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**A Pilot Study of Exploring Managerial
Interpretations of Digital Transformation in Operational
Processes within the Sri Lankan General Insurance Sector**

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Abbreviations

AI	Artificial Intelligence
DCT	Dynamic Capabilities Theory
DT	Digital Transformation
HRIS	Human Resource Information System
ICT	Information & Communication Technology
IoT	Internet of Things
IRCSL	Insurance Regulatory Commission of Sri Lanka
KPI	Key Performance Indicator
MIS	Management Information System
PDPA	Personal Data Protection Act
RPA	Robotic Process Automation
RTA	Reflexive Thematic Analysis
SLGI	Sri Lankan General Insurance
SMT	Sensemaking Theory
TAM	Technology Acceptance Model
TOE	Technological - Organisational - Environmental Framework
UBI	Usage Based Insurance

PART A

A. Executive Summary

Insurance as a global phenomena plays a significant role in the Fintech industry and contributes a substantial component of the financial backing to the global economy (OECD, 2026). It provides a shock absorbant layer and acts as a risk mitigation tool for the anticipating future risks. Insurance seeks silver opportunitites in the global economy by tapping the most attractive market segments with innovative growth startegies (McKinsey & Company, 2025). DT is one of the main phenomena that enhances the market attractiveness of the insurance business. In the global insurance context the digital adaption is playing a significant role which increases the market share and performing rapid industry growth. According to the market intelligence and secondary data sources the Sri lankan digital behaviour is comparatively lower to the global insure-tech behaviour. This pilot study is to explore the managerial interpretation of the DT in the operational processes within the Sri Lankan genral insurance sector. The pilot study emphasis the the DT is not merely a technological transformation and the digital adaption is shaped by the technological innovations, organisational capabilities and cultural effects of enviornment. The main objectives of the resaerch is to investigate how managers interpret digital initiatives within the Sri Lankan GI operational context (e.g., claims processing, underwriting, or policy issuance) and to examine the influence of technological, organizational and environmental cultures in different leadership style on the adoption of digitalization in daily operations.

The study is mainly provided guidance by the sensemaking theory and the dynamic capabilities theory to interpret the personal perspective of managers in different insurance operations about the DT and how do they make sense of the whole adaptation process? The dynamic capabilities theory provides grounds to understand how managers allocate and plan the DT as a strategic move. The TOE framework supported both theories in analysing the in-depth idea of each component.

The pilot study has been followed by a qualitative approach by conducting semi-structured interviews with six managers who are professionals with sound experience and exposure to the insurance sector. These managers represent different operational departments and the different scales of organisational capacities representing the Sri Lankan general insurance sector. They were chosen by purposive sampling and their professional ties to the researcher, a former insurance

worker in the same community. The UWTSD research committee has granted approval for the study, data was collected by conducting an online conference via Microsoft Teams, and the conference recordings have been saved in a password-protected folder on the university server.

Data has been analysed following the reflexive thematic analysis introduced by Braun & Clark. The six-step process has been evolved to build the final six themes summarising the entire portfolio of information gathered. These key themes represent the key element of the managerial perspective that shapes the digital adaptation in the Sri Lankan market. These themes are covering the related facts: technological infrastructure and ,digital capability, re-engineering processes and operational transition, impact of organisational culture and leadership on employee readiness in digital adaptation, strategic sensemaking in ,digital readiness, governance and management, digital evolution with competitive customer-centric services, regulatory influence, and external environment pressure. The findings from the data analysis are discussed in chapter 4, while chapter 5 covers the interpretation, overall research limitations, and future recommendations. The discussion section further elaborates on the future recommendations of the study, while chapter 6 summarises the implications of the research, its actionable contributions, and the significance of future research areas.

B. Choice of Journal with Metrics

Emerald Publishing - Journal of Qualitative Research in Organisations and Management (QROM)

For the dissemination of this pilot study, the Journal of Qualitative Research in Organisations and Management: An International Journal (QROM) has been selected. The journal is published by Emerald Publishing, and the outlet of QROM has been specified in qualitative studies, especially laying its spectrum in the organisational management studies. The journal encourages studies driven by theoretical backgrounds to explore the organisational changes, cultural impacts, management practices, leadership, and transformational processes. The special characteristics of the journal in qualitative methodology, organisational changes and critical management perspectives well align with the core element of the reach to explore the managerial sensemaking in the DT in Sri Lankan general insurance market.

Journal Metrics

<i>Metric</i>	<i>Value</i>
<i>Publisher</i>	Emerald Publishing
<i>Journal Title</i>	Qualitative Research in Organizations and Management (QROM)
<i>CiteScore 2024</i>	5.2
<i>CiteScore Tracker 2025</i>	3.9
<i>Impact Factor (2024)</i>	1.8
<i>5-Year Impact Factor (2024)</i>	2.4
<i>SJR Ranking (2024)</i>	0.675
<i>Scimago Quartile</i>	Q2
<i>H-Index</i>	35
<i>Acceptance Rate</i>	12.9%
<i>Average Time to First Decision</i>	34 days
<i>Average Acceptance to Publication</i>	46 days

* Extracted from <https://www.emeraldgrouppublishing.com/journal/qrom>

C. Justification of choice

QROM is particularly suitable for this study because it publishes qualitative research that examines organizational and managerial phenomena through interpretive and critical lenses. The journal welcomes studies employing frameworks such as organizational sensemaking, organizational change, leadership, and management theories, making it highly relevant for research examining the experiences of managers with DT. Additionally, the journal encourages research that explores organisational practises within specific contextual environments, which aligns with the study's focus on the Sri Lankan general insurance industry. The journal's recognized citation metrics, international readership, and strong focus on qualitative inquiry further support its suitability as a publishing outlet for this research.

PART B

A Pilot Study of Exploring Managerial Interpretations of Digital Transformation in Operational Processes within the Sri Lankan General Insurance Sector

Abstract

The Sri Lankan general insurance market is possessing significant market growth with a positive impact of DT in operational contexts. This qualitative pilot study explores how managers interpret DT within their operational scope. This study has been conducted by semi-structured interviews with six participants to represent the six different operational departments and the six different scales of the organisations in the Sri Lankan general insurance sector. The pilot study has been established on the theoretical context of sensemaking theory and dynamic capability theory as substantive theories and supported by the Technological-Organisational-Environmental (TOE) framework. The study has been analysed using Braun & Clark's Reflexive Thematic Analysis, and the findings demonstrate the managerial perspectives on DT in daily operational tasks, which are shaped by the participants' professional experiences, expertise, and the capabilities of the resources they deploy during the digital transition. Further, the findings have emphasised that technological innovations, organisational capacity and the cultural and regulatory impact of the external environment influence the digital shifts of the insurers in the Sri Lankan general insurance context. Additionally, based on the findings and interpretations, the study emphasised that digital disruption would be more effective if the transition occurred as an industry-wide change rather than as an individual corporate goal for a single insurer.

Keywords: DT, Sri Lanka, General Insurance Sector, Process Automation, Customer – centric digital solutions, Reflexive Thematic Analysis, Sensemaking, Dynamic Capabilities, TOE Framework

1 Introduction

1.1 Industry Background and the Gap

Insurance plays a significant role in the global fintech industry, which is approximately worth EUR 7 trillion in premium income by 2025 (Allianz Research, 2025). This is predominantly affecting the global economy compared to other sectors where insurers are managing a USD 37 trillion asset base (IAIS, 2025). As a risk management tool and shock absorber providing support to the commercial supply chain, it establishes a strong economic foundation and stability (OECD, 2026). Insurers provide a solid funding platform to the real economy by playing as a major institutional investor (IAIS, 2025). The industry has capitalised on the silver economy opportunity presented by the growing ageing population through necessary industrial growth strategies (McKinsey & Company, 2025). The insurance industry has solutions for all global challenges, such as climate, cybersecurity, public-private partnerships in business and any other global trend (Malagon, 2025). Most importantly, the industry is specifically addressing business opportunities in emerging markets, such as Latin America and Asia, by making heavy investments in digitalisation, AI analytics, and addressing the widening gaps in these economies (McKinsey & Company, 2025). This pilot study will focus on the digitalisation of insurance operations, particularly in the Sri Lankan General Insurance (SLGI) sector. This qualitative pilot study has conducted semi-structured interviews and interpreted the managerial experiences pertaining to the specific operations. In the Sri Lankan context, digital adaption in claim processing, underwriting, and customer service functions are somewhat structural and functional. However, compared to the speed of digitalisation in developed markets, Sri Lanka's progress is hindered due to economic and technological constraints, and poor insurance penetration (Fitch Ratings, 2024).

Digital transformation (DT) in operation is not merely a technological shift but a whole transformation in the organisation aligned with the cultural, operational, and leadership standards established on the key insurance fundamentals and practises. Leadership is the most important part of any organizational change. Mainly a change is accepted or rejected by the employee; how they would be convinced and perceived by the leader's art of communication. Therefore, in this study, the researcher is exploring the perceptions of managers how they interpret their own experiences and insights about digitalisation, how they accept the transformation, and how they communicate organisational readiness for a DT.

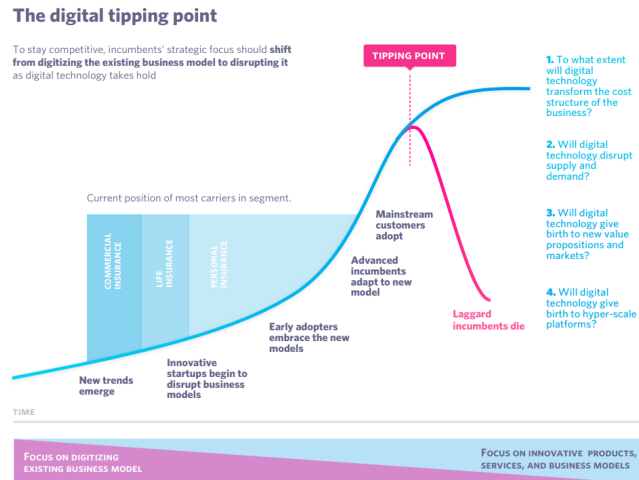


Figure 1 The digital tipping point

(Zinchenko, 2025)

DT may be required in a VUCA¹ environment (Garfield & Singh, 2026), where managers' meaning-making and initiate the necessitates staff readiness for the digital changes that is grounded with the Sensemaking Theory (SMT) (Seidel et al., 2017). Furthermore, organisations must consider how they deploy internal and external expertise to integrate the said transformation (Al-Moaid & Almarhdi, 2024). The theory of Dynamic Capabilities (DCT) basically focuses on technological adoption in organisations, and there are main capabilities that drive sensing, seizing and transformational (Ellström et al., 2021). While these two theories base on the study as substantive theories, the Technological-Organisational-Environmental (TOE) framework supports complementing the digitalisation readiness, the organisational culture and the environmental challengers' effect on the digital adoption.

In Sri Lankan context a greater digital adaption presence in life operation, while certain areas in SLGI remain vague and unclear in managerial interpretation (Malik et al., 2025). The organisational culture and the crucial environmental challengers in a qualitative approach have been less studied in a lens of sensemaking and dynamic capabilities in current empirical studies. Therefore, to fulfil this gap, the researcher has conducted a qualitative pilot study to explore the managerial interpretation of DT in SLGI sector in their operational scope.

