide for those who would want to adopt some framework when delivering on a digital transformation initiative. In financial services and insurance in particular, channel complementarity and specialisation are the focus of this framework Zaoui and Souissi (2020). COVID - 19 lockdown did not allow many elements to be measured to deliver digital transformation successfully.

According to the findings, challenges encountered include restricted movement, working with IT, external factors and change management together lack with of proper testing of systems among others. Considering this framework, lack of data driven strategical approaches as required could have led to some of these challenges. The findings indicate that change management was almost not there, with staff members relying mainly on HTGs. On another note, challenges for working with IT could mean that internally, as per framework there was lack of data engagement to determine capacity requirements to support business transition to a digitally enabled model.

### Enablers or Capabilities

Zaoui and Souissi (2020) says objectives or what must be achieved is a catalyst or enabler as it uses the first pillar, data driven strategies to achieve the end goal. Enablers change the mindset of those involved and give feedback to inform corrective measures. They will ensure focus is maintained and objectives are achieved without any responsibilities falling into assumptions and picked up when there is failure. The findings reveal that some of the enablers, especially data related, were bypassed subconsciously but the objective was always to enable employees to work from home.

In addition, change management deficit during the implementation of digital initiatives as per findings indicates that enablers were basically the objectives which could have been driven by data but during the lockdown, there was no such opportunity. While the framework is more of a guide, it helps identify where the unconventional approach facilitated or failed the achievement of the objective. In this research,

With Covid - 19 lockdown, conventional approaches were not that followed as time and other resources were scarce since the lockdown was implemented with very little tile to prepare. Zaoui and Souissi (2020) posits that this framework emphasises the strict assignment of responsibilities, which is important in digitalisation initiatives where assumption of responsibilities is less tolerated since there are integrated dependencies. As a pillar of this framework, for challenges, enablers help us identify how change management failed to communicate various responsibilities and data was not used to inform decisions leading to some systems implemented without fully testing as per findings.

### Catalysts

While objectives inform enablers to deliver the objective, with responsibilities well assigned without any ambiguity, catalysts focus on ensuring the deployment of any resources is measured on the outcomes Zaoui and Souissi (2020). In digital transformation or any other projects, resources need to serve a dedicated task and ensure the completion of the task before the next kicks in. with findings, challenges relating to resources were around logistics due to restricted movements, together with working IT and user testing.

Since there was a sudden restriction on movement, and IT had its hands full due to sudden demand for support, resource allocation could not be tracked consistently to understand and justify productivity of each, be it human, financial, or technical. The findings indicate that spending on resources did not get much scrutiny with relation to the expected and actual outcomes. The operating environment imposed a sense of urgency and authorities had little time to take practical actions given the fact that logistics were a problem, and some equipment became scarce due to insufficient supply of key components.

Zaoui and Souissi (2020) posit that key take aways from this framework, catalysts pillar is accounting for deployed resources, and proper justification to inform expected outcomes. According to the findings, this pillar assists in identifying the unconventional deployment of resources by the organisation, including some equipment that the participants agreed they are still in different staff members' homes.

The digital framework by Zaoui and Soussi (2020) gives a framed approach when thinking about a digitalisation initiative. However, this research led to the discovery that digital transformation is a new phenomenon without any attached framework to be trusted towards to delivery of a successful digitalisation project. The findings did not mention any framework that was adopted to deliver some of the successful digital initiatives during the lockdown.

### *5.3.2 Discussion on Digital Transformation Framework by Zaoui and Soussi: Opportunities*

Having tested the framework on challenges, the researcher observed key aspects informing the next stage on discussions of the research questions in relation to the two aspect, challenges, and opportunities. With the three pillars, data driven business strategy, enablers, and catalysts, opportunities identified by the findings relate very little with the framework. Opportunities identified include continuous improvement culture, work life balance, effective decision making and lots of learnings.

Data driven business strategy is a pillar ff this framework that seeks to ensure all informed decisions are taken and there a clear view of the end result Zaoui and Soussi (2020). Considering findings, one opportunity of digitalisation in general is the outcome of digitalisation, informed decision making. The framework does not necessarily cater for the lockdown but generalises.

Generally, this framework does not cater for lockdown environment or scenario, but Zaoui and Soussi (2020) tried to put it together as a guide to be adopted for general digitalisation implementation. From the findings, there is no indication that there was a deliberate attempt to adopt a given frame with known procedures, aspects of digitalisation and many more. Further, opportunities from the findings are clear that they were resultant outcomes, not because a specific framework was adopted.

