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University of Wales Trinity Saint David

The impact of role clarification and role ambiguity on back-office employee job performance in the Hong Kong life insurance industry

Research Principles and Philosophy (Module code: HKBM7017)

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Abstract

Organizations that want to perform at a high level understand the importance of role clarification and role ambiguity for their employees. Research has shown that improved role clarity and reduced role ambiguity contribute positively to employee job performance. The Hong Kong life insurance industry has gone through significant transformation driven by evolving customer needs, competitive dynamics, expansion into the Mainland Chinese Visitors market, and technological advancement, such as the increased adoption of AI into business operations. Such dynamics have altered how life insurance business operates, and as a result, the job positions, roles & expectations, skills required, and wellbeing of back-office employees have also been impacted.

This paper aims to investigate the relationship between role clarity, role ambiguity, job satisfaction and job performance of back-office employees in the Hong Kong life insurance industry. I will be using a mix-method approach, combining both structured questionnaire surveys for the quantitative analysis, and semi-structured interviews for the qualitative analysis. By adopting a mix-method approach, I can develop better understanding of the problem through statistical data as well as contextual information, and the qualitative analysis conducted in the second phase can also be used to validate and enhance the reliability of the initial findings.

The Hong Kong life insurance market is a significant and growing market, with over USD 62 billion in total gross premiums recorded in 2023. It is an industry that employs over 62,000 individuals and has over 100,000 insurance agents. By conducting this research, I expect to provide valuable insights that can help life insurance companies improve their organizational effectiveness, drive employee job performance and contribute sustainably to the Hong Kong life insurance industry.

Introduction

Background and context of the research topic

Role clarification and role ambiguity

Role clarification and role ambiguity are critical factors that significantly impact employee job performance (Abramis, 1994; Rizzo et al., 1970; Tubre & Collins, 2000). Both concepts are top of mind for companies that want to enhance their employee's job satisfaction, drive innovative thinking, improve employee productivity, and ultimately, maximize organizational performance in a sustainable manner (Abramis, 1994; Kundu et al., 2021; Parker, 2007).

Role clarification refers to the process of defining and communicating an employee's role & responsibilities, boundaries, and expectations of their job position within the organization

(Anglin et al., 2022; Hassan, 2013; Kundu et al., 2021; Schaubroeck et al., 1993). When roles are properly defined and communicated, research shows that employees are generally more engaged, demonstrating behaviours that are aligned with the company's goals, and leading to improved business performances (Ali et al., 2024; Anglin et al., 2022; Kauppila, 2014; Kundu et al., 2021; Lapointe et al., 2014). In addition, setting clear expectations for employees through exchanges between employees and managers will not only help establish better role clarity, but also improve strategic-decision making and execution (Kauppila, 2014).

On the other hand, role ambiguity occurs when there is a lack of clear information or communication regarding an employee's role, responsibilities, and expectation of their position within the organization (House & Rizzo, 1972; Jackson & Schuler, 1985; Rizzo et al., 1970). Research in the past 50 years has consistently shown that role ambiguity leads to role conflict, decreased productivity, and lower job performance (Abramis, 1994; Alblihed & Alzghaibi, 2022; Rizzo et al., 1970; Tubre & Collins, 2000).

Evolving business world

In today's rapidly evolving business world, technological advancements have a significant impact on market dynamics, workforce wellbeing and business operations practices (Enholm et al., 2022; Nazareno & Schiff, 2021; Walkowiak & MacDonald, 2023). Under such circumstances, role clarification and role ambiguity have become even more important factors in influencing employee job performance, and in particular, the life insurance industry as it is undergoing significant transformation (Balasubramanian et al., n.d.; Eling et al., 2022; Paruchuri, 2020; Zarifis et al., 2019).

As the life insurance industry continues to evolve in response to changes in distribution channel dynamics, customer expectations and needs, regulatory requirements, and technological advancements, the need for clear roles and expectations for employees within the organizations has become increasingly crucial (Eling et al., 2022; Piaralal et al., 2016; Zarifis et al., 2019). The focus of this paper is to understand the relationship between role clarification, role ambiguity, employee job satisfaction, and job satisfaction in the life insurance industry, and more specifically, in the Hong Kong life insurance industry.

Hong Kong life insurance market

The life insurance industry plays a key role in providing financial protection and risk management solutions to individuals and business corporations globally, and Hong Kong is one of the top life insurance markets in the world. Hong Kong's life insurance market is significant and has experienced rapid growth ever since borders between Hong Kong and Mainland China re-opened in 2023 (*Insurance Authority - Quarterly Release of Provisional Statistics for Long Term Business 2023*, n.d.). The life insurance industry also plays an

important role in the labour market. At the end of 2023, there are 161 authorized insurers in Hong Kong, in which 53 are pure long-term insurers (i.e., life insurance companies) and 18 have composite licenses. The overall insurance industry employs over 69,200 individuals and have over 103,900 licensed insurance agents, covering both life and non-life insurance markets (C&SD : *Statistical Digest of the Services Sector*, n.d.). And in this competitive life insurance industry where success is highly dependent on the company's understanding of its customers' feelings and needs, engaged employees who are empowered, and are intellectually and emotionally committed to the company are key to success (Attridge, 2009; Piaralal et al., 2016; Saks, 2006).

