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Module: Converting Research into Practice (HKBM7020)

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1 Abstract

This paper investigates the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour in the Hong Kong life insurance industry. As the market faces rapid technological changes, evolving customer expectations, and on-going regulatory changes, understanding how to foster innovation and adaptability amongst corporate employees is critical for organizational success. While previous research has examined these constructs separately, their interplay within this specific context, the life insurance industry, remains largely unexplored.

A cross-sectional survey will collect data from approximately 350 corporate employees across various life insurance companies in Hong Kong. This study will use validated scales to measure the key variables and adopt Structural Equation Modelling to analyse the relationships amongst these variables, including potential mediating and moderating effects. This study aims to develop a model to explain how transformational leadership and task conflict influence employee intrapreneurial behaviour. The hypothesis is that transformational leadership will positively impact employee intrapreneurship, and task conflict will play a significant mediating or moderating role.

Expected outcomes include theoretical contributions to leadership, task conflict, and innovation literature, practical implications for management practices, and insights into enhancing innovation in the Hong Kong life insurance industry. The findings from this study will inform leadership training & development, conflict management strategies, recruitment, and other organizational policies aimed at enhancing employee intrapreneurial behaviours. These will ultimately contribute to the industry's ability to navigate the challenges in a rapidly developing market.

Key words: transformational leadership, task conflict, employee intrapreneurial behaviour, Hong Kong, life insurance

2 Introduction

2.1 Background of the research

The issue here is that there is limited understanding on how transformational leadership and task conflict influence the intrapreneurial behaviour of corporate employees in the Hong Kong life insurance industry.

While studies have shown that transformational leadership is linked to improved employee performance and innovation (Bass, 1999; Vinger and Cilliers, 2006; Lee *et al.*, 2020), and task conflict could potentially lead to better creativity (De Clercq, Menguc and Auh, 2009; De Clercq, Thongpapanl and Dimov, 2009; Lee *et al.*, 2018; Deng, Lin and Li, 2022), their combined effect on employee intrapreneurial behaviour, especially in the context of the Hong Kong life insurance industry, has not been thoroughly examined.

There are clear differences between corporate employees and front-line insurance distributors. Front-line insurance distributors, such as life insurance agents and brokers, are not employed by the insurance company but are self-employed third parties who have a contractual agreement with the insurance company. Corporate employees, on the other hand, are employed by the life insurance company and are responsible for functions such as new business underwriting, product & proposition development, actuarial, finance, legal, and general management. Hence, corporate employees' commitment to the workplace, motivation, and innovative behaviours, play an important role to the life insurance company's performance.

This paper focuses on the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour, specifically for corporate employees. Hong Kong is the world's leading life insurance market and the industry's success is crucial to Hong Kong's social economic development.

2.2 Research context

2.2.1 Hong Kong life insurance market

Hong Kong stands as a powerhouse in the global life insurance market, which is crucial for worldwide risk and financial management. In 2023, Hong Kong's life insurance market demonstrated its strength by generating total gross premiums exceeding US\$ 62 billion. Furthermore, Hong Kong is home to seven out of the top ten largest life insurance companies in the world (*Fortune Global 500 – The largest companies in the world by revenue*, no date; *Insurance Authority - Quarterly Release of Provisional Statistics for Long Term Business 2023*, no date). This impressive presence solidifies Hong Kong's position as a key player in the international landscape, contributing significantly to the life insurance industry's global impact on financial security and risk mitigation.

The Hong Kong life insurance industry is wide reaching, employing over 170,000 individuals and provide life insurance protection and services to customers from over 50 countries (*C&SD : Statistical Digest of the Services Sector*, no date; *Insurance Authority - Insurance Authority releases provisional business statistics for the first three quarters of 2024*, no date). To remain a global life insurance hub and maintain its competitive edge, Hong Kong must attract top companies, cultivate skilled talent, and foster innovation. This necessitates a comprehensive understanding of how transformational leadership and task conflict influence employee intrapreneurial behaviours, and ultimately, overall company performance. Understanding these dynamics will be critical for Hong Kong's life insurance sector as it navigates the emerging opportunities and challenges presented by an ever-evolving market.

2.2.2 Rapidly evolving market dynamics

Technological advancements and innovations, such as the adoption of AI, have significantly impacted market dynamics, business operations, systems & processes, and employees' way of working in the life insurance market (Paruchuri, 2020; Enholm *et al.*, 2022; Walkowiak and MacDonald, 2023; Balasubramanian, Libarikian and McElhaney, no date). Moreover, the Hong Kong life insurance market is experiencing a period of rapid developments as new regulatory reforms, such as the Hong Kong Risk-Based Capital framework and the new guidelines on participating business (GL34), are being implemented (*Insurance Authority -*

Guidelines, no date), and the customer needs are constantly evolving – in the first nine months of 2024, customers from over 50 different markets visited Hong Kong to purchase insurance products (*Hong Kong life insurance bonanza driven by local buying; overseas buyers rise*, 2025). As markets and business models evolve, the ability of the workforce to adapt and solve problems creatively becomes increasingly important. This research will provide insights and allow better understanding of the relationships between leadership, task conflict, and corporate employee intrapreneurial behaviours.