## 5.4 Discussion on the 7 Pillar Digital transformation Framework by Javadi (2022) on both Challenges and Opportunities

Based on the seven (7) pillars, Javadi (2022) posits that this framework implores businesses to explore various elements to be successful in their digital transformation initiative. The framework does not prescribe what must be done when delivering a digital transformation initiative during lockdown but provides a guide on what should be considered when intending to deliver a successful digitalisation initiative.

### *5.4.1 Discussing findings, In relation to the Pillar 1 Audit and Analysis: Challenges and Opportunities*

From the findings, it emerged that the organisation did not get ample time to study the market and its performance to ascertain digitalisation priorities. Javadi (2022) posits that the seven-pillar framework is of value if a digitalisation initiative is to be successful. For challenges, restricted movement could be the cause for not studying the market where this pillar could have been applied to meet the requirements of the framework. Seeing that there was no framework adopted, the researcher identified this pillar to be critical going when proper planning for a digitalisation initiative is being done. For the Covid -19 lockdown, it is acknowledged that there was no time to explore any possible framework, and this framework was not yet published.

On the opportunity perspective, one pillar of this framework, people, could have been applied, to work life balance. Achievement of a digitalisation project is based on people, equally, benefits flow down to people Stanković and Tomić (2022). The findings highlighted the importance of the current state of digital systems to people, especially on work life balance. Equal effort applied to ensuring the successful delivery of a digitalisation initiative relates to their expectation to benefit.

Unfortunately, this framework was not yet published when the organisation embarked on a digitalisation journey. From the findings, it was highlighted that challenges were encountered during the digitalisation journey, while opportunities were then discovered upon the successful delivery of the organisation's digitalisation initiative. In addition to the above-mentioned pillars of this framework, business objectives, strategy development, processes, and technology complete the list. The application of this framework was not expected to have taken place since it was not published during the 2020 Covid-19 lockdown.

These two frameworks maybe explored further by applying them in different studies as the scope of the study did not give them enough application given their time of publication. With digital transformation becoming a business-as-usual activity globally, repeated application of these frameworks is likely to make them the leading frameworks in digital transformation research related fields in future.

## 5.5 Conclusion of the discussion

Discussing the finding in relation to existing frameworks exposed the novice nature of the digital transformation phenomenon. Two theoretical frameworks were identified, but they were both developed during and after Covid-19 pandemic. In these discussions, in line with the objectives of this study, it was discovered that these two frameworks were put together by these researchers during and after the peak of Covid-19 lockdown.

The findings identified challenges felt by leaders as obstacle delt with while digitalising during the lockdown while on the other hand literature review identified challenges to be managed when the organisations embark on a digitalisation journey. On the other hand, opportunities were identified by the findings not as planned for, but resultant outcomes of digitalising during Covid-19 lockdown, while in literature review, they were identified by the respective researchers as justification for embarking on a digitalisation journey.

Discussing the findings in relation to the framework by Zaoui and Souissi (2020), challenges and opportunities identified in findings indicated that this framework or anything similar were not applied. Seeing that it was published in 2020, it could be that it was not readily available to be adopted. Literature review also identified challenges as a caution to those embarking on a journey to digitalise but did not allude to any framework for mitigation. With opportunities that were enjoyed after digitalising, and some that have seemingly redefined the way work must be done, and life must be lived, there was no evidence that the framework by Zaoui and Soussi (2020) was used. Considering the three pillars forming this framework, it would not have been practical to apply it given the speed with which the organisation was required to digitalise and sustain the business under the lockdown conditions.

The seven-pillar framework by Javadi (2022) was published way after the lockdown. The findings also indicate that there was no alignment of activities in delivering any of the digitalisation initiative by the organisation to this framework. Under normal business environment, this framework could benefit organisations embarking on a digitalisation journey ensuring that most boxes are ticked, unlike when there is an emergency, and the organisation must rush into digitalising. Even though it was published way latter than the lockdown, findings suffice to indicate that challenges encountered, and opportunities availed by digitalising during the lockdown.

# 6 Conclusion and Recommendations

## 6.1 Introduction

This study aimed at exploring perceived challenges encountered during the digitalisation journey embarked on by an organisation due to Covid-19 lockdown together with opportunities availed because of the same journey during the same period. An organisation of interest was an insurance company and participants were selected from the leadership level that makes strategic input for their insight based on their experience.