Market overview

Hong Kong is one of the leading life insurance markets in the world. As a global financial hub, Hong Kong has long been the centre for life insurance activities and it is home to seven of the top ten life insurance companies in the world (*Fortune Global 500 – The Largest Companies in the World by Revenue*, n.d.). Life insurance companies are attracted to Hong Kong's attractive demographics, large wealthy population, proximity to Mainland China, reach across Southeast Asia, a robust regulatory framework, and an abundance of insurance expertise and talent (*Asia Pacific Insurance Sector Opportunities - KPMG China*, 2023; *Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey*, n.d.; *Financial Services and the Treasury Bureau*, n.d.).

According to market statistics published by the Hong Kong Insurance Authority, Hong Kong's life insurance market experienced phenomenal growth in 2023 – total office premiums from new business amounted to over HKD 181 billion (approx. USD 23 billion), representing a +34.2% growth compared to 2022. In addition to the new business momentum, Hong Kong's overall life insurance market, including both new and renewal businesses, is significant and stable. Total gross premiums were over HKD 482 billion (approx. USD 62 billion), covering over 15.8 million policies and schemes (*Insurance Authority - Quarterly Release of Provisional Statistics for Long Term Business 2023*, n.d.). This is a remarkable achievement in a market where the population is at 7.5 million (C&SD : *Population Estimates*, n.d.).

Mainland Chinese Visitors market

Hong Kong's life insurance market has a unique feature that other life insurance markets in the world do not share. Besides providing life insurance products and services to the domestic Hong Kong population, Hong Kong is uniquely positioned to serve the Mainland Chinese visitors ("MCV") market. Since the borders between Hong Kong and Mainland China re-opened in January 2023 (post-covid), the number of MCV visiting Hong Kong rose steadily, and for the second half of the year 2023, the number of visitors averaged 2.8 million a month (C&SD : *Table 650-80001 : Visitor Arrivals by Country/Region of Residence*, n.d.). Hong Kong's proximity

to Mainland China and the high number of MCV travelling to Hong Kong have benefited Hong Kong's life insurance market. As a result, for 2023, the MCV life insurance market generated new business premiums of HKD 59 billion (approx. USD 7.6 billion), representing a +2,754.4% increase when compared to 2022 (*Insurance Authority - Quarterly Release of Provisional Statistics for Long Term Business 2023*, n.d.).

Competitive landscape

Hong Kong's life insurance market is dominated by large multinational insurers. The top five players in the market are all multinationals and they account for over 65% of the new business premiums (*Asia Pacific Insurance Sector Opportunities - KPMG China, 2023; Insurance Authority - Quarterly Release of Provisional Statistics for Long Term Business 2023*, n.d.). Life insurance companies such as AIA, Prudential and HSBC Life are well known brands across the globe, and they have all setup either Group headquarters or Asia headquarters Hong Kong.

The life insurance market is competitive and dynamic. In the past five years, Hong Kong has recorded over USD 8.4 billion in M&A deal value, and this has resulted in further strengthening of capabilities and expansion of customer base by larger life insurers (*Asia Pacific Insurance Sector Opportunities - KPMG China, 2023*). Insurance companies are also actively expanding into adjacencies, such as health services and high-net-worth & family office services, to further integrate life insurance products into the customer journey roadmap to meet their different needs (*Asia Pacific Insurance Sector Opportunities - KPMG China, 2023; Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey*, n.d.). Such large-scale transactions and change in business nature are factors that contribute to the constant development of the life insurance industry.

Distribution channels

Hong Kong's life insurance market was traditionally dominated by the agency channel in which insurance agents, who are often associated with only one life insurer, are the main point of contact between the customers and the insurance companies. In recent years, the market has recorded strong growth for both the bancassurance and brokerage channels (*Insurance Authority - Insurance Authority Releases Provisional Statistics of Hong Kong Insurance Industry in 2023*, n.d.; *Insurance Authority - Publications & Publicity Materials*, n.d.). Banks, such as HSBC and Bank of China, have leveraged their wide distribution network and close customer banking relationships to sell insurance products. Meanwhile, brokers, who unlike agents, are allowed to distributed multiple insurance companies' products, have been actively expanding their solutions providing a wide range of wealth, health and life protection products to meet the diverse needs of their customers (*Asia Pacific Insurance Sector Opportunities - KPMG China, 2023; Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey*, n.d.; *Insurance Authority - Publications & Publicity Materials*, n.d.). In addition, many life insurance

companies have also increased investments into digital and direct channels, in which customers can be in direct contact with the insurers without going through any intermediaries. On one end of the spectrum, companies such as Bowtie and Blue, have elected for a fully digital approach (Bowtie, 2024; Oi, 2024). The complex and dynamic nature of the distribution channels highlights the importance of understanding role clarity and ambiguity for back-office employees as they play a key role in enabling the success of the distribution channels.