¹ VUCA - volatile, uncertain, complex and ambiguous

1.2 Research Objectives

This pilot study to explore below research objectives to reach the problem gap of the research;

1. To investigate how managers interpret digital initiatives within the SLGI operational context (e.g., claims processing, underwriting, or policy issuance).
2. To examine the influence of technological, organisational and environmental cultures in different leadership styles on the adoption of digitalisation in daily operations.

1.3 Research Questions

RQ1: How do managers in the SLGI sector make sense of DT in their operational role?

This question mainly focuses on how managers sense the DT within the framework of their operational workflow, decision-making and performance monitoring. Therefore, this question is basically rooted in the SMT (Weick, 1995). Further, managers' interpretation of DT has a direct impact on organisational strategic goals and sensing about the market opportunities and threats, seizing the massive market opportunity via digitalisation and transformation of the operational processes. These influences directly depend on the organisational capabilities (Teece, 2018). Accordingly, these two theories will uncover the distinct versions of managerial interpretations and how their personal perceptions affects the DT.

RQ2: How do technological, organisational and environmental factors shape managers' experience of DT in the Sri Lankan GI sector?

This question is directly validated by the Technological-Organisational-Environmental (TOE) framework developed by Tornatzky and Fleischer in 1990 (Baker & Jaff, 2012). In the technological aspect, managers perceive the usefulness and feasibility between traditional systems and new digitalised platforms. In the organisational aspect the managers experience the degree of support, resistance, and readiness for the DT within the framework of organisational culture, leadership characteristics, and available resources and to what extent the staff is empowered. In the environmental aspect, managers would witness the impact of external environmental pressure rising from the regulator, competitors, and customer expectations.

2. Literature Review

2.1 Digitalisation in Insurance

After the year 2000, the technological progression massively expanded and increased in every global phenomenon. Based on this emerging elaboration of the digital technologies, many theories have been developed, and many points of view of every single subject have been changed. The difference of 'digitisation' and 'digitalisation' has been questioned as well (Frenzel, et al., 2021). According to Legner [et.al](#) digitalisation has been defined as “[...] *the manifold sociotechnical phenomena and processes of adopting and using these technologies in broader individual, organisational, and societal contexts*” (Legner, et al., 2017). Digitalisation may impact the service sector in several aspects. Digitalisation transforms operational processes by increasing the efficiency and speed and by enhancing the convenience and user-friendliness (Chugh, 2025). Data-driven information may create value on personalised customer services (Olayinka, 2021), and digitalised services have maximised the software applications and service-orientated business models with the transition to digital adoption (Marelli & Sbarba, 2025).

In the global scenario, rapid transformation of technology in the insurance industry is mainly focusing on AI and data analytics, where insurers are mainly investing in big data and machine learning in insurance to increase the accuracy and speed of underwriting and risk analysis (Fatunmbi, 2025), convenient claim intimations, assessments and settlements (Machireddy, 2022), digital maturity are providing user-centric and customised services enhancing the service excellence (Srivastava, 2025). Developing a symmetrical system within the industry with various stakeholders such as insurers, intermediaries, agents and regulators (Behm, et al., 2019) is important.

In the SLGI industry, digitalisation is emerging despite various challenges arising from the macro-environmental factors. In the operational angle, the DT is deemed to be focused more on underwriting and claims processes where the regulatory involvement is deep and particularly centred on increasing the insurance penetration rate (Munawwer et al., 2025). Aligning with the novel national economic development strategies, as a key component in the financial services, the industry is more focused on collaborations such as bancassurance and innovative tie-ups with micro-insurance avenues (Weedige, 2025), (Jayarathna & Dewasiri, 2025). Not only in the SLGI

context, but also all South Asian insurers are expecting the digital adoption to enhance the service efficiency, operational cost reduction and improve operational processes further, focusing on certain business classes such as agriculture and climate index insurance (Banerjee & Bhat, 2025). As a special feature in the technological adoption, the risk assessment in health and motor insurance classes is being developed with modern AI usage (Munawwer, et al., 2025). Although digital adoption has a platform to grow, certain barriers such as building customer trust and a low level of digital literacy are lagging the pace of transformation (Eckert, et al., 2022). The IRCSL is endeavouring to establish a sandbox system to establish a transparent industry practice in digital adoption while assuring the customer rights as well (Powee, 2023). Significantly AI and ML will increase the operational efficiency in most favourable business classes, such as health, motor, travel, etc., while reducing the room to make any fraud by increasing the reliability and the transparency of processes (Mel, 2025). According to (Mel, 2025), the IRCSL has initiated necessary steps to prepare the industry on financial capability for digital adoption by conducting various awareness campaigns, inbuilding insurance as a main subject in the national curriculum and introducing the global quality standards over local products and strengthening the regulators for tomorrow's leadership and the responsibilities on par with the global standards. The tech experts expect the proliferation of smartphones and IoT devices to reach customers on digital selling, enabling UBI models, especially in motor and property insurance (Ma, 2021).

2.2 Empirical Papers

In the empirical paper of (Netswera & Musaigwa, 2025), with a qualitative approach focusing on the impact of digital technologies in the insurance operations and processes, it has been emphasised the introduction of RPA, AI, blockchains and IoT in operation would increase the transparency, efficiency and convenience, and in the meantime it highlights the challenges of digital adoption: those will be risking cyber-attacks, the massive financial investment for digital setups and the complexity of synchronising the highly technical insurance fundamentals with the novel digital practises. It further led the tech experts to think of more practical and innovative mechanisms to fix exactly the current technical infrastructure and academia to find out the deeper reality of the phenomenon identical to the SLGI context. The research paper of (Oliveira, et al., 2024) explored by a case study on insurance companies on DT, has found out cultural renewal and organisational readiness, which also has significant impacts and challenges in digital adoption.

According to the researchers, the whole organisational structure, including every stakeholder, has an impact on digital adoption, and the organisation also should maintain the mission values, target audiences and purposes of strategic goals while transforming to digital from human dimensions. Further, the insurance companies should cross comfortable zones and find the best business opportunities in the digital era. The research paper of (Paranavithana, 2023), driven by a qualitative approach, has found out the factors affecting the digital readiness of the Sri Lankan insurance sector but specified the life insurance stream. Hence, there is a gap in the same study to search for the impact in the same geographical context in the GI stream. The research topic of “*Factors influencing the adoption of cloud computing for a Sri Lankan insurance company*” (Welengoda, 2025) explores the roadmap of digitalisation; it should be hybrid, and the industry should pay significant attention to the risks associated with cybersecurity PDPA compliance when storing the data in cloud computing while developing the InsurTech strategies. Further (Welengoda, 2025), comprehensively discusses the application of the TOE framework (which will be further discussed later) and TAM in the adoption of cloud computing in insurance operations. The research paper of (Pauch & Bera, 2022) on digitisation in the insurance sector challenges in the face of the Covid-19 pandemic – emphasises that insurance as an industry diverted its direction to digitisation on the impact of Covid-19 and initiated necessary development to ensure future readiness as well.

2.3 Substantive Theory : Sensemaking (SMT)

It is a concept developed by Karl Weick (1995), the social psychologist, and he has contributed significantly to organisational behaviour theories, management, and social psychology (Czarniawska, 2005). **Sensemaking** has not been developed as a fully-fledged theory yet (Turner, et al.), but it explains how individuals and groups make sense of complex and ambiguous situations (Weick, 1995). It is widely used in organisational changes, crisis management, qualitative research, leadership, and decision-making (Al-Dabbagh & S, 2020). SMT is a creation of coherent and meaningful narratives that helps the organisations and their staff to understand and navigate the changes around their world (Alammar, 2025). There are few fundamentals in the SMT; it evolves **retrospective** images and narratives driving individuals to revisit their own experience after an event in terms of organisational change (Maclean, et al., 2014). Sensemaking is a **collective** process constructed by a group of individuals in their communication; they make sense about their organisational environment (Choo, 2002), Sensemaking seeks to understand the

sources of **stability** and the changes in organisational changes which support the ambiguity and the uncertainty which do not make sense (Maitlis & Christianson, 2014). Applying SMT as a conceptual lens will look at anomalies in major organisational changes to see how people sense such events in their shared experiences and bring insights to the stability and potential to grow (Luscher & Lewis, 2008), where the collective meaning is established and many best practices repeat the tools, methods, techniques, processes, and communication that sustain the organisation's stability (Cochran, et al., 2017). Sensemaking uses multiple cues (previous experiences, knowledge, cultural norms etc.,) to create **mental models** such as symbols, stories, vocabularies, norms, and values to be used as sources for creating a sense of organisational environment (Maitlis & Christianson, 2014). Then sensemaking tests the **plausibility** of the mental models, and through the consistent sensemaking efforts and collective understanding, meaning rises (Zhang & Soergel, 2014). There are several misconceptions about sensemaking that need to be clarified. Sensemaking is not the same as a perception or a cognition; it is not purely rational, not an individual process and not linear with a proper beginning, middle and end (Campbell, et al., 2019).

DT is a key organisational change, and SMT has sway on how people interpret and respond to that change. As insurance is a conventionally risk-driven, process-heavy, regulator-influenced industry, digital adaptation will have a great impact on people's sense of adaptation to their experiences and perceptions. The focus on digital adaptation in the sensemaking lens is divided into two elementary phases: exploration and exploitation (Henfridsson, 1999). The research report of (Henfridsson, 1999) is a main publication that refers to the IT adaptation as 'sensemaking', which contributes rich content to the academia organisational changes into DT. In the exploration phase, a group of individual interpretations on digital changes caused ambiguity about the operational changes. In the exploitation phase, people may use their own sense about digital artefacts for their personal goals, but the real meaning of the artefact could be outdated with time (Henfridsson, 1999). The influence of sensemaking in insurance digitalisation may affect several key areas. Employees may interpret the change as reducing or increasing the employment resistance; it could be either an opportunity in job support or a threat to be resisted for the risk as well (Helpap & Bekmeier-Feuerhahn, 2016). Sensemaking shapes managers' decision-making, either to be prepared for innovation or to be cautious in upcoming risks, and these decisions can lead to appropriate strategic directions, investments, and adaption processes (Seligman & Larry, 2008).

Sensemaking influences the organisational culture and the communication among employees so that managers may share understanding and the positions of due transformation, avoiding silos and confusions (Routila, 2022). In a DT, managers should pay attention to technological effects, as they would influence the team's confidence as a feature to increase accuracy or as an unreliable feature to avoid using (Polkov-Kersten, et al., 2023). - the scope of digital n the insurance sector, sensemaking would support the organisation to explore the true meaning of the change and how it would make sense in a sector with a highly dynamic environment with high uncertainty and disruption in insur-tech start-ups, continuous changing of customer expectations and predictive analysis of big data (Vaska, 2021).