## 6.2 Overview of the Study

There is a new phenomenon of digitalisation that most organisations have been exploring and implementing cautiously. Prior to Covid-19 lockdown, many of those organisations who had embarked on the digitalisation journey did so cautiously, digitalising in a fragmented manor convenient and comfortable in those lower levels of digital maturity. Upon the introduction of lockdown, a lot of organisations in different industries had to urgently digitalise to survive during this period, and the achievement of this meant exposing organisations to challenges and allowing opportunities to be seized.

The fact that this was the first lockdown of its kind meant that it was a unique environment for businesses to operate in, let alone run digitalisation initiatives to operate normally. Literature review indicated that studies relating to challenges and opportunities or objectives for running projects in general but not during a lockdown period like the Covid-19 one. According to this study, some challenges and opportunities for normal projects happen to have played out differently during the lockdown. In addition, the study revealed new and unique challenges that the project management community does not normally encounter, such as restricted movement and collaboration, including opportunities such as continuous improvement culture and work life balance.

Out of the above scenario the study had to explore these two dimensions using the following questions:

- What are the perceived primary challenges the short-term insurance company faced when digitalising during the hard lockdown?
- What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown?

To maintain clarity, this conclusion will present the two dimensions, challenges and opportunities separate.

## 6.3 Conclusion on question one: Challenges

This question explored perceptions held by senior managers regarding challenges experienced or encountered in this insurance organisation. It was expected that new and unique challenges would emerge resulting in some more and interesting knowledge to take note of when digitalising during a hard lockdown. From the literature review, challenges were listed but they were more generic, not linked to a lockdown or any disrupted business environment listed generic challenges as culture, infrastructure and technologies, and ecosystems then emphasised that these need to be addressed since they form strong dependencies to a successful delivery of a digital initiative.

Further, literature review identified the maturity of IT stack or infrastructure, influence on the created value, structural changes in the organisation and cost of IT implementation among others. All these are logical challenges to any organisation on a digitalisation journey, and they were also not specific for any business environment such as lockdown. While there are more challenges identified through literature review, it is known that digital transformation is a new phenomenon, the discovery of challenges is ongoing, and newer ones will be encountered as more companies digitalise.

From the findings, perceptions held were that challenges were encountered, and through this research, some of them are unique to a disrupted business environment like lockdown. Key ones included lack of restricted movement, lack of change management, difficulty to collaborate, external factors and logistics and working with IT which is the only one sounding unique. Participants mentioned a lot but most of these challenges, whether major or minor relate to generic challenges to be managed when digitalising, less two, that is restricted movement and difficulty working with IT.

## 6.4 Conclusion on question Two: Opportunities

When organisations digitalise, whether it is during a crisis or not, opportunities are likely to be created. From the literature review, opportunities for digitalisation are generic and include improved customer service, product development, work life balance and distribution. In insurance industry, a service industry, benefits of digitalisation should focus mainly on customer, the ultimate consumer of services. This is testament to the fact that most opportunities aim at enabling the lever to benefit the customer, not to save the company from lockdown woes but maintain and sustain the business. Which is the difference between the driver of digitalisation during lockdown and any other time of doing business.

The findings gave the perspective of the participants on opportunities they perceive were realised by digitalising during the covid 19 lockdown, and in this dimension, they included improved decision making, continuous improvement culture, lots of learnings and improved work life balance. In literature review, work life balance was presented as one of the benefits of digitalisation, with some views that digitalisation has accelerated efforts to better work life balance. Considering these benefits, they are generic, and some organisations plan for their achievement, hence embarking on digitalisation journey.

Given the opportunities from the findings and literature review, most of them appeal as generic without any constraint to a certain business environment. They can be realised at any time whenever an organisation embarks on a digitalisation journey. From the findings, only one is identified as unique, that is, lots of learnings. Despite being subjective, qualifying it as 'lots', participants alluded to the fact that they learnt more than they expected from delivery of projects.

It is therefore concluded that very few challenges and opportunities were revealed by the study as unique because of delivering digital initiatives during the COVID - 19 lockdown. It is also worth acknowledging that, even if challenges were encountered, not all were resolved using conventional methods, learnings informed the next steps, including generic challenges as they could not be resolved using conventional methods due to lockdown. On the other hand, opportunities, were not made immediately available during the implementation of digital initiatives but were discovered after the successful implementation of the initiatives. Some may have not been documented as expected because the objective of digitalising would have been to sustain the business by giving employees access to systems and giving customers portals or opportunities to rely on digital capabilities to engage their products as well as accessing other services.