Organizational structure and employees

An insurance organization can be viewed as two major parts: (1.) distribution (e.g., agency, broker, and bank partners) which is often not employed by the insurance company but has a contractual agreement to distribute the insurance company's products, and (2.) back-office employees, who are the workforce employed by the insurance company, and provide functional expertise such as underwriting, product development, actuarial, corporate finance, customer servicing, legal & compliance, and distribution management. The focus of this paper is on role clarity and ambiguity of the back-office employees as technology, such as artificial intelligence, has impacted their job nature & scope significantly, and the way of working, as well as the amount of cross-departmental collaboration has been steadily on the rise (Asia Pacific Insurance Sector Opportunities - KPMG China, 2023; Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey, n.d., p. 203; Piaralal et al., 2016; Zarifis et al., 2019).

Technological advancement

Technological advancement in recent years has transformed many businesses globally, and the Hong Kong life insurance industry is no exception. A good example is during the covid-19 pandemic, when social restrictions were in place, the life insurance industry and the regulators collaborated to launch a virtual sales platform – this transformed how sales could be conducted and accelerated digital adoption significantly (Insurance Authority - Insurtech Corner, n.d.).

It is observed that many life insurance companies, especially large multinationals, have made significant investments into digital and technological capabilities, and the areas involved span across a wide range of functions, including sales platforms, training, customer engagement, customer services, underwriting, risk management, back-end operational support, etc. (Asia Pacific Insurance Sector Opportunities - KPMG China, 2023; Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey, n.d.; Investor Presentations | AIA Group Limited, n.d.; Prudential Plc and Google Cloud Announce Strategic Partnership to Make Healthcare and Financial Security More Accessible across Asia and Africa, n.d.; Oi, 2024). Such wide reach of technological advancements has significantly altered how businesses

operate, and therefore, has deep implications on employees' role and expectations.

Regulatory environment

The Hong Kong life insurance industry is regulated by the Insurance Authority (IA), established in 2015 under the Insurance Companies (Amendment) Ordinance 2015, and took over the then Office of Commissioner of Insurance in 2017 to start regulating insurance companies. The IA is responsible for licensing and supervising insurance companies, ensuring that they adhere to requirements related to capital, solvency, compliance, distribution and customer protection (*Insurance Authority - History*, n.d.).

In the past few years, the IA has been active in introducing several regulatory reforms to enhance the stability, transparency and competitiveness of the Hong Kong life insurance market. These include the implementation of the Risk-based Capital (RBC) regime, launch of the standardized individual health insurance product Voluntary Health Insurance Scheme (VHIS), launch of the Insurtech Sandbox to facilitate pilot run of innovative Insurtech applications by insurance companies used in their business operations, and the creation of a Fast Track pilot scheme to accelerate license applications for new insurance companies that uses only digital distribution channels as a mean to drive digital adoption and Insurtech in Hong Kong (*Insurance Authority - History*, n.d.; *Insurance Authority - Insurtech Corner*, n.d.).

Such enhancements and reforms by the IA have benefited the establishment of new market entrants such as Bowtie, ZA Insure, and Blue, who operate with a digital-first business operation model and share little resemblance to traditional life insurance companies. Therefore, the role expectations from back-office employees in these new companies could potentially be different from the overall industry. In addition, the evolving nature of the regulatory landscape has also impacted how roles and expectations are defined as the regulatory requirements and standards have changed.

Problem statement

Organizations that understand the importance of role clarification and role ambiguity are expected to perform well. The Hong Kong life insurance industry has gone through significant transformation driven by technological advancement, evolving customer needs, competitive dynamics and expansion into the MCV market. The way business operates has changed as a result, and this has broad implications on back-office employees' roles and expectations.

This paper aims to investigate the relationship between role clarification, role ambiguity, back-office employee job satisfaction and job performance in the Hong Kong life insurance industry. By examining these factors, I expect to provide insights that can help life insurance companies improve their organizational effectiveness, employee job performance, and overall company performance.

Research questions and objectives

The primary objectives of this research are:

1. To examine the relationship between role clarification and back-office employee job performance in life insurance companies.
2. To analyse the impact of role ambiguity on back-office employee job performance in life insurance companies.
3. To identify the key factors that contribute to role clarity or role ambiguity in life insurance companies.
4. To explore the mediating effect of job satisfaction on the relationship between role clarity, role ambiguity, and job performance.
5. To develop practical recommendations for improving role clarity in life insurance companies to enhance back-office job performance.

Rationale of the research

As outlined in the previous sections, the Hong Kong life insurance market is significant and operates in a complex environment, further driven by rapid changes around customer needs, competitive dynamics, continued market expansions, and technological advancement.