In this literature review, the sense of insurance managers about the digital adaptation within the frame of their role contributes significant personalised facts to this research area, aligning the research objectives. According to (Weick, 1995), managers do not just interpret their experiences, but they construct meaning around ambiguous situations (March, 2010). Two managers in different departments will interpret their sense of digitalisation with different opinions; as an example, the department's strategic goals, the risk appetite and the services offered are different between an underwriting manager and a claims manager. This diversity of the operational role may lead them to interpret the same data with different meanings, and they do foresee the opportunity as a risk or maybe a support; as an example, the underwriting manager would see the digitalisation provide support for them to analyse the risk exposure accurately, whereas the claims manager would see the threat of automated processes. Sensemaking also helps managers to make decisions in ambiguity (Awati & Nikolova, 2022) in sudden uncertain incidents in claims, the detection of a fraud or the initiation of a new strategic move. Sensemaking helps managers to lead the team for the change in the organisation with effective communication; poor communication may increase the resistance by the team (Luscher & Lewis, 2008). Sensemaking has an ability to influence the organisational culture through the managers' influence by highlighting cues and guiding discussions where the result will be customer-centric, innovative, and risk-averse decisions (Polyviou, et al., 2024). Insurance being a heavily data-driven industry, sensemaking supports managers to analyse risk exposures and claim trends and strategies necessary for resilience and risk mitigation processes (Kassymkanova, 2023). Accordingly, SMT contributes significant and important insights for managers in the insurance sector who are focusing on DT.

2.4 Substantive Theories: Dynamic Capabilities (DCT)

The famous scholar Prof. David Teece revisited the original framework in 1997 (Teece, et al., 1997) and the DMT in 2007 as an actionable management tool, which is more useful in strategic management (Teece, et al., 2009). The theory simply explains the organisation's ability and competencies to sense, seize and transform according to the internal and external environmental changes (Teece, 2009). It shows how an organisation senses the market opportunity, seizes it, and transforms it to shape the competitive advantage of the company (Li & Liu, 2014). According to (Teece, 2009) definition, **sensing** is the capacity that an organisation must have to anticipate the environmental threats and opportunities, technological advancements, and customer needs (Nayernia, 2026), and this specifically plays a vital role in the InsurTech environment to enhance the competitive advantage of the organisation. **'Seizing'** defines how the organisation distributes its available resources according to the projected opportunities (Nayernia, 2026) such as designing ideal business models, setting up appropriate strategic goals and investing wisely on appropriate digital platforms, etc. **Transformation** or reconfiguration is how the organisation is maintaining its standards consistently by allocating necessary resources with suitable resilience strategies (Qiu, et al., 2022). In the scenario of organisational change in DT in the insurance industry, the DCT helps the organisation to be competitive, be disruptive and sustain innovation. In terms of DT in the context of the SLGI sector, the change is crucial despite the global adaptation and the competitiveness compared to the other regional insurers. Hence, cautious resource management is imperative, and the practice of DCTs is pertinent.

DT in GI practises will be more in demand for the customers and insurers as well; providing automated speed services for policy placement and claims settlement without a single contact will benefit the customers, whereas the ability to trace fraudulent activities in the process, data analysis and usage for new product development will be useful for the insurers as well (TAN, 2023). Hence, DCT is sensing these market demands to reach new market opportunities. To cater to the identified new opportunities, DCT directs direct insurers to seize their internal resources by investing in appropriate insurtech partnerships and developing automated operational processes to reduce the delivery time and to enhance the service standards (Bani & Wilis, 2025). Out of three capabilities, transforming culture and the prolonged operating system are crucial. Moving into real-time risk assessment, data-driven risk evaluations, reskilling employees, and being comprehensively

customer-centric are decisive (Deep, 2023). Supported by the DCT, the quantitative study of Muthusamy emphasises that the capability development of the sales staff is essential in a successful sales approach and the retention of the customer, specifically in the SLGI sector (Muthusamy, 2018). Further, the insurance company's financial performance is influenced by the organisation's resources, capabilities and the macro-environmental factors as well (Gunawardhane et al., 2022). Even if the existing research outcomes are limited about the SLGI sector and the influence of DT in operation, DCT is supporting and leading the necessary pathway to sensing, seizing, and transforming the organisation with the existing resources to face the due organisational change productively and successfully. In terms of GI scope, DCT provides guidance in online policy making, automating claim processing, accurate data analytics, risk management and proactive resilience initiatives, compliance with the regulator in an efficient manner, designing customer-centric strategies and product innovations (Gunawardhane, et al., 2022).

2.5 Supportive Theory: TOE Framework

The TOE framework has been developed by Tornatzky and Fleischer based on the contingency theory (Arpaci et al., 2012), and they emphasised that in any organisational adaption there are three key determinants affected by any change: technology, organisation, and the environment (Tornatzky et al., 1990). The framework is mostly used by the adaptations in ITC or digitalisation (Arpaci et al., 2012). The TOE framework is mainly used in domains such as e-business, e-commerce, mobile commerce, open systems, HRIS, etc. (Arpaci et al., 2012). In the **technological** dimension the organisation needs to consider the technologies available in the internal and external markets as well. In relation to the insurance concept, it is referred to as the available AI tools for underwriting and cloud-based insurance platforms with possible infrastructures (Tarr et al., 2023). The technological dimension is assessed by its complexity, extensivity, compatibility, relative advantage, infrastructure, and the implementation cost. In the SLGI sector, the technological component of the TOE framework is used in digitalisation, data analytics, and insurtech adoption in usage-based assessment systems (Kumar & Aggarwal, 2022).

In the **organisational dimension**, it represents the internal capacity of the company to accept the organisational change or the digital adaption. The support of the top management or the leadership is a crucial factor (Gangwar, et al., 2015). Digital adoption is an important and critical

strategic decision in an organisation. Hence, the top management's willingness in necessary investments and the commitment and leadership are most important. Furthermore, the capabilities of HR (Alkhawaldeh et al., 2024), organisation size, organisation structure, operational model (whether centralised or decentralised), organisational culture, internal processes and systems and the financial performance (Bruitjies & Njenga, 2024) must also be considered in this dimension. In the **environmental** dimension it is always considered the pressure generated from the external environment that constrains digital adoption. These external factors often determine the outcome of the change and the pace of its adoption. In the SLGI context, the pressure generated from the IRCSL is important and crucial, as the whole industry is regulated by the IRCSL. Further, natural perils, including climate changes, floods, and highly volatile macroeconomic factors and ever-changing customer expectations, also have a direct impact on this component.

3 Methodology

As this pilot study mainly focuses on interpreting managerial insights and experiences on a very subjective phenomenon such as DT via a qualitative research approach by semi-structured interviews, this pilot study follows the discipline of **interpretivism** (Guba & Lincoln, 1994). Since the pilot study explores the multiple perspectives / realities and interpretations of the managers in their own insurance-contextual operational processes, the ontology of this pilot study is **relativism** (Guba & Lincoln, 1994, p. 110). The epistemology of the study is **subjectivism** (Guba & Lincoln, 1994, p. 111), This value-laden pilot study features **reflexivity**, as the meaning is co-created by the managers' multiple perspectives (Finlay & Gough, 2008).

3.1 Research Approach

According to (Van Teijlingen & Hundley, 2001), a pilot study refines the research design and the data collection methods, providing solid guidance for the main study. In this exploratory qualitative pilot study, an interpretivist approach is set to investigate the lived experience and insights of insurance managers who lead different operations as HODs representing IT, Sales, Motor Underwriting, Motor Claims, Customer Service and Medical Claims. Each of their perspectives and contextual understanding about DT pertained to their operational scope and was subjective (Bryman & Bell, 2015) and not generalised. The challengers they face, their understanding about DT, and their insights about implementation are subjective according to their organisational capacities, resources, and perspective of employees.

3.2 Research Design

A pilot study acts as an assessment of the feasibility study, developing and testing the adequacy of the research instruments, participants' recruitment approach, efficiency of the sampling frame, assessing whether the research protocol is realistic and workable, assessing data analytics to uncover the potential problems, and developing a research plan (Van Teijlingen & Hundley, 2001). Since this pilot study has investigated personal encounters and insights of context-specified environments, the feedback from each participant is significant depending on the manager's experience, industry exposure, capability, the organisational culture, current

technological position, and the attitudes of teams they lead. Therefore, the pilot study has been designed following the interpretivist discipline (Guba & Lincoln, 1994) in a qualitative research approach (Guba & Lincoln, 1994) by conducting semi-structured interviews (Brinkmann & Kvale, 2014) with insurance managers (HODs) who lead different operational goals in Sri Lankan GI companies. Each step of the research has been followed by rigorous methodological literature. The research questions have been designed to investigate the managers' sense about the DT within their operational scope (RQ1) and how factors such as technology, organisation culture and external environment shape the managers' experiences about DT (RQ2). These questions are aligned with the substantive theories of SMT (Weick, 1995) and DCT (Teece, et al., 2009) supported by the TOE framework (Tornatzky, et al., 1990).

3.3 Participant Selection & Recruitment

This pilot study has employed a purposive sampling strategy (Patton, 2015), and every participant has been selected on purpose. Gathering information-rich content is the main purpose of the participant selection. There are six participants who have been selected from the SLGI companies, covering both government and private sector companies, to provide rich information to support the research questions and the objectives. It has selected exactly two participants from large-scale (n=2), two from middle-scale (n=2), and two from small-scale (n=2) firms. Participants met the "5-year experience" and "age 30–60" criteria to ensure they had witnessed the industry's evolution and their insights had rich content. Further, participants were potential HODs and managers, who were identified via LinkedIn and professional insurance networks by the researcher's 19 years of professional background and relationships. Gatekeeper approvals have not been required, as the participants contributed their insights willingly to support the pilot study, honouring the industrial relationship with the researcher. Data saturation (Glaser & Strauss, 2017) has been reached by the contribution of six selected participants, as they have shared rich content based on their experiences and personal encounters with DT phenomena representing different operational departments and different scales of organisational cultures.

3.4 Data Collection Procedures

The data collection was happened by conducting semi-structures interviews in line with the Research Objectives. The interview guide has been designed with 12 questions merged with the

main two research questions and coupling with the SMT, DCT and TOE Framework (Oben, 2021). Since the contents of the responses were valuable and coherent for the study the researcher raised an additional open question allowing an open space to the participant to share his / her experiences related to the research topic. The information gathered in this question was heterogeneous and diversified according to their experience and expertise. Interviews were conducted online (from the 01.05.2026 to 09.05.2026) for approximately 40 – 75 minutes, using Microsoft Teams (university account) and all the recordings (with transcripts) have been saved to the password protected, OneDrive university server. All the participants have submitted their consents for video conferencing with the participants consent sheet. Although, for three of them were unable and conducted as audio conference as they had certain practical issues with their personal circumstances. At certain points the questions were more explained with clarity in order to approach the best response from the participant. Field notes were recorded in the notebook during the interviews when the operational and industrial specific terms were highlighted².

3.5 Data Analysis

Data were analysed by using the technique of Reflexive Thematic Analysis (Braun & Clarke, 2006) followed by six phase analytic process. Patterns were identified in every qualitative data being familiarised with the responses and by repeatedly reading and watching. Then it has been identified similar patterns as codes and created categories and clustered the same categories to create final themes. Since the pilot study is conducted related to Sri Lankan GI market and also the researcher has thoroughly observed the sector with the 19 years experience, and abductive approach (Earl Rinehart, 201) has been adapted by RTA to analyse the deeper understanding of the DT phenomena. A comprehensive critique about the data analysis will have provided in the chapter 4.

3.6 Ethical Consideration

This pilot study is conceded to the ethical approval of the UWTSD Research Ethics Committee and the approval has been obtained for the PG2-2026-046 document³ prior collecting data. All the participants were informed about the pilot study (via PIS) and the research purposes

² Appendix 1- Field notes during the interviews

³ Appendix 2- PG2 Ethical Form Approval

before 48 hours adhering to the UWTSD ethical guidance protocols. Adhering to the due data protection acts and other legislations relevant to academic research (as obtained the approvals), this pilot study has collected minimum personal information and the participants are pseudonyms (Edwards, 2020) (P1-P6) and personal information has been removed from the automated transcripts. The risk assessment for this pilot study is negligible as the participants have shared their professional experience and knowledge rather than the sensitive personal information. Further, each participant has countersigned the Consent Form⁴ and none of them disagreed on any point and all of them have been granted right to withdraw without any penalty.