## 6.5 Limitation of the study

The limitation of this study is defined by the period of the events leading to the study, together with the phenomenon of digitalisation which is still a new trend in organisational remodelling. The research focused on activities during the COVID-19 lockdown, while the subject of digitalisation was still in its early stages too. Digitalisation is a new direction for organisations seeking to differentiate themselves to customer, and they tend to invest heavily in different technologies and enablers such as collaborations opportunities. After the publication of this paper by the Munich School of Management, three years later, COVID – 19 pandemic disrupted businesses cause the lockdown.

With the objective of this study, literature review and the theoretical framework revealed that there are no tried and tested frameworks in place for a successful delivery of a digitalisation initiative. The oldest of the two is the Digital; Transformation Framework by Zaoui and Souissi (2020) when the actual lockdown took place, implying it could not have been used by any of the project leaders to deliver a digital transformation initiative during the lockdown, potentially exposing the initiative to challenges. the latest one being the seven pillar Digital Transformation Framework by Javadi (2022), way later than the lockdown.

Given the above, there is evidence that the scope of the study was based on a new field, digital transformation, covering a short period, basically for the year 2020.

## 6.6 Recommendations for Further Studies

Digital transformation is a new phenomenon, it involves a combination of a lot of elements that are physical, analogous, and digital to deliver the product. Some technologies involved include 4IR, robotics, internet of things, AI, big data, and a whole range of existing information technology stacks. All these are evolving as they get used given the nature of feedback loops to inform corrective actions.

Given the above, there is need to research further in the field of implementing digital transformation initiatives, where trends can be established to inform future frameworks to management processes related to the successful delivery of a digitalisation initiative. These frameworks would be of value to manage possible or emerging challenges and capturing new opportunities to be deliberately leveraged fully to the advantage of the organisation implementing the initiative.

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# APPENDIX A: Interview Guide

a) What are the perceived primary challenges the short-term insurance company faced when digitalising during the hard lockdown?

b) What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown?

# APPENDIX B Questionnaire coding

| Construct | Code | Proposition | Interview Questions |
|---|---|---|---|
| Challenges | CQ | Digitalising during the hard lockdown was difficult with new and unique challenges | What are the perceived primary challenges the short-term insurance company faced when digitalising during the hard lockdown? |
| Opportunities | OQ | Digitalising during the hard lockdown could have availed opportunities for the organisation despite hard lockdown conditions. | What perceived opportunities were availed to the short-term insurer when digitalising during the hard lockdown? |

# APPENDIX C Letter of Permission

University of the Witwatersrand,

Wits Business School

1 Jan Smuts Avenue

Braamfontein

2000

Tel: 011 717 1000

Learning & Development

(Organisation name)

2 St. Andrews Road

Parktown

2193

Tel: 011 374 2111

Date

Dear Sir/Madam,

Re: Permission to conduct research at (Organisation Name)

My name is Thembinkosi Nyoni, student number 2467457.

I am an employee of this organisation and part-time studying for a Master of Management in Digital Business in the Wits Business School at the University of the Witwatersrand. I am seeking permission to do research at your organisation.

My research Title is: Exploring digital transformation challenges and opportunities in a short-term insurance company during hard lockdown.

As such, I am conducting research on challenges encountered and opportunities availed by the organization’s effort to digitalise during the Covid-19 induced lockdown. This is intended to contribute towards the body of knowledge related to the successful delivery of digital transformation initiatives in the future.

The research will entail collecting data from a selected list of leaders of head level and above.

I will invite individuals from your organization to participate in this study. This carefully selected list of heads and above, contributed remarkably to the transition of the organization from office bound to fully working from home. They have firsthand experience of what transpired, lessons learnt, challenges faced, and opportunities taken advantage of.

If they agree, they will be asked to complete the consent form agreeing to be interviewed. They will be interviewed individually and expected to respond to questions openly in their own words, with follow up questions seeking to clarify some facts.

Participants will be asked to give their written or verbal consent before the research begins. Their responses will be treated confidentially, and identities that is, their names and the name of the organization, will be anonymous unless otherwise expressly indicated. Individual privacy will be maintained in all published and written data resulting from the study.

The results will be communicated through the respective section in the dissertation to be produced for the completion of this qualification.

The research participants will not be advantaged or disadvantaged in any way. They will be reassured that they can withdraw their permission at any time during this project without any penalty. There are no foreseeable risks in participating in this study.

All research data will be kept secure during the study period in a cloud-based storage facility with personalized access. It will also be kept in conformance with the applicable data protection regulatory requirement.