In order to continue to be the global leading insurance centre, Hong Kong will need to provide a stable, transparent and growth-focused environment to attract life insurance companies to operate in the city, as well as attract and retain talent. The life insurance industry in Hong Kong contributes significantly to the labour market, and hence, it is crucial to understand the drivers to employee job satisfaction and job performance.

There is little existing research conducted on the relationship between role clarification, role ambiguity, back-office employee job satisfaction and job performance in the fast-changing Hong Kong life insurance industry. This study aims to fill this knowledge gap, and the results from this research will not only enhance the understanding on the topic of role clarity and role ambiguity, but also provide valuable insights on practical and industry implications.

Literature review

Existing research on the topic

Role theory, role clarification, and role ambiguity

Role theory

Role theory is a foundational framework used in organizational behaviour research to study how individuals' role within an organization influences their job performances. Studies show that in the workplace, individuals take up various roles, each having respective rights, responsibilities, expectations and behaviours attached (Anglin et al., 2022; Hassan, 2013). In a company setting, such roles may come in the form of job positions with formal titles, such as analysts, managers, vice presidents, and chief executive officers. On the other hand, some roles may come without formal titles, such as mentors, subject matter experts, cross-departmental team leaders, and steering committee members. When these roles are clearly defined and communicated across the organization, research shows that employees will be able to perform at a higher level, become more engaged, and contribute to the company's success (Ali et al., 2024; Anglin et al., 2022; Kauppila, 2014; Kundu et al., 2021; Lapointe et al., 2014). Therefore, role clarification is an important concept for organizations that are seeking to improve their employees' productivity and deliver better business performance.

Role clarification: old vs. new generation and gender differences

Role clarification involves the process of clearly defining and articulating an employee's role, expectations, rights, and boundaries of the job position they are in amongst other employees, within the organization (Anglin et al., 2022; Hassan, 2013; Kundu et al., 2021; Schaubroeck et al., 1993). Even though role clarification has been studied for multiple decades, its effectiveness to drive organizational performance and the implications it has on human resource management (HRM) practices continue to be topics of interest for researchers, as the world continues to evolve, and the labour participation mix changes – old generation retiring and new generation joining the workforce with potentially different expectations. In 2024, Ali et al. studied the drivers for employee retention, specifically for Gen Z, and observed that four HRM practices influenced Gen Z's job retention, namely supportive working environment, salary packages, training and development, and role clarity (Ali et al., 2024). While role clarity is a key factor to employee retention across Gen Z's, it is worth noting that the study also showed that male employees valued the importance of role clarity more than female employees (Ali et al., 2024).

Role clarification and role ambiguity: working in a team

In the workplace, individuals are assigned different roles, each having their associated rights, responsibilities, expectations and behaviours expected (Anglin et al., 2022; Hassan, 2013). For many organizations, individuals are generally required to contribute both independently and work in teams, and the teams could be composed of team members from the same location (i.e., office and/or city) or potentially across the different offices around the globe.

Researchers have shown that role clarity plays an important role in team settings, where various individuals are linked together through the tasks they perform. Moreover, the way people work together has changed throughout the years due to business needs, competition, and technological advancement, and role clarity, both knowing one's own role as well as understanding other team members' roles, is a key contributor to continued good team performance (Parker, 2007; Wong & van Gils, 2022). In Parker's study, it was suggested that job roles should adapt to the evolving business landscape and therefore, it could be beneficial for modern organizations to start developing flexible roles, with clear efforts on role clarity, to enhance employee job performance.

Lastly, while jobs and organisations may change, individuals can also make changes and join new teams, new companies or move to another industry. Lapointe et al. studied the experiences of newcomers and demonstrated that providing better role explanations to the newcomers and reducing role ambiguity resulted in higher trust towards supervisors and better job performance (Lapointe et al., 2014).

Role clarification and role ambiguity: setting goals, managing teams, coaching and leadership

Research conducted on role clarification and role ambiguity provide many great insights into the team structure designs, employee-supervisor relationships, team assessment, and team management (Kalkavan & Katrinli, 2014; Lapointe et al., 2014; Parker, 2007; Schaubroeck et al., 1993; Williams et al., 2021; Wong & van Gils, 2022).

It is possible that employees view the same job differently, despite being in the same team, with the same manager supervising the team. This could be detrimental to the performance of the organization if the employees are not motivated, not engaged and do not exercise behaviours aligned with the organizational goals (Jackson & Schuler, 1985; Saks, 2006; Tubre & Collins, 2000). In Parker's 2007 study, she demonstrated that such challenging behaviours may sometimes be a result of roles being too narrowly defined. She suggested that, in circumstances where job autonomy is high, teams can be better managed with a more flexible role orientation, in which managers and employees will define roles together that take into consideration of individual, team and organisational goals (Parker, 2007). Closely associated to setting team goals is the planning process. In 2021, Williams et al. used the meta-analytic structural equation method to study how organizational and team planning links to managerial performances. This study shows that managers who participate in budget planning process

and leverage strategic performance scorecards to manage their teams, which includes a combination of financial and non-financial goals, have better role clarity. And because of the increase in role clarity, such managers would often seek more job-relevant information during the budget and scorecard planning process, and hence, leading to better managerial performance and team results (Williams et al., 2021). As demonstrated in both Williams et al. and Parker's studies, role clarification is an important factor in the process of forming teams, setting team goals and managing for performance.