3.7 Quality & Rigour

The quality and the rigour of the pilot study have been ensuring the trustworthiness, credibility and the academic rigourous. Trustworthiness has been followed the quality criteria using the seminal work of Lincoln & Guba's guidelines (Lincoln & Guba, 1985) and it refers to the degree of the confidence in research findings (Kakar, et al., 2023). Credibility of the work has been established by member checking, where several members have been shared a copy of the basic interpretation to get confirm the accuracy and the feedback of their insights⁵. The extensive experiences and the industry expertise of participants on GI operation and their challenges in digital adaption has been provided thick description to assess transferenceability. Throughout the analysis process the supervisory debriefing has conducted and dependability has been ensured by maintaining systematic documentation with relevant journal records and maintaining audit trail (Nowell, et al., 2017)⁶. In order to assure the academic rigour, please refer the appendix 6 for one transcript⁷ and an initial coded document⁸.

3.8 Reflexivity & Research Positioning

The researcher retrospect the reflexivity over the professional experience as a former insurance practitioner in the SLGI sector with more than 19 years industry experience with more than 7 years senior management experience. Being part of the same community the researcher marked insider positionality (Unluer, 2012) in this pilot study with various advantages. The professional relationship with every industry veterans and the exposure of working in several

⁴ Appendix 3 – Proof of signed participant consent form

⁵ Appendix 4 – Member checking email

⁶ Appendix 5 – Sheet of Audit Trail

⁷ Appendix 6 – Transcript and the initial coding – P1

⁸ Appendix 7 – Initial coded document -P1

private sector insurance companies in several managerial scopes as unit leader, cluster leader, department head and a national channel had offered vast range of managerial insights and experience to support and understand the technicality and the nature of the subjective reaserch area. The professional relationship that has been maintained with all the participants have lead them to share their maximum of insights and experiences passionately without clinging to any time constrains. The risk of projecting and interpretation of the contextualised information in personal experinces is debatable and the risk has been mitigated by journal documentation assumptions (Ortlipp, 2008). The reflexivity showcases the origianlity and the transparency of the pilot study.

3.9 Limitations of the Pilot Studies

This pilot study encounted limitations in several tasks. The sample size ($n=6$) is appropriate for the exploratory pilot work adhering to the methodological feasibility but it limits the transferability (Drisko, 2025). The participant's selected on purposive sampling through the professional network limits the depth within the industry. Most of them discussed about one single event happening in the market for transferring the E motor card. As the selected managers are operational heads covering six different functionalities within their own scopes, sometimes their perspectives in certain interview questions were differed. The interview data has been self reflexive and interpreted, basically the reasercher is the pilot of the analysing data. Therefore, most of the time the researcher has exerted the effort to capture the sensemaking of the information gathered. Furthermore, since the participants were Sri Lankan managers there was a critical challenge in coordinating their interviews with 4.5 hours time gap, fixing appoinments convenient for them during their busy life schedules. Additionally the interviews were carried out in a period of long weekened where most of the participants faced practical challengers with their family commitments. In the full scale study these limitations will be addressed in a expanding the number of participants ($n=20-25$) and selecting participants from the insurance intermediaries such as brokers, agents and regulator officers as well representing the entire sector network rather being limited to insurance companies.

4 Findings

This pilot study has been conducted to explore managerial interpretations of digital transformation in operational processes within the SLGI sector. The data was gathered by conducting semi-structured interviews with six participants who represented different departmental roles and different scales of organisational cultures. The data has been analysed following Braun & Clark's RTA method. Accordingly, the contents in the transcripts have been familiarised by the researcher, and preliminary coding has been conducted. Subsequent to the categorisation, the six main themes have evolved based on the data analysis.

4.1 Technological Infrastructure and Digital Capability

This theme demonstrates how the technological infrastructure and the digital capacity as an industry embrace the DT in the SLGI sector. Further, it explains that managers have concerns in the proper system integration of process automation to ensure their job role is supported by the DT as an organisational change and not to create more hassle over the wrong adaptability process.

"But in my personal point of view, ..., how much efficiency I can gain from the system rather doing something manually because I always love to do with process automations. It's very easy to handle, ...if we handle it properly, but I must tell if if you couldn't handle it properly, it will be a... Huge mess and it gives you a lot of pain." (P5)

P5, as a head of the customer care department, who has a positive sense about DT and carries more operational requirements on digital platforms, shared his personal perception that process automation and integration should be managed effectively and carefully.

"I first check whether the tools allow a clear operational problem and deliver measurable impact, like saving time, reducing errors, or improving turnaround, likewise...." (P2)

Further, the managers have identified that DT should be improving the efficiency but not be vulnerable to any cyber risk, which should also be controlled by the core system.

".....we have to have a the controlled implementation across the board, otherwise it may be another vulnerable, you know, exposed when it's come to the exposure." (P1)

Further, the theme explains that the strength of the technological infrastructure and digital capacity of an organisation shapes the DT shift. Mostly the current legacy systems are hindering the adaptation as structural barriers.

“...the biggest structural barrier of there is the combination of legacy systems.” (P1)

4.2 Re-engineering Processes and Operational Transition

This theme reflects the perception of insurance managers on the requirement of re-engineering the existing processes and journey of the operational transitions with their personal experiences and insights. All of the participants see the DT as an opportunity within their operational scope by reducing the manual paperwork and increasing accuracy, saving energy and time.

“So in order to save our time and energy, the digitalization and the digital processes are very essential..”(P4)

Further, managers do not see the DT as a mere and sole transition of technology. They describe it as achieving better organisational goals by re-engineering current operational processes by process optimisations and necessary improvements with minimum complexity and financial investment.

“..so the first consideration is whether the tool improves any operational efficiency without adding any unnecessary complexity..”(P6)

The key element of this theme is the managers' perspective about the process optimisation or the re-engineering of the operation with digital tools. They specifically discuss process automations, online payment facilities, digital claim intimation systems, and workflow migration systems to avoid inefficiency, reduce repetitive tasks and improve consistency.

“So this may include like improving documentation practices, better MIS tracking and enhancing the coordination between departments. So this will have to ensure consistency and efficiency.” (P6)

Participants also highlight, prior to any operational transition or tech solution, identifying the bottlenecks in the current system is vital to find the most appropriate digital solution for the particular operational dispute. Further, running out prototype tests to ensure the adaptation is accurate before permanent implementation is essential.

“..DT.would basically refer to the integration of the technology into our cooperative workflows, that is to enhance efficiency, accuracy, and decision making in underwriting, in claims management, and when it comes to customer handling, all that comes, although it is a technical role, a lot of customer handling involvement.” (P6)

Participants also emphasise that DT has importance in data-driven decision-making in their operational scope, such as digital KPI systems, MIS and reporting structures. Additionally, the participants also describe IT departments playing a key role in DT to coordinate the interdepartmental functions for collaborative operational goals. Managers also perceived that customer-centric digital services improve the responsiveness and the convenience of the customer, which also shapes the competitiveness of the organisation.

4.3 Impact of Organisational Culture and the Leadership in Employee Readiness in Digital Adaptation

This theme emphasises the human factor as the most important to be considered in DT from the managers' perspective. Participants emphasise that DT is heavily dependent on the organisational culture, supportive leadership and the positive employee behaviour on DT. All of the managers see that DT is to be people-centric, and it is a transformation to happen with the people, not instead of people. In this case building confidence with proper communication is challenging but significant.

“So the first mindset of the people should be trained and we should make them ready to accept the change. So what I feel is like, as I mentioned, it should be done in phases. In the same time, the readiness of the employees also should be considered and taken care..”(P3)

Further, managers highlight that the organisational culture has a direct impact on the decision of DT. Participants mentioned that organisational cultures with supportive and positive management and leadership with innovative strategies, collaboration, responsiveness and fast decision-making structures have more rapid DT shifts than bureaucratic working environments such as those in public / state-owned organisations.

“...organisational culture, when you say it obviously plays a very significant role. A culture that supports accountability, responsiveness, and adaptability. It enables fast implementation of digital initiatives is what our company currently has...” (P6)

Managers highlight that leadership style has a significant role to play in building confidence within the team to ensure that they are safe within the DT process. Furthermore, the communication strategy is paramount and crucial. They highlight using change champions and providing appropriate training and awareness are appropriate and effective.

“..we can gather the people who believe it first. Then ..., we can pass the message, we can pass the feedback of that people to all the communities who are not believing it.” (P4)

“...these challenges, the negativities can be overcome by proper open communication and building confidence within the people.” (P3)

P5 has specifically highlighted that the level of digital literacy among different generations has an impact on the DT process. While the younger generation is embracing the digital working environment, older generations such as baby boomers and Gen X and Y are hesitant to accept the change due to lack of confidence and low digital literacy.

“..Gen Z's, they were mostly on the digital platforms, they much preferred, but when it comes to baby boomers up to Gen X&Y, most of them are not much because they are having a mindset that sometimes DT or digital platforms will not give the right thing always..” (P5)

4.4 Strategic Sensemaking in Digital Readiness, Governance and Management

This theme specifically focuses on how managers perceive DT as a strategic organisational initiative which has a direct impact on the corporate strategic objectives which will be enforced and effective for long-term organisational performance. Managers further mentioned that systematic planning of managerial commitments, resource allocations and good governance improve the DT shift and the comprehensive understanding of the requirement of the DT and the suitability of the change with the corporate objectives and operational processes with phase-to-phase adaptation rather than embarking on an entire change at once.

“I look at is whether it resolves a real business problem. So then the suitability. So, the next I check integration with existing systems.... we tested the consideration first, and then only after confirming the accuracy, we proceeded...” (P1)

Managers also highlight that DT depends on the organisational capacities in human resources and investment. Managers repeatedly mention that the organisational finance capacity is important for an effective financial investment in adapting to the most suitable digital platforms, which have a long-term effect on the overall operation of the organisation. Managers also have a

crucial role to play in the reallocation of the human resources in the digitally adapted environment and also the gradual transition period.

“..we are always gradually in the transitioning from manual and fragmented processes to more structured and system driven workflows.”(P6)

Managers believe human intervention improves the quality of the digital operation.

“It means we can increase our quality level with the human intelligence.”(P4)

Further, managers note that good governance in a strategic change such as DT is extremely important from the management perspective. The strategic decision-making should not be established only on the digital tools, but it has to be always validated by the overview of professional expertise and the continuous operational review.

“So we are quarterly doing a review with the industry and the competition analysis with all the products and the systems and the processes that we utilize.” (P4)

4.5 Digital Evolution with Innovation and Competitive Customer-Centric Services

This theme highlights how the managers use the digital innovations to increase the competitive advantage of their services and to expand their market share. Managers repeatedly highlight that customer-centric digital solutions are indispensable in order to cater to a highly dynamic market such as the SLGI sector, and simultaneously the customers also should be digitally sound to enjoy the benefit of digital service.