I therefore request permission in writing to conduct my research at your organization. The permission letter should be on your organization's headed paper, signed and dated, and specifically referring to myself by name and the title of my study.

Please let me know if you require any further information. I look forward to your response as soon as is convenient.

Yours sincerely,

Thembinkosi Nyoni

2467457@students.wits.ac.za

| | |
|---|---|
| Supervisor’s name: | Dr Ayanda Magida |
| Wits contact number: | 011 717 3953. |
| Wits email address: | ayanda.magida@wits.ac.za |

## APPENDIX D Consent letter

**Title of project:** Exploring digital transformation challenges and opportunities in a short-term insurance company during hard lockdown

**Name of researcher: Thembinkosi Nyoni**

I, ……………………………………….., agree to participate in this research project.

I agree to the following:

(Please circle the relevant options below)

| | | |
|---|---|---|
| The research study was explained to me. I understand what this study is about. | YES | NO |
| I understand that I can volunteer to take part in the study. | YES | NO |
| I agree that the interview/focus group/other activity may be audio recorded | YES | NO |
| I agree that direct quotations from my interview/focus group/other activity may be used by the researcher in their research report/ manuscript/book chapter | YES | NO |
| I agree that my participation will remain anonymous (my name or other identifying data will not be used by the researcher in their research report) | YES | NO |
| I agree that other researchers may use the information I provide in my interview/focus group/other activity (depending on their own | YES | NO |

ethics clearance being obtained) but my name and any personal information will not be used or passed on

…………………………………… (signature)

…………………………………… (name of participant)

…………………………………… (date)

…………………………………… (signature)

…………………………………… (name of researcher/person seeking consent)

…………………………………… (date)

# APPENDIX E Participant Information Form

UNIVERSITY OF THE WITWATERSRAND, JOHANNESBURG

## Participant Information Sheet (PIS)

Dear Sir / Madam

My name is Thembinkosi Nyoni, am a Masters student in Master of Management in Digital Transformation at the University of the Witwatersrand, Johannesburg. My supervisor is Ayanda Magida. My research is entitled: Exploring digital transformation challenges and opportunities in a short-term insurance company during hard lockdown.

I am conducting a research study about challenges and opportunities for digital transformation in a hard lockdown environment. The study title is Digital transformation challenges and opportunities in a short-term insurance company during hard lockdown.

I am inviting you to take part in an interview, with a possibility of follow up questions to allow proper alignment. If you decide to take part, your participation in this research study will last about an hour only. The interview activity will take place at your organisation's head office or virtual through Ms Teams and each interview will be between 30 to 45 minutes long.

With your permission, I would like to audio record the interview activity. This data will be stored in a cloud based personal drive for one year with restricted access and deleted after passing the module or one years. Only the researcher will have access to the data.

During the research activity, I will need to ask for some personal information about you, including your name, employment status with the company, and role in the same organisation.

The interview will be confidential and anonymous. When I share the results of the research study, I will not include your name or anything else that could identify you. With your permission, other researchers may use the data collected from this research study, but your name and any personal information will not be used or passed on.

If you decide to take part in the research study, it should be because you want to volunteer. You do not have to take part. You can stop being in the study at any time. You do not have to answer any questions if you do not want to. You will not get any direct benefits if you choose to join the research study. You will not lose any services, benefits, or rights you would normally have if you decided not to join. Taking part in the research study will not cost you anything. You will not be paid for being in this research study. You are not expected to incur any cost by taking part in this research study, as such, there is no reimbursement expected.

The risks for this research study are no more than what happens in everyday life / some of the questions asked may make you feel sad or upset. If this happens, I will stop the interview and continue another time. If you need some support or counselling services following the interview, these are available free of charge at the organisation's wellness Centre. The name of the counsellor, contact details and any other information relating to this service will be made available by the wellness staff members.

This research study will be written up as a research report. The report will be available on the university library website. If you would like to receive a summary of this report, I will be happy to send it to you.

If you have any questions during or afterwards about this research study, feel free to contact me or my supervisor on the details listed below. If you have any concerns or complaints about the ethical procedures of this research study, you are welcome to contact the University Human Research Ethics Committee (Non-Medical), telephone +27(0) 11 717 1408, email hrecnon-medical@wits.ac.za.

Yours sincerely,

Researcher

Thembinkosi Nyoni

2467457@students.wits.ac.za

Supervisor:

Dr Ayanda Magida

Ayanda.magida@wits.ac.za

011 717 1000