In addition to planning and reviewing team performance, managers play a role in providing guidance and coaching to their team members. Coaching could involve explaining roles and expectations to an employee and providing examples and suggestions on how to perform, or in some cases, how to perform at a higher-than-expected level. In addition, managers could spend time sharing with the employee on how their job contributes to the team and organization, and how a high-level performance could potentially lead to positive outcomes at both the individual level, such as career progression, and organizational level. Research has shown that managers' coaching behaviour has a positive impact on role clarification of their team members, reduces role ambiguity, and contributes to job satisfaction, commitment and employee job performance (Kalkavan & Katrinli, 2014). An interesting finding observed from Kalkavan and Katrinli's study is that while employees' commitment to their careers and the organization is positively linked to their job performances, job satisfaction, however, showed no impact to job performance. Overall speaking, managers' coaching behaviour influences employees' role clarification, and this in turn has a positive impact on organization and career commitment, which ultimately drives better job performance.

Communication is not a topic that can be overlooked. While managers often take on the responsibilities to lead teams and make decisions, communications between managers and employees usually go both ways. As mentioned above, managers cascade planning information and provide coaching to their employees, however, role clarification takes place when both managers and employees have a common understanding of the roles and expectations, and hence, an effective two-way communication is necessary (Attridge, 2009; Hassan, 2013; Jackson & Schuler, 1985; Kalkavan & Katrinli, 2014; Tubre & Collins, 2000). Research was conducted to understand the importance of upward feedback in an organization and how it links to role clarification and role ambiguity. A study has shown that while managers should continue to provide clear explanation of their own role, as well as the team's role, it was important to facilitate effective role clarification discussions between managers and employees. The mechanism where employee feedback is received, with managers demonstrating commitment to employees' role and performance in the team, contributed to reducing role ambiguity and manager dissatisfaction (Schaubroeck et al., 1993). This study provides valuable insights into how managers can facilitate better role clarification and implement effective upward feedback mechanisms into their teams and organization.

Role clarification and role ambiguity: strategic decision making

We already highlighted in the study conducted by Williams et al. that improved role clarity for managers lead to more job-relevant information seeking behaviours during the budget and scorecard planning process, and ultimately driving better managerial performance (Williams et al., 2021). This highlights how role clarification contributes to the planning process. Taking this a step further, the action planning process can only occur when there is a strategic direction set for the organisation, and research has been conducted to understand the relationship between role clarity and strategic decision making: A study across multiple industry, with data collected from 724 employees and 124 managers in Finland demonstrated that a top-down approach, where only the top executives decide on the company's strategic direction, with middle managers focused on formulating action plans to execute the strategy, leads to improved role clarity across the organization (Kauppila, 2014). While it is positive for organizations to demonstrate higher role clarity, it should be noted that strategic decisions for organizations are not always top-down, and some companies may take up a more collaborative approach incorporating elements of bottom-up. This will have an impact on how managers draw up their action plans for execution and will also have an impact on role clarity and role ambiguity (Kauppila, 2014).

Role clarification and role ambiguity: creativity and innovation

In many industries, the combination of evolving customer needs, technological advancement and emerging competitive pressures, often lead to dynamic and complex markets. Organizations that want to outperform their peers will need to be innovative and be able to provide new products and services to address the evolving customer needs. Innovation requires creativity and at the individual level, creativity and innovation are highly related (Amabile et al., 1996; Sarooghi et al., 2015). Therefore, it is common for companies to seek ways to enhance creativity from their employees to drive further innovation. Without clear goals and clarity on roles & expectations, employees may find it difficult to stay motivated and hence, reduce activities that require creativity thinking (Jansen et al., 1994). In another study, researchers in Taiwan analysed the effects of role ambiguity and role conflict on employee creativity and found that there is a direct and negative linkage between role ambiguity and creativity. Furthermore, job satisfaction turns out to be a partial mediator between role ambiguity and creativity (Tang & Chang, 2010). These studies demonstrate how role clarity and role ambiguity impact employee creativity, and ultimately, the organization's ability to innovate.

Role clarification and role ambiguity: life insurance industry

While research conducted on role clarity and role ambiguity on the Hong Kong life insurance industry is limited, there have been some relevant studies conducted on insurance industry in other countries. Kalkavan and Katrinli showed in their research conducted on Turkish insurance companies that role clarity positively influenced career commitments,

organizational commitments, as well as employee job performance (Kalkavan & Katrinli, 2014). In another study conducted on the Malaysian life insurance market, researchers showed that for customer service employees, in addition to training, empowerment, affective organizational commitment, and other factors, role ambiguity influenced job satisfaction and intention to resign (Piaralal et al., 2016). Though limited research has been conducted on the life insurance industry, in particular the Hong Kong life insurance market, these studies showed results that are consistent with research done on role clarity and role ambiguity in other business and markets (Abramis, 1994; Rizzo et al., 1970).