“The customers also, including the corporates and the individual customers, also be able to use the digital platforms in the same time.”(P3)

The findings demonstrate that customer satisfaction is improved by the online claim intimations, app-based insurance solutions, online payment facilities and real-time customer interaction platforms by offering convenient and reliable service to customers. AI is one of the attractive features that managers identify to increase the level of customer service.

“... moving from manual processes to digital platforms like online payments, the faster claims handling, etc, etc. So we are exploring flexibility and also another example, we are currently engaging with the flexible payment models like BNPL “buy now pay later” options where our customers can pay premiums in instalments. So this is currently being evaluated with external parties in a control and compliance pay...”(P1)

Managers also believe that organisational digital adaptation is effective on a digital market where the effectiveness is compatible to both parties. This synchronisation provides a positive market effect, as the Sri Lankan GI sector is structured as a networked, interdependent industry where all the stakeholders are connected to one goal. Therefore, DT is faster and more effective when the move is initiated as an industry than as individual organisations.

“..insurance is connected with a lot of parties, not like banks, because our finance and industry, because insurers are dealing largely with insurance brokers and also agents.... though insurance companies are competitors in the market, in the same time they are working together for certain to write certain risks like co-insurance... main concerns that because the connected parties are equally important. So the readiness of the connected parties, like surveys and loss adjusters. the agents should also take this move.” (P3)

4.6 Regulatory Influence and External Environment Pressure

Insurance managers strongly believe that the regulator-driven nature of the SLGI industry is highly influential for their daily operation and the decision-making processes. The institutional power dynamics over the insurers have a direct impact on the process of DT. The regulations effective on the general operation, such as compliances, procurement requirements, data protection and consumer rights acts, have a direct impact on the process of digital innovation. However, all the participants believe the latest initiative from the IRCSL to launch the e-motor card will be a leading change for the future DT of the industry together. But still at the very initial stage, all the managers encounter practical difficulties in providing their customer services and being competitive.

“It can influence digital decisions because when it comes to providing the quarterly statements, the monthly statements, and they come up with different formats. So for compliance of these, the reporting structure, the formats of this, it can influence us, but...When it comes to our data which we manage with regard to customers, we don't see any harsh impact on it. But now with the Data Protection Act coming into play, customer protection is something vitally we need to maintain with our regulators within the digital sphere of operations.” (P6)

With the initiative of the e-motor card, the regulator is promoting the eco-friendly digital moves to reduce the paperwork and to increase the cost benefit as well.

“the regulator direction gave none of the registered insurer should issue a physical card. Now, the motor insurance is...digitised. None of the drivers to a physical cards, it's the plastic, it's a waste, and it is harmful to the environment... with my last stationary order, It's almost...Reduce 90% of the cost..” (P5)

Managers positively perceive that effective coordination between all the external parties, such as IRCSL, external technology service providers and other stakeholders, will enhance the digital adaptation more successfully and effectively.

5 Discussion

5.1 Thematic Interpretations

5.1.1 Technological Infrastructure and Digital Capability

The findings of this theme interpret that the technological infrastructure is a key element to improve digital capabilities in a process of digital adaptation. The bottlenecks' presence in the current structure, such as legacy systems, operational inefficiency, and challenges in system integration with various decision-making challenges with multi-layer approvals, may limit the technological infrastructure. Although managers believe that the DT is a positive change, the organisational readiness with proper technological infrastructure and the digital capability also precondition the digital adaptation. Matching with the SMT, managers' perspectives regarding the DT lay a core influence on the entire transformational process. Further, this theme represents the technology arm of the TOE framework, and it emphasises that the current infrastructure, compatibility and capabilities at the organisational level influence the digital decisions of managers in their operational scope. This theme also meets the second research objective and addresses the RQ2.

5.1.2 Re-engineering Processes and Operational Transition

Overall the theme illustrates how participants sense the importance of re-engineering the current operational systems for the smooth digital transition in operations. Managers strongly believe that re-engineering or revamping the current operational system with the most appropriate digital initiative to improve the operational efficiency by proper planning of automation, integration, workflow revamping and decision-making. According to the interpretation of this theme, the SMT is backing the degree of managers' knowledge and personal view about the DT that positively affects the organisational performance. This theme meets the first research objective and addresses the RQ1 to illustrate how managers sense the DT in their operational roles and how they use digital initiatives for the common goal of organisational betterment.

5.1.3 Impact of Organisational Culture and the Leadership in Employee Readiness in Digital Adaptation

The findings of this theme point out that DT is not a mere technological transformation but an entire organisational change which is to be influenced by the organisational culture, leadership

and employee readiness. Further, findings reveal that a digital-friendly organisational culture, supportive leadership with confidence-building and initiatives with proper awareness-building will escalate the employee confidence level in the DT process. This theme is more supported by the DCT, where SMT has only defined managers as sense-creators for employees to accept the change with a positive mindset with confidence. The DCT has provided insights into how leaders deploy their internal resources effectively on their capabilities for a smooth and successful DT, which will benefit both the employee and the organisation as a whole. Managers also emphasise that learning through failures will also lead to and support the digital adaptation effectively. DCT evident that reallocation of human resources, redesigning processes and fostering a digital-friendly culture will be facilitating the DT. Further, it represents the organisational arm of the TOE framework, highlighting the fact that organisational culture plays a vital role in the DT. Accordingly, this theme meets both research objectives by addressing the RQ1 & RQ2.

5.1.4 Strategic Sensemaking in Digital Readiness, Governance and Management

The most important feature of this theme is the sensemaking of the managers and their understanding about the DT process. Participants' operational decision-making is shaped by their industrial experience, expertise and capabilities, and it is validated by the global and industrial market trends and macroeconomic factors in the Sri Lankan context. Further, managers' professional experiences and expertise reflect the SMT and lead the managers to embrace the DT within their operational scope driven by their personal knowledge and understanding of the operation. Aligned with the SMT, the professional experiences and expertise shape the strategic decisions of managers for a smooth adaptation of DT. In the meantime, DCT illustrates managers' ability over strategic decision-making on their capabilities to support the consistency and the sustainability over the continuous digital changes. Managers will engage in sensing, seizing and transforming throughout the DT process. In the TOE framework, this theme represents the organisation arm, highlighting the specific strategic management competencies and good governance practises of the organisation. This theme addresses the RQ1 by reflecting on how the managers sense their operational role through the lens of strategic leadership and governance and also addresses the RQ2 by reflecting on managers' capabilities in their leadership driving the teams for smooth DT.

5.1.5 Digital Evolution with Innovation and Competitive Customer-Centric Services

The findings of this theme interpret the degree of understanding and knowledge about the innovative digital solutions on customer service, shape the organisational competitiveness and establish the position of market presence. All the participants accept the fact that digitalised customer-centric insurance services should evolve parallel with the regional and global market trends. SMT theory supports managers to understand the customer needs, and DCT supports them to execute the initiatives, allowing them to deploy their capable resources in an effective manner. Further, these themes represent the environment arm of the TOE framework, highlighting the market trends and the elements of the competitive advantage and the external influences to transform the traditional customer service methods to innovative digital solutions. This theme addresses the RQ1 & RQ2, demonstrating managers' sense and strategies to acquire a smooth DT within their scope.

5.1.6 External Environment Pressure and Regulatory Influence

The finding reveals that managers' experiences in compliance with the regulatory instructions on their operation scope have a direct impact on the DT adaptation. The findings interpret that the managers have both positive and negative perceptions about the regulator framework and its impact on operation, which enables and hinders the digital adaptation. SMT supports understanding the extension of managers' understanding about the effect and the degree of the pressure generated from the external factors such as regulators and the external stakeholders: competitors, service providers, and intermediaries. The representation of the environmental arm of the TOE framework helps understand the impact of the external environmental pressure, and the theme addresses the RQ2.

5.2 Overall Study Limitations

In this section the researcher highlights the overall limitations in the study except the methodological limitations discussed in section 3.9. This pilot study is limited within the framework of the Sri Lankan GI sector and the managerial interpretation related to their operation. Further, the study is designed to research the DT phenomena by conducting qualitative research with semi-structured interviews where the insight of the participant is also revealed according to the question guide, where the interview guide has sometimes redirected the participants, missing the valuable insights relevant to certain points. Further, the findings related to the study are time-

bound, and the rapid nature of the highly volatile market dynamics may lead the findings to be invalid with time.

5.3 Future Recommendation

Based on the careful analysis of the data and its findings, several future recommendations could be proposed. The study could be extended to the entire fintech industry to study how the managers' sensemaking affects the DT, not only GI but the entire fintech industry. Further, the study could be expanded to the South Asian regional context to investigate the larger effect of managers' understandings and their strategic moves on the DT. The same study could also be conducted within the life insurance sector, and the comparison of both studies may reveal more attractive findings. Those will be useful for the development of academia and industry interest as well. Also, considering the highly dynamic market trends pertaining to DT, it is recommended to repeat (time horizon) the same study in a specific time interval to explore the changes in the digital adaptation. As highlighted in the findings, the study may conduct a focus on the emerging digital applications such as AI, blockchain, machine learning, IoT and telematics and how managers are inspired by the innovation and the viability of the applications. Since this study is theoretically supported by SMT, DCT and the TOE framework, it is recommended to explore the same study in the context of other theoretical perspectives to understand the better idea about the concept.

6 Conclusion

This pilot study has been conducted to explore the managerial interpretation of DT in the operational processes within the Sri Lankan GI sector. The approach of the study itself, defined in the research topic as the managerial interpretation, is explored by the qualitative discipline by conducting semi-structured interviews with managers picked on purposive sampling from the professional network developed by the researcher for nearly two decades. The objectives of the study are to explore how Sri Lankan GI managers interpret the DT within their operational context and examine the influence of technological, organisational culture and environmental pressure in different leadership styles adapting the DT in daily operations. The study has been theoretically based on SMT and DCT and supported by the TOE framework.

The implication of the findings explored by the six key themes, followed by the analytical process of RTA, is that DT in the level of operation in the Sri Lankan GI context is not just a technological transformation, and it is influenced by the organisational culture, capabilities of the leadership and the human resources and the pressure generated by the external environment. Further, the findings reveal that managers sense the DT as a positive change, but the implementation strategies vary according to their operational scope, which is also shaped by their experience and the exposure of the profession. One of the most significant findings of the study is the perception that the regulatory pressure is being double-edged with enables and constrains.

The axiological stance of the study demonstrates this study is useful for both academia and the industry. The study provides a rich contribution to academia through the industry specification, conducting a qualitative study supported by two substantive theories: SMT and DCT. Moreover, the study contributes useful insights for industry where insurers and all the industry stakeholders may realise the importance of the deeper understanding of managers related to DT pertained to their operation, which contains important elements that shape the organisational decision of being digitalised with a lot more content to think of its success, adaptability and being digitally constant.

Although it has been mentioned the possible research areas in section 5.3, considering the future global market opportunity and the trend, the researcher specifically highlights the potential of this study if it were more focused on being fully digitalised with most emerging digital applications in an industry of Gen Alpha, which would be more effective and useful for future industrial implications.

PART C

Reflection Report

This reflexive report is to present my experience and the journey of my pilot study as a critical reflection that embraces the learning I acquired as a result of the exercise. I consider this reflection report as the essential element of this study which enabled me to gain new knowledge and improve my skills and competencies in conducting a pilot study through the experiences and encounters I faced during the research journey. The module converting research into practice did not only carry an academic value but also invaluable learning outcomes with effective communication skills, complying with the ethical considerations prior to conducting research and the practical skills in terms of conducting qualitative research and finding contingencies and implementing strategic plans to conduct the pilot study. The reflection throughout the entire study includes obscurity, uncertainty, and an experiential learning opportunity with a rich research avenue to reach the level 8 doctoral standard.