Performance in the life insurance industry context

Company performance in the life insurance industry

Life insurance company performances are typically measured through various financial and non-financial key performance indicators. Financial stability is paramount to life insurance companies, and a company's financial strength can be assessed by reviewing a combination of independent agency ratings (such as A.M. Best, Fitch ratings), solvency ratios, and assessing the company's balance sheet strength (*Analysis and Valuation of Insurance Companies* | Columbia Business School, 2010; *How to Assess the Financial Strength of an Insurance Company* | III, n.d.). For financial key performance indicators, gross written premiums, claim ratios, expense ratios, value of new business, and profit margins are commonly used. For non-financial key performance indicators, companies can be measured based on the number of new customers, number of in-force customers, customer satisfaction (e.g., net promoter scores), brand awareness, brand consideration, size of the agency force, and market share (*Analysis and Valuation of Insurance Companies* | Columbia Business School, 2010; *Asia Pacific Insurance Sector Opportunities - KPMG China*, 2023). It is also important to note that average company performances on both financial and non-financial key performance indicators vary significantly by geographical regions. For example, between 2012 and 2022, total life insurance gross written premiums in Asia Pacific grew by 4.0% p.a., whereas the EMEA (Europe, the Middle East, and Africa) region grew by 1.9% p.a., and the Americas at 2.8% p.a. This is driven by the different market dynamics as well as growth potential in the different parts of the world (*2024 Insurance Outlook*, n.d.; *Asia Pacific Insurance Sector Opportunities - KPMG China*, 2023; *Asian Life Insurance: 2023 McKinsey Global Insurance Report* | McKinsey, n.d.).

Employee job performance in the life insurance industry

Employee job performance in the life insurance industry cover a wide range of activities, such as new business underwriting, sales support, product development, customer service, claims management, marketing, strategy & business development, actuarial, financial management, legal & compliance, and risk management (*2024 Insurance Outlook*, n.d.; *Analysis and*

Valuation of Insurance Companies | Columbia Business School, 2010; Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey, n.d.; Balasubramanian et al., n.d.; Eling et al., 2022; Outreville, 1998). When it comes to research conducted on the life insurance industry, the focus on employee job performance is often referring to the performance and behaviours of front-line insurance agents and brokers (Eisenhardt, 1989; Miller & Whitford, 2002; Panda & Leepsa, 2017; Turrado García et al., 2023). In this paper, I will focus on the job performances of back-office employees instead of front-line agents as this is an area that has limited research conducted and hence this study can contribute to knowledge in helping companies manage their back-office employees effectively. Overall speaking, the complexity of life insurance products and services, combined with the regulatory requirements and the evolving customer needs, make employee job performance in this industry challenging. The knowledge and skillsets within each functional department are unique and it takes a considerable amount of time, often in multiple years, to train and develop employees into expert level (2024 Insurance Outlook, n.d.; Asian Life Insurance: 2023 McKinsey Global Insurance Report | McKinsey, n.d.; Brea, 2017; Outreville, 1998).

Impact of Artificial intelligence (AI) on business operations and workforce

Impact of AI on business and workforce in general

The incorporation of AI into business operations has been a popular topic in recent years. Though hesitant at first, organizations are now increasingly leveraging AI to gain business value through higher operational efficiencies, accelerated analysis and insights generation, and as a tool to make better decisions faster (Abrardi et al., 2019; Enholm et al., 2022). The impact of AI is not limited to the changes to a company's business model, but has implications on the overall market competitive landscape, policies and regulations, and very importantly, the labour market (Abrardi et al., 2019; Johnson et al., 2021; Walkowiak & MacDonald, 2023). A study conducted in Australia showed that 80% of the Australian labour market spent 20% of their time on tasks that are directly exposed to large language models, implying the potential productivity gains, as well as the potential job displacements that could occur with the incorporation of Generative AI (Walkowiak & MacDonald, 2023). The fact that AI automation may replace or alter ways of working has also shown to have an impact on workforce well-being (Nazareno & Schiff, 2021). Lastly, research has been conducted to understand the opportunities that AI present to the workforce and identified talent gaps that organizations should be aware of. Company-led training programs, employee re-skill & up-skill programs, and policy support will be required to better equip all employees for a workplace that is closely integrated with AI (Enholm et al., 2022; Johnson et al., 2021; Li, 2022).

Impact of AI on business and workforce in the life insurance industry

Similar to other industries, the life insurance industry is also significantly influenced by the impact of AI. A report from McKinsey & Company indicated that AI has the potential to shift the insurance industry from a “detect and repair” state to a state of “predict and prevent”, transforming all the different functions within an insurance company and will have major impacts on organizational structures and talent (Balasubramanian et al., n.d.). The success of life insurance companies is highly dependent on how well they generate insights and make data-driven decisions, and the functions performed by back-office employees are often associated with handling a wide range of data such as customer information, financial & economic data, actuarial inputs and policyholder behavioural data (*2024 Insurance Outlook*, n.d.; *Analysis and Valuation of Insurance Companies* | Columbia Business School, 2010). Studies have shown that due to the high number of data-driven tasks performed by employees of life insurance companies, the impact of AI on the workforce is significant. AI will be involved in process automation, derive customer insights, generate product features & designs, analyse risk and improve ability to predict future risk vs. reward scenarios (‘Artificial Intelligence in the Insurance Industry’, 2023; Eling et al., 2022; Kelley et al., 2018; Paruchuri, 2020; Zarifis et al., 2019). To prepare for the future, life insurance companies will need to consider employee re-skill & up-skill programs, and be mindful of the associated ethical and regulatory concerns as a result of AI adoption (*2024 Insurance Outlook*, n.d.; ‘Artificial Intelligence in the Insurance Industry’, 2023; Kelley et al., 2018).

Current knowledge gaps

While there is a good amount of research conducted on role clarity and role ambiguity, and their affects on job satisfaction and job performance, such studies have not been focused on the life insurance industry, and more specifically, studies have not been focused on the Hong Kong life insurance market. The Hong Kong life insurance market is significant, generating over USD 62 billion in total gross premiums in 2023, and further research in this market could potentially generate material business value.

In addition, the increasing adoption of AI is expected to have a significant impact on the workforce in the Hong Kong life insurance market. With over 69,000 individuals hired in this industry, there has been little focus in understanding the relationship between role clarity, role ambiguity, job satisfaction and job performance. This study aims to fill this knowledge gap, and the results from this study will provide practical insights for life insurance companies and help develop the overall industry.

Research methodology

Research design and approach

This study will employ a mix-method approach, combining both quantitative and qualitative research methods to derive insights and provide a comprehensive understanding of the relationship between role clarification, role ambiguity, and back-office staff job performance in the Hong Kong life insurance industry.

Sampling strategy and participants

The target population for this study will be back-office employees of the life insurance companies in Hong Kong. The selected back-office employees may come from individuals working in customer service, product development, underwriting, claims, information technology, distribution management, and other functional areas. Front-line sales personnel, such as insurance agents, brokers and other insurance intermediaries will be excluded. There are over 53 life insurance companies in Hong Kong and the overall insurance industry employs over 69,000 individuals (*Insurance Authority - Publications & Publicity Materials*, n.d.).

A stratified random sampling technique will be employed to ensure that the sample is representative across different job levels, functional departments, and company sizes. For the quantitative component of this study, the sample size will be determined using power analysis, with an estimated 400 participants (Cohen, 1988; Erdfelder et al., 1996).

Data collection methods

Quantitative data collection

For the quantitative data collection phase, a structured questionnaire will be developed to measure role clarity, role ambiguity, job satisfaction, and job performance. The questionnaire will include:

1. Company information: employee size, market rank, etc.
2. Demographic data: age, gender, tenure, job level, etc.
3. Role clarity scale: adopt the role clarity scale developed by Rizzo et al. (Rizzo et al., 1970; Schuler et al., 1977).
4. Role ambiguity scale: adopt the role ambiguity scale developed by Rizzo et al. (Rizzo et al., 1970; Schuler et al., 1977).
5. Job satisfaction scale: adopt the 36-item Job Satisfaction Survey developed by Paul Spector (Spector, 1985).

6. Job performance: adopt the 18-item self-report scale, Individual Work Performance Questionnaire (Platania et al., 2024; Ramos-Villagrasa et al., 2019).
7. Scales to measure factors unique to the Hong Kong life insurance industry (e.g., MCV business readiness, digital readiness, interaction with distribution channels)

This questionnaire will be administered online using a secure survey platform and will be available in English, Traditional Chinese and Simplified Chinese.

Qualitative data collection

For the qualitative data collection phase, semi-structured interviews will be conducted with a subset of participants to gain deeper insights into their personal experiences regarding role clarity and role ambiguity and their perceived impact on job performance (Creswell, 2013). In addition, the interview will explore topics on organizational perspectives on role clarification processes and specific challenges to the Hong Kong life insurance industry.

The interview participants will be selected using a purposeful sampling approach, targeting employees who represent a range of job roles, organizational levels, and experience. This approach will allow for higher flexibility and enable more efficient use of time and resources. The sample size will be determined based on the principle of saturation (Creswell, 2013; Hennink & Kaiser, 2022; Hinkin, 1998).

Data analysis procedures

Quantitative data analysis

Quantitative data will be analysed using statistical software, e.g., SPSS.