The primary learning outcome of the study is understanding the importance of ethical approval subject to the relevant governance and authority by the university research board (UWTSD). The completion of the PG2 ethics form was with several rectifications, allowing me to learn the areas that research should be ethically influenced and evaluated. As my study involved two different destinations and was conducted virtually on online platforms such as Microsoft Teams, I was supposed to comply with several data protection laws applicable to both countries (Sri Lanka & UK), ensuring the practice of informed consent, maintaining confidentiality and experiencing the effects of volunteering participation as well. These challenges allowed me to learn how to conduct academically worthy research responsibly. Further in preparation of the research guide, my supervisor guided me comprehensively to design the interview guide, set up research objectives, prepare an ideal interview guide and provide step-by-step guidance in the Braun & Clark RTA process as well.

One of the crucial challenges I encountered in this study is managing the data collection within the limited time frame available. The effort I had to lay on the interview process and data analysis process was highly demanding with the pressure created on the time limit. Interviews took place during the period of 01.05.2026 to 11.05.2026 where in Sri Lankan calendar counted as a mini vacation, and coordinating with the participants during this period was challenging with their

holiday plans and family commitments. Although the participants voluntarily contributed their insights, initial coordination with them for obtaining the signature for the consent sheet proved difficult with the time gap of 4.5 hours and the busy routines of the insurance managers, which is typical for a country like Sri Lanka. Further, one participant was unexpectedly sick and hospitalised on the interview scheduled day, where I managed to conduct the interview with an alternative participant whom I anyway had lined up as a contingency for any uncertainty. However, the ethical approval was obtained for the change prior to the interview.

Conducting virtual interviews allowed me to learn with many technology-related constraints. Dealing with poor internet connectivity, managing recordings, saving data in the university server as approved by the research board, reviewing transcripts and being familiarised with the information were time-consuming. Handling technical troubleshooting was a completely new learning for me.

The participants contributed their insights generously to my pilot study with the pure intention of my learning development. Their commitment and patience allowed me to gather rich and perfect substance fit for my study. I sent a thank-you note with a small budgeted ornament with message of “thank you for helping me grow” where the participants were overwhelmed and satisfied and appreciated.

The data analysis of the study was the most intellectually demanding, as the drive of the data analysis mainly depended on my personal knowledge and understanding of the research area. Accordingly, coding and the categorisation of the transcripts were tasks that paid extra mindful attention and were cautious that none of the important data was scrapped or misinterpreted during the stage of developing themes and data interpretation. Since the initial code generation was a large number, based on my understanding, I had to group them into relevant categories under a two-layer step and to narrow down the broader picture of the most appropriate theme evolved by the initial codings. This repeated exercise on six interview transcripts gave me the opportunity to develop my analytical skills, providing a better idea about the process of RTA.

Conducting interviews offered me the most rewarding experience of this study. It allowed me to analyse the personal experiences and encounters of the managers in various scopes of operations and allowed me to learn many technically demanding requirements in relation to the GI operation. Some of the contents are far more important than certain literature sources. Further, I

learned how to develop an academically rich methodological rigour aligned with learned theories and research objectives.

The next significant challenge was to condense the important information-rich data and findings into a limited word count in the report. Determining to present the most effective piece of information was critical. Thereby I also learnt that presenting the knowledge in the given academic framework represents my academic rigour, and it is also a key learning outcome of this study.

The selection of the appropriate journal for the completed publication was another novel experience for me. The evaluation of the journal's aims, scope and metrics and finding the compatibility in my research report according to my research topic, methodology approach and academic contribution was challenging and a new learning outcome for me. Although it was a challenging task, academic publishing, research dissemination strategies and evaluating journal criteria were valuable learning outcomes of this pilot study. Overall this pilot study has allowed me to gain many new learnings and opportunities to improve my skills to develop my confidence in conducting a qualitative study with a strong foundation to develop my professional and academic development in par with the DBA level 8 standard.

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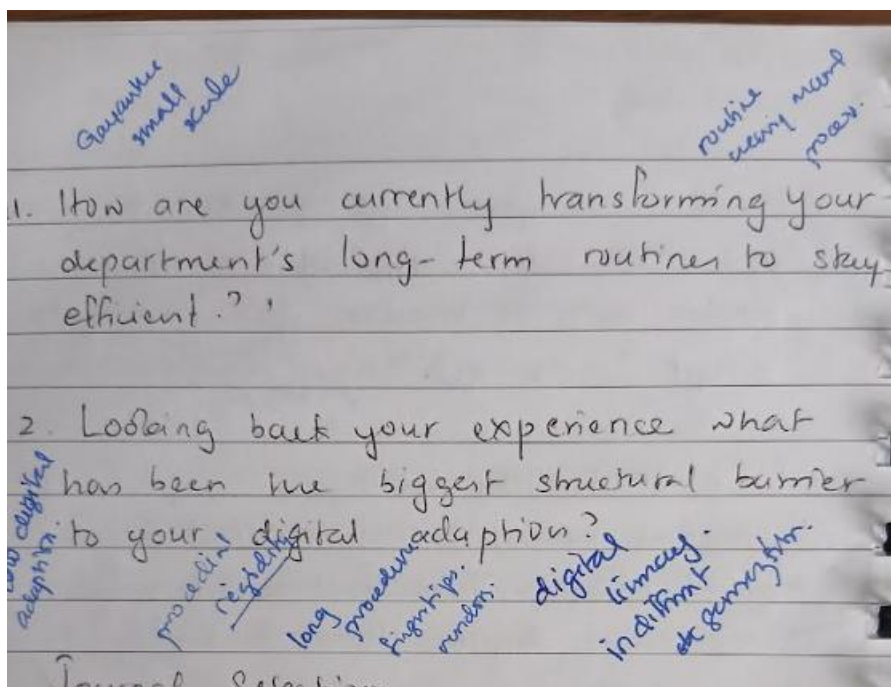
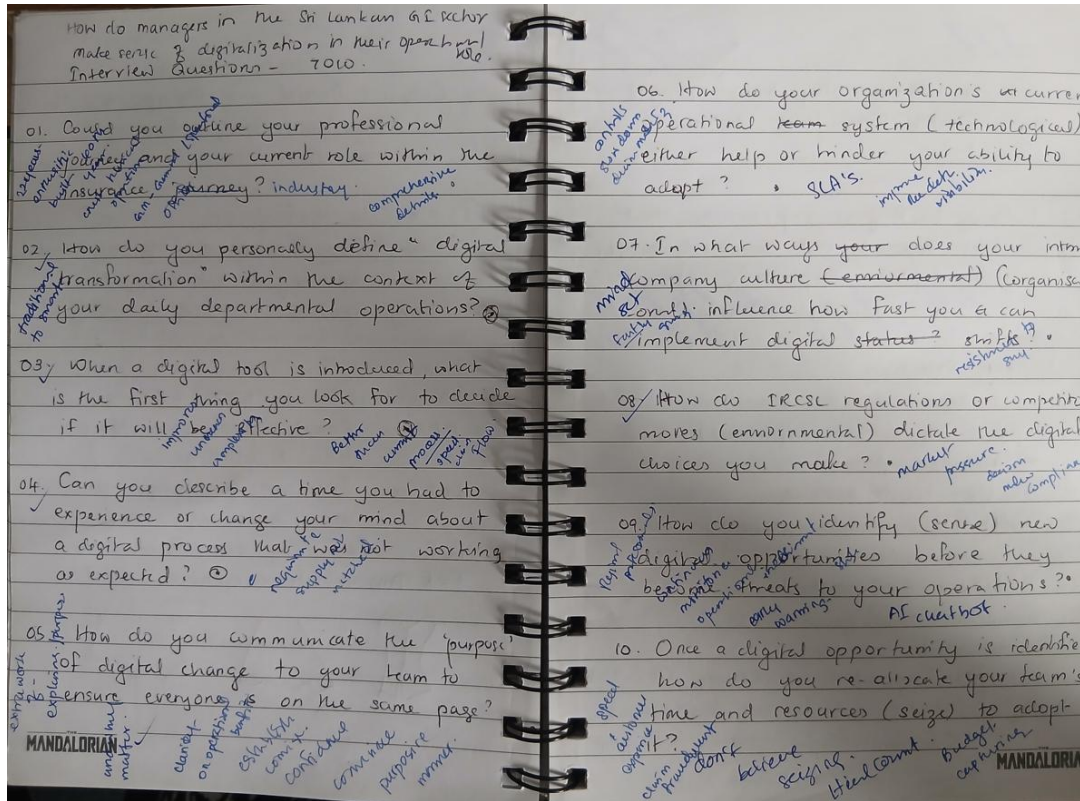
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Appendices

Appendix 1 – Field notes during the interviews



Appendix 2 – PG2 Ethical Form Approval

From: Caroline Jawad <caroline.jawad@uwtsd.ac.uk>
Sent: 28 March 2026 11:49
To: Pricilla Moses (1818519) <1818519@student.uwtsd.ac.uk>
Subject: Re: Revised PG02, PIS and Consent Form



Appendix 3 – Signed Participant consent form

Participant Consent Form

PARTICIPANT CONSENT FORM

Research Title: A Qualitative Study of Exploring Managerial Interpretations of Digital Transformation in Operational Processes within the Sri Lankan General Insurance Sector
Researcher: Priscilla Bethsabea Moses
Supervisor: Dr. Caroline Jawad
Date: 21.04.2020

Please read each statement below and initial the box on the right to confirm your understanding and agreement.

- 1 I confirm that I have read and understood the Participant Information Sheet for this study. I have had the opportunity to consider the information, ask questions, and have had these answered satisfactorily.
- 2 I understand that my participation is voluntary and that I am free to withdraw at any time without giving a reason.
- 3 I understand that the interview will be audio-visual recorded and transcribed. I consent to this recording being made.
- 4 I understand that I may withdraw my data up to two weeks after my interview by contacting the researcher. After this point, my data will have been anonymised and can no longer be identified or removed.
- 5 I understand that my responses will be anonymised and that I will not be identifiable in any research outputs, including the thesis, publications, or presentations.
- 6 I understand that identifiable data will be stored securely on UNITSO's password-protected systems and that only the researcher and supervisory team will have access to it. Anonymised data will be retained securely in accordance with UNITSO's Research Data Management Policy for research integrity and audit purposes. Data collected during this pilot study may also contribute to the main doctoral thesis, in line with established qualitative research practice.
- 7 I agree to take part in this study.

Cross-border data transfer consent

- 8 I consent to this interview being audio-visual recorded via [Microsoft Teams / Zoom]. I understand that these recordings will be used solely for the purposes of transcription and qualitative analysis as part of this research project.
- 9 I understand that my data is audio-visual recorded in Sri Lanka and transferred digitally to the United Kingdom. I am aware that the UK is the primary location for data storage and analysis, and that the researcher has implemented high-level encryption (AES-256) to ensure my data is protected according to both UK and Sri Lankan legal standards.
*AES-256 - Advanced Encryption Standard (AES) with a 256-bit key
*UK General Data Protection Regulation and the Data Protection Act 2018

Page 1

Participant Consent Form

*Personal Data Protection Act No. 9 of 2022 as amended by the Personal Data Protection (Amendment) Act 2023

- 10 I understand that while my professional insights will be used, my name and the specific name of my organization will be replaced with a pseudonym to ensure my identity remains confidential within the final report.