Descriptive statistics to summarize company information, demographic data and key variables will be provided. Confirmatory Factor Analysis will be conducted to validate the measurement model, and Structural Equation Modelling will be used to test the hypothesized relationships between variables (Hair et al., 2021; Hinkin, 1998; Tarka, 2018). To understand the mediating role of job satisfaction, mediation analysis will be conducted. Lastly, moderation analysis will be used to explore the effects of organizational factors on the relationship between role clarity, role ambiguity and job performance (Hair et al., 2021; Tarka, 2018).

Qualitative data analysis

Qualitative data from the semi-structured interviews will be analysed using thematic analysis, to identify, code, analyse and interpret patterns of meanings or themes (Tong et al., 2007).

Key components of the thematic analysis would include developing deep understanding of the data collected, generating codes, searching for patterns of meaning from the coded data, and reviewing such themes. More specifically, extra attention will be paid to themes related to the unique aspects of the Hong Kong life insurance industry and how they influence role clarity, role ambiguity and job performances for back-office employees.

Ethical considerations

This study will be conducted adhering to ethical guidelines.

For both quantitative and qualitative data collection phases, participants will be informed that they are joining this study voluntarily, and that they can withdraw at any point in time. In addition, participants' consent will be obtained, and I will be providing clear information about the study's purpose, process, and timeline. No names will ever be disclosed in this study. All respondents' information and responses will be kept confidential, and data will be anonymized and stored securely. Finally, when the study is completed, I will share this paper with all participants, and for anyone who is interested to know more about the study, further meetings can be arranged.

Strengths and weaknesses

I have selected to use the mix-method approach for this study, and there are some strengths and weaknesses to adopting this approach.

Strengths

By combining both quantitative and qualitative research methods, I can gain deeper understanding of the problem by using statistical data as well as contextual information. The qualitative analysis conducted after the quantitative analysis can be used to validate and enhance the reliability of the findings. In addition, since there is little research on role clarification and role ambiguity conducted for the Hong Kong life insurance market, and the market itself is complicated and unique, adopting multiple research methods could potentially help capture insights that cannot otherwise be obtained via a single method.

Weaknesses

In terms of weaknesses, time and resources will be a concern. Conducting both quantitative and qualitative data analyses would require more time, planning, effort, and resources compared to adopting a single research method. There is also no guarantee that the results from the quantitative and qualitative analyses would be consistent, and hence challenges may occur if conflicting results are observed. The progress for the qualitative analysis phase will also be highly dependent on the availability of the selected participants for the semi-structured interviews, which is often a challenge given the dynamic schedules for executives in Hong

Kong. Lastly, from a knowledge standpoint, compared to adopting only one research method, more time will be needed to be proficient in both the selected quantitative and qualitative methods, and additional efforts required for data integration.

I will proactively address these limitations as I work out the details for this research.

Philosophical understanding of research approach

The research philosophy is the foundation of any research study (Isaeva et al., 2015; Saunders & Bristow, 2023). I am going to adopt the pragmatism approach as I prefer to address this research question from a more practical perspective. For the research approach, I will be utilizing the deductive approach since there are various research conducted on role theory already and I would like to build on previous research to understand how such theories can be applied to the Hong Kong life insurance market. In terms of methodology, as mentioned in the section above, I will be employing the mix-method approach – starting with a structured questionnaire survey for the quantitative data analysis phase, then moving into the semi-structured interviews for the qualitative data analysis. I am studying the impact of role clarity and role ambiguity on employee job performance at a certain time point, and hence, a cross-sectional time horizon approach would suffice.

Expected results / contribution to knowledge

Anticipated outcomes

This study is expected to provide insights into the relationship between role clarification, role ambiguity, and job performance in the Hong Kong life insurance industry. The findings from this study will have implications on theoretical knowledge, business practice, and overall industry development.

Potential implications and significance of the research

Theoretical implications

From the literature review section, it was shown that there has been little amount of study on role clarification and role ambiguity on back-office employees of life insurance companies, and more specifically, how these relate to job performance in the Hong Kong life insurance industry. This study will contribute to role theory and its application in the life insurance industry.

This study will also enhance the understanding of the factors that influence job performance in industries that are going through significant transformation, such as the life insurance industry.

Lastly, this paper aims to provide insights into the mediating role of job satisfaction in the relationship between role clarity, role ambiguity and job performance.

Practical implications

This study is expected to provide insight and recommendations for life insurance companies on how to improve role clarification and reduce role ambiguity. The recommendations derived from this study will help HR, management and team leaders develop tailored plans to reduce role ambiguity to drive for better job performance. Such plans can cover employee onboarding process, training & development, rotation programs, communication protocols, manager training, and organizational structure designs.

Industry implications

This study will contribute to the overall development of Hong Kong's life insurance industry – by improving role clarification and reducing role ambiguity, the industry will perform better, with higher quality of goods and services provided to the market. With better job performance, the life insurance industry can adapt to the changes driven by technological advancements, evolving market needs, and the ever-changing customer expectations.

Lastly, by creating a better workplace environment and performing at a higher level, this study aims to improve the ability of life insurance companies to attract and retain talent as it gears up for further growth in Hong Kong and across Asia.

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