Upuli Nimalika Karavilasanachchi

27/04/2020

Participant Name (print) and Signature

Date

Priscilla Bethsabea Moses

21.04.2020

Researcher Name (print) and Signature

Date

Contact for complaints or data protection concerns:

Mr Paul Osborne, Data Protection Officer | foi@unitsd.ac.uk
UNITSO, Swindon Business Campus, High Street, Swindon, BA1 1NE

Appendix 4 – Proof of member checking

PM Pricilla Moses (1818519)
To: shashikasg@gmail.com

Coding - Redo.docx 32 KB
Analysis.xlsx 32 KB

2 attachments (65 KB) Save all to OneDrive - University of Wales Trinity Saint David Download all

Dear [REDACTED]

I hope you are doing well.

Thank you once again for taking part in my research interview. I truly appreciate the time and insights you shared during the discussion.

I am writing to share the primary findings and interpretations developed from your interview responses. As part of ensuring the accuracy and credibility of the research, I would be grateful if you could review the attached summary and provide your feedback on whether the interpretations accurately reflect your views and experiences.

Please feel free to let me know if there are any corrections, clarifications, or additional comments you would like to add.

Your feedback will be highly valuable in ensuring the interpretive accuracy of the study.

Thank you once again for your support and contribution to this research.

Pricilla Bethsheba Moses - Doctoral Researcher
University of Wales Trinity Saint David - Swansea Business Campus
E-mail: 1818519@student.uwtsd.ac.uk
Telephone: +44 7454778793

Fri 29/05/2026 14:40

Appendix 5 – Sheet of Audit Trail

	A	B	C	D
1				Audit Trail - Pilot Study
2	Task No.	Date & Time	Action	Remark / Purpose
3	1	01/04/2026 15:55	Sending Test-eMails to Participants	Checking and identifying problems in terms of communication before starting the process.
4	2	05/04/2026 12:08	Sending PIS	Informing participants regarding the research topic and other information formally.
5	3	21/04/2026 13:30	Sending Consent Form	Obtaining the consent for the processes involved.
6	4	01/05/2026 10:30	Interview 01 - Head of Sales (FL)	Online interview
7	5	02/05/2026 08:00	Interview 02 - Head of Motor Underwriting	Online Interview
8	6	04/05/2026 11:22	Interview 03 - Head of IT	Online interview
9	7	05/05/2026 17:52	Interview 04 - Head of General Operations	Online interview
10	8	08/05/2026 20:26	Interview 05 - Head of Customer Care	Online interview
11	9	09/05/2026 08:15	Interview 06 - Specified Officer	Online interview
12	10	09/05/2026 00:00	Card Sorting	Sorting and tagging participants according to their organization capacity and the job role. Large Scale = P1, P2 Medium Scale = P3,P4 Small Scale = P5, P6 HOD/ IT = P1, HOD/ Sales = P2, GM OP. = P3, HOD/MU = P4, HOD/ CC = P5 Sp.O = P6
13	11	09/05/2026 00:00	File naming and convention	Organizing hirachial profile according to the organisation scale and naming the file in the format of [OrgCode]_[ParticipantCode]_[DataType]_[Date] Eg; Org1_P1_Interview_20260504
14	12	09/05/2026 00:00	Transcript verification & editing	Checking whether the transcript matches the original recording or source. Making corrections and improvements to the transcript. Org1_P1_Interview_20260504
15	13	11/05/2026	Coding	Generating codes for the transcripts to identify the rooted ideas aligning with the research questions.
16	14	20/05/2026	Grouping / Reviewing / Themes	Categorising groups, interpreting the meaning of the group and developing final themes
17	15	27/05/2026	Data Analysis	Completion of data analysis and interpretations
18	16	29/05/2026	Member checking	Sharing primary findings with participants for their feedback and checking on accuracy
19				
20				

Appendix 6 – Transcript (P1)

Interview Link - Pilot Study (IT Head)-20240804_173439-Meeting Transcript - Part 1 & 2 - P1 May 4, 2026, 4:34PM 15m 15s Priscilla Moses (1818519) started transcription S 0:04 Is there a real online around my background? PM Priscilla Moses (1818519) 0:10 Hold on. All right. No. You already burn off. S 0:21 Okay. PM Priscilla Moses (1818519) 0:21 Can you hear me? S 0:23 Yes, no, thank you. PM Priscilla Moses (1818519) 0:27 All right, so how are you after a very long time? S 0:33 Yes, I'm doing very well. And first of all, I would thank you very much for selecting me for this pilot study, and I really appreciate the opportunity. And also, at the same time, I apologize for the earlier postpone due to various reasons, and thank you for your patience and understanding. PM Priscilla Moses (1818519) 0:54 No problem, I also wanted to thank you for giving your precious time because it's not easy because the participant selection is kind of a very crucial thing because I wanted all the rich content from all of you and I know you all are very busy people so I had to be adjusted.	S 1:09 Yeah. PM Priscilla Moses (1818519) 1:14 That's perfectly alright. So then shall we start the interview? S 1:17 Thank you. Yeah, just a quick note, I will be participating without a video. Is that okay with you? PM Priscilla Moses (1818519) 1:25 No problem, if you're comfortable, that's alright. S 1:29 Thank you very much. Yeah, we can jump into the questions. PM Priscilla Moses (1818519) 1:35 Can we move on? S 1:36 Yes, please. PM Priscilla Moses (1818519) 1:39 Okay, my first question is, could you outline your professional journey and your current role within the insurance industry and with your, especially with your experience, industry experience, background? S 1:51 Yes. PM Priscilla Moses (1818519) 1:59 I'd like to know about it. S 2:02 Yes, so I have been working in the insurance industry for more than 20 years, maybe across IT and operations. I have worked with several leading insurance organisations and by joining my current Company. Currently, I'm working as an IT manager in a state-owned insurance company. Compared to	private sector organizations, our environment is more structured, I would say, and with a larger customer base and national level responsibilities. PM Priscilla Moses (1818519) 2:21 All right. Yeah. S 2:37 So my role mainly focuses on managing core systems, supporting businesses, business operations, and gradually driving digital transformation while ensuring the stability and complex. PM Priscilla Moses (1818519) 2:41 All right. Quite challenging role, it seems. Thank you so much for the brief introduction. And then shall we move on to the second question? S 2:53 Yes. PM Priscilla Moses (1818519) 3:04 Okay, how do you personally define digital transformation within the context of your daily departmental operations? That means with your daily experience, how do you define about the digital transformation? S 3:21 Yes. For me, digital transformation is about improving how we are using technology, I would say. So it's not only about introducing new systems, it's about reducing the manual work, improving turnaround time, and enhancing customer experience. PM Priscilla Moses (1818519) 3:30 Okay. Okay. S 3:43 For example, moving from manual processes to digital platforms like online payments, the faster claims handling, etc. So we are exploring flexible and also another example, we are currently engaging with the flexible payment models like BNPL, "buy now pay later" options where our customers can pay premiums in instalments. So this currently being evaluated with
external parties in a control and compliant pay, which is the latest assignment that I work with external parties. PM Priscilla Moses (1818519) 4:07 All right. Quite interesting. And the third question, when a digital tool is introduced, what is the first thing that you look for deciding it, whether it is effective or not? That means your personal perception about if something meant to introduce in digital transformation, would you S 4:40 No. PM Priscilla Moses (1818519) 4:46 What is the first thing that you are going to look for within your department? S 4:52 Yeah, it's a tricky question, actually, but the first thing I look at is whether the tool it resolves it solves a real business problem. Right? So then the suitability. PM Priscilla Moses (1818519) 5:07 The suitability. Can I say that suitability? Yeah, okay. S 5:12 So, the next I check integration with existing systems. Right. PM Priscilla Moses (1818519) 5:18 Okay. S 5:21 For an example, I can share those when we evaluated the online payment gateway, the key challenge was whether the payment update policy status correctly. So, if we, if we tested the consideration first, and then only after confirming the accuracy, we proceeded. PM Priscilla Moses (1818519) 5:33 Okay. Okay.	S 5:45 Yes. PM Priscilla Moses (1818519) 5:46 Would you think that is a lengthy process or something that convenient for a customer to grab or something highly technological thing? What do you think about it? S 5:58 It's not actually highly technological, but the thing is we need to give options to the customers when they are going to buy the insurance products. Since we are using legacy systems, where the adaptability is a little bit slower when you compare with the other countries. I would say even when we compare with India, then Bangladesh, Malaysia, PM Priscilla Moses (1818519) 6:13 All right. S 6:32 They have very user-friendly options when it comes to the insurance, and most of them are going online, and it's always on app-based systems. PM Priscilla Moses (1818519) 6:39 Okay. S 6:47 So, we are a little bit behind the, in this Asian region, we are a little bit, you know, our response is really slow. Yes. PM Priscilla Moses (1818519) 7:01 I understand. Okay, so then the 4th question is, can you describe a time you had to experience or change your mind about the digital process that was not working as you expected? Any experience in your IT leadership? S 7:23 Yes, there are so many within the company, I would say. So I'm going through one of the	classic examples where we introduced a claim workflow system, but it didn't improve efficiency initially. The reason is that PM Priscilla Moses (1818519) 7:28 Okay. All right. S 7:42 I also, we realised that the issue was too many approval levels, so we simplified the process 1st and then adjusted the system. PM Priscilla Moses (1818519) 7:47 When. When. S 7:52 So after the efficiency improved, the usability, it has been enhanced across the board. So the challenge was resolved in that way. PM Priscilla Moses (1818519) 8:09 Okay, you are, I, yeah, so I mean, when mistakes happen, only you can improve things there, but because this digital transformation is not an overnight thing that takes time. With mistakes and improvements would take you a better position, am I right? S 8:09 No. So, there are so many exams. Correct, yeah, 100% correct, and also, like, it is not very easy to, you know, implement the process rather than we implement into the customers we have to implement first into the employees who use these systems, so that's a quite... PM Priscilla Moses (1818519) 8:44 Yeah. Yeah. S 8:46 Challenging situation in this state-owned company, where many people are not adapting to it, I would say, very easily.

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Data Analysis - Braun & Clark Reflexive Thematic Analysis								
Ques. No.	Question	P4	P5	P6	Initial Codes	Themes		
1	Could you outline your professional journey and your current role within the insurance industry, especially with your industry background?	Industry experience / Specialty in operation / Industry exposure / General insurance professional processes / Experience of profit driven private sector working environment / Collaborative work culture / Sense of organisational capability / Managerial job role / Operational expertise in the job role / Regulatory business capability / Regulatory fines (incurred) / Through knowledge about the operation from small level / Motor insurance	Industry experience / Specialty in operation / Industry exposure / General insurance professional processes / Experience of private sector working environment / Collaborative work culture / Sense of organisational capability / Managerial job role / Operational expertise in the job role / Regulatory business capability / Regulatory fines (incurred) / Through knowledge about the operation from small level / Motor insurance	Industry experience / Specialty in operation / Industry exposure / General insurance professional processes / Experience of private sector working environment / Collaborative work culture / Sense of organisational capability / Managerial job role / Operational expertise in the job role / Regulatory business capability / Regulatory fines (incurred) / Through knowledge about the operation from small level / Motor insurance	Industry experience / Specialty in operation / Industry exposure / General insurance professional processes / Experience of private sector working environment / Collaborative work culture / Sense of organisational capability / Managerial job role / Operational expertise in the job role / Regulatory business capability / Regulatory fines (incurred) / Through knowledge about the operation from small level / Motor insurance	Technical Infrastructure Strength and Limitations, System Integration and Technical Challenges, Data and Infrastructure and system integration, System Integration and Infrastructure Modernisation, System Automation and Digital Process Transformation, Cyber Risk, Awareness and Security Management, Regulatory Frameworks and Digital Customer Development, Checking Technology Fitness and system effectiveness, Legacy Systems and Structural Constraints	Technical Infrastructure, and Digital Capability	
2	How do you personally define digital transformation within the context of your industry?	Personal positive sense of digitalisation / Modern underlying processes / Required DT to save energy and time / Process automation / Improving efficiency / Customer centric digitalisation / Innovative operational methods / Internal collaboration with other departments / Requirement of third party service providers	Handling multigenerational portfolio / Digitally inclined Gen Z / Digitally resistance generations / Digitally resistant staff / Regulatory pressure / Preferable sense of digitalisation / Process automation / Improving efficiency / Customer centric digitalisation / Innovative operational methods / Easy payment facilities / Requirement of third party service providers / Digitally claim intimations / Gen X / Y prefers physical operations	Positive sense about DT / Integration of technology / cooperation workflow / enhancing efficiency / Improving accuracy / operational decision-making / ensuring data-driven governance / DT is supportive for U/I, Claims, customer care	Positive sense about DT / Integration of technology / cooperation workflow / enhancing efficiency / Improving accuracy / operational decision-making / ensuring data-driven governance / DT is supportive for U/I, Claims, customer care / Handling customer care / Digitally inclined Gen Z / Digitally resistance generations / Digitally resistant staff / Regulatory pressure / Preferable sense of digitalisation / Process automation / Customer centric digitalisation / Innovative payment methods / Easy payment facilities / Requirement of third party service providers / Digitally claim intimations / Gen X / Y prefers physical operations / Time / Time saving essential / Internal collaboration with other departments / Blockchain methods / Requirement of industry collaboration in DT / Process automation / Data driven decision making / Operated and controlled by a central system / minimising human errors / multinational large risk	Positive perception of DT / Digital integration and automation / Operational efficiency and process optimisation / Data driven decision making and governance / Customer centric digital services / Digitalisation across insurance functions / Generation of insurance responsiveness in digital behaviour / Supportive strategic partnership with external parties / Large risk management	Process Automation and Operational Efficiency, Operational efficiency and process automation, Problem solving and operational improvement, Process re-engineering and optimisation, Operational Improvement and Efficiency, Digital Process Automation and Operational Transformation, Digitalisation of Insurance Processes, Governance, Coordination and Organizational Workflow Management, Insurance Processes and Problem Diagnosis, Digital Claims and Customer Centric Service Delivery, System Integration and Information Management	Re-engineering Processes and Operational Transition
3	When a digital change is introduced, what is the first thing that you look for deciding it, whether it is effective or not?	Previous experience of initial system development projects / Product development process / Business analytics / Sense of organisational capability / Sense of organisational capability / Identifying the integration of core systems in BL market / Sense in being globally present / System is unique to the organisation process / Tech-technology fitness (viability) / Operational challenges	Problem solving orientation / Task-oriented / Product development / Operational challenges / Prototype testing / Process validation before execution / End-to-end digitalisation of operational system / System development process / Online customer survey / Time saving essential / Focus on digitalising operations /	Improving operational efficiency / ND / Task-oriented / Product development / Operational challenges / Prototype testing / Process validation before execution / End-to-end digitalisation of operational system / System development process / Online customer survey / Time saving essential /	Problem solving orientation / Task-oriented / Product development / Operational challenges / Prototype testing / Process validation before execution / End-to-end digitalisation of operational system / System development process / Online customer survey / Time saving essential /	Problem solving and operational improvement / Checking technology fitness and system effectiveness / Digital infrastructure and system adaptability / Customer centric digital services / Competence and global awareness / Understanding and knowledge of organisational process / Innovative digital product development	Impact of Organisational Culture and the Leadership in Employee Readiness in Digital Adaptation	
4	Can you describe a time you had digital change to your team or your leadership?	Initial failure of insurance solution / Initial failure of insurance solution / Identifying the problem / Third party testing platform not compatible with internal system / Workflow system migration / Integration of core systems in BL market / API issues / Identifying right workflow / Re-engineering the process before digitalisation / Successful process optimisation / Improved employee readiness (organisational level) / Employee centric digital adoption / Resistance for digital adoption / Perceiving technological lag / Bureaucratic decision making / System integration challenges / Staff awareness building initiatives / Cautious adoption	Initial failure of new system implementation / Re-engineering the process before digitalisation / Successful process optimisation / System integration challenges / Staff awareness building initiatives / Cautious adoption / Medical insurance disputes / No proper communication / Initial failure of new system implementation / Re-engineering the process before digitalisation / Successful process optimisation / System integration challenges / Staff awareness building initiatives / Cautious adoption / Medical insurance disputes / No proper communication	Initial failure of new system implementation / Re-engineering the process before digitalisation / Successful process optimisation / System integration challenges / Staff awareness building initiatives / Cautious adoption / Medical insurance disputes / No proper communication / Initial failure of new system implementation / Re-engineering the process before digitalisation / Successful process optimisation / System integration challenges / Staff awareness building initiatives / Cautious adoption / Medical insurance disputes / No proper communication	Initial failure of new system implementation / Re-engineering the process before digitalisation / Successful process optimisation / System integration challenges / Staff awareness building initiatives / Cautious adoption / Medical insurance disputes / No proper communication / Initial failure of new system implementation / Re-engineering the process before digitalisation / Successful process optimisation / System integration challenges / Staff awareness building initiatives / Cautious adoption / Medical insurance disputes / No proper communication	Challenges in DT and implementation / Organizational resistance for DT / Process re-engineering and optimisation / Learning and improving digital mindset through the challenges / Digital integration and system development / Regulatory and compliance influence / Customer service and operational improvement	Digital Transformation Readiness and Organizational Capacity, Organizational Readiness for Digital Transformation, Strategic Readiness and Organizational Capability, Competence and Structural Readiness, Strategic Resource Allocation and Governance Control, Organizational Readiness and Human Capacity, Digital Transformation Culture and Orientation and Organizational Attitude, Organizational Readiness and Knowledge of organisational process, Professional specialisation and operational expertise, Sense of organisational culture and capacity, Positive perception of DT, Attitude about DT, Personal Readiness and Awareness of Digital Transformation, Global Perspective and Positive Orientation Toward DT	Strategic Sensemaking in Digital Readiness, Governance and Management
5	How do you communicate the purpose of digital change to your team or everyone is on the same page?	Sense of resistance to change / Leadership specified communication strategy / Transparent communication / Teamwork / UAT testing / Convincing team for the change / Reassurance in the new system / Building confidence in the new system / Building confidence in new system transformation / Employee fear in digital adoption / Related digital initiatives / Uncertainty of the job security / Assuring job security / Monitoring employee resistance for a digital adoption / Adoption through awareness / Communicate benefits of DT during a challenging operations / Convinced sales benefit of DT / Usage monitoring system / Error fixing methods / Prompt response methods	Leadership specified communication strategy / Generational diversity workforce / Sense of job insecurity / Transparent communication / Staff need to be educated / Convincing team for the change / Building confidence in new system transformation / Employee fear in digital adoption / Related digital initiatives / Uncertainty of the job security / Assuring job security / Employee resistance for a digital adoption / Adoption through awareness / Cost enhancement	Leadership specified communication strategy / Transparent communication / Staff need to be educated / Convincing team for the change / Building confidence in new system transformation / Employee fear in digital adoption / Related digital initiatives / Uncertainty of the job security / Assuring job security / Employee resistance for a digital adoption / Adoption through awareness / Cost enhancement	Leadership specified communication strategy / Transparent communication / Staff need to be educated / Convincing team for the change / Building confidence in new system transformation / Employee fear in digital adoption / Related digital initiatives / Uncertainty of the job security / Assuring job security / Employee resistance for a digital adoption / Adoption through awareness / Cost enhancement	Leadership related communication strategies / Employee resistance and job insecurity concerns / Employee Awareness, Training, and Employee Operational Improvement and Employee Workforce Diversity and Adaptation Challenges	Customer Centric Digital Innovation, Customer service, digital services, Customer service and operational improvement, Market Competitiveness and Industry Benchmarking, Competitiveness and global awareness, Innovative digital product development, Market Intelligence and Industry Influence, Market Intelligence and External Environment, Insurance Processes and Digital Customer Development, Strategic Innovation, Service Delivery, External Collaboration and Market Penetration, Competitiveness and Innovation Orientation, Customer Service Standards and Real-Time Service Expectations, Large risk management	Insurance Digital Evolution with Innovation, Competitive Customer-Centric Services
6	How do you organisation current operational system either or hinder your adaptability or technological transition?	DT supportive system / Room to be improved / Digitally / Challenges in system integration / FPPV automation / Motor renewal automation / Satisfied pace of DT / Quality assurance automation	Supportive operational system for DT / Need to improve / Challenges in system integration / Decision-making as a team / Aligning with industry innovations via centralised platform / Customer centric service delivery / Market competition / App-based insurance solutions / Market competitiveness	Supportive operational system for DT / Need to improve / Challenges in system integration / Decision-making as a team / Aligning with industry innovations via centralised platform / Customer centric service delivery / Market competition / App-based insurance solutions / Market competitiveness / Legacy systems data, adoption / Practical / Challenges in system integration / Current operational system is hindered / Unexpected factors	Reliability over traditional infrastructure / Outdated technological challenges in system integration / Decision-making as a team / Aligning with industry innovations via centralised platform / Customer centric service delivery / Market competition / App-based insurance solutions / Market competitiveness / Need of a digital transformation / Satisfaction of current system / Providing faster data access / Reducing operational and financial / improved decision making / improved efficiency / Both pros and cons about current system / positive innovation friendly management / new adoption should be staff friendly / Lack of confidence in DT / Slow the DT adoption could be connected with open communication building confidence of operational capacity on investments for DT / DT supportive system / Room to be improved / Digitally / Challenges in	Technological Infrastructure Strengths and Limitations, System Integration and Technical Challenges, Digital Transformation Readiness and Organizational Capacity, Process Automation and Operational Efficiency, Decision Making and Cross-Functional Collaboration, Customer Centric Digital Innovation, Market Competitiveness and Industry Influence, Perceived Technological Gap and Digital Lag, Attitude about DT, Change Management strategies and Organizational Adaptability	Regulatory/Governance and Compliance Environment, Role of Regulatory in Digital Transformation, Regulatory and compliance influence, Coordination skills with the regulatory external factors, Supportive strategic partnership with external factors, Regulatory and Communication Practices, Regulatory, Partner Systems and Operational Risk Management, Fraud Prevention and Control Mechanisms, Regulatory Evolution and System Salience, Regulatory Compliance, Readiness and Interoperability, Environmental and Strategic Digital Goals, Core Values and Economic Efficacy	External Environment Pressure and Regulatory Influence