2.2.3 Fostering innovation in the life insurance industry

The innovation landscape of Hong Kong's life insurance industry is mainly characterized by a few developments focusing on enhancing customer experience, operational efficiency and product propositions. In particular, the Hong Kong government has been supportive in driving Fintech and Insurtech developments: the Insurance Authority (IA), adopting a pro-innovation approach, launched the Insurtech Sandbox and Fast Track initiatives in 2017 to promote the development and application of Insurtech in the Hong Kong insurance market. Such initiatives supported the advancements in digital distribution channels and enhanced customer experiences. By streamlining operations and lowering costs, Insurtech initiatives are expected to help life insurance companies expand their services to a wider group of customers that may be left out by traditional insurers (*Insurance Authority - Promotion of Insurtech development*, no date; *Speech by FS at Insurance Summit 2024 (English only) (with video)*, no date). Capitalizing on this trend, in 2018, Bowtie Life Insurance Company leveraged its fully end-to-end digital platform to deliver a streamlined, customer-focused solution, and successfully became Hong Kong's first licensed virtual insurer. By combining technological innovation with deep insurance know-how, Bowtie was able to offer customers easy-to-understand insurance solutions. In 2024, Bowtie was serving over 500 corporations covering 20,000 employees. It boasted a customer base of over 140,000 customers and have been rated satisfactory by over 90% of its customers (*Media coverage & company news | Bowtie*, no date). The success of Bowtie, along with the support from regulatory bodies, highlighted the broader trend towards innovation within the Hong Kong life insurance industry. Ongoing efforts to encourage innovative thinking will be key to the industry's future success.

2.2.4 Transformational leadership

Transformational leadership, first introduced by Burns in 1978 and further enhanced by Bass, has been a widely adopted concept in organizational research over the past four decades (Bass, 1990, 1999; Bass and Avolio, 1990). Transformational leadership is characterized by four components: (1.) idealized influence, (2.) inspirational motivation, (3.) intellectual stimulation, and (4.) individualized consideration (Bass, 1997). Contrary to transactional leadership, which focuses on exchanges between followers and leaders, transformational leadership emphasizes on inspiring and motivating followers to transcend self-interest for the greater good of the organization (Bass, 1990). Research has consistently demonstrated the positive impact on followers' development and performance from transformational leadership across different settings and contexts (Bass and Avolio, 1990; Bass, 1997; Dvir *et al.*, 2002; Vinger and Cilliers, 2006; Afsar and Umrani, 2019), and has highlighted the positive associations between transformational leadership and team coordination, conflict management, employee creativity and team innovation behaviours (Zhang, Cao and Tjosvold, 2011; Mittal and Dhar, 2015; Afsar and Umrani, 2019; Lee *et al.*, 2020). In the context of the Hong Kong life insurance industry, transformational leadership shows promise in promoting an innovative work environment by enhancing team coordination and employee motivation to learn and innovate. As life insurance companies face pressure to differentiate in this growing industry, understanding the role of transformational leadership becomes critical for maintaining competitive advantage.

2.2.5 Task conflict

Task conflict is a concept central to organizational dynamics and refers to disagreements amongst team members about the content and outcomes of the tasks being performed (De Dreu and Weingart, 2003; De Clercq, Menguc and Auh, 2009). However, this form of conflict is distinct from relationship conflict, which emphasizes on personal and emotional disagreements (De Dreu and Weingart, 2003). While task conflict was historically viewed as potentially beneficial for team performance, creativity and innovation, meta-analyses have shown a more complex relationship, suggesting that the impact of task conflict can be both positive and negative, depending on context and other dependent factors (De Dreu and

Weingart, 2003; De Clercq, Thongpapanl and Dimov, 2009; Lee *et al.*, 2018; Deng, Lin and Li, 2022).

Research has highlighted the contingent nature of the impact of task conflict on team performances. Factors such as leadership style, social capital, team communication style and strategy can moderate the relationship between task conflict and team performance (De Clercq, Menguc and Auh, 2009; De Clercq, Thongpapanl and Dimov, 2009; Lee *et al.*, 2018; Deng, Lin and Li, 2022). In the evolving Hong Kong life insurance market where innovation is critical, understanding how task conflict influences employees' performance and intrapreneurial behaviours becomes important for the company's ongoing success.

2.2.6 Employee intrapreneurial behaviour

Employee intrapreneurial behaviour, a concept that is rooted in organizational creativity and innovation research, refers to the proactive approach and innovative actions of employees within established organizations (Woodman, Sawyer and Griffin, 1993; Amabile *et al.*, 1996; West *et al.*, 2004; Falola *et al.*, 2018). This behaviour is best characterized by employees' willingness to identify new opportunities within their roles, develop new products or services, and explore ways to improve existing organizational processes without formal managerial directives (West *et al.*, 2004; Kesting and Parm Ulhøi, 2010; Falola *et al.*, 2018; Gawke, Gorgievski and Bakker, 2019).

The employee intrapreneurship concept stems from theories of organizational creativity which emphasizes the importance of individual creative behaviours within the company, and is influenced by various factors, including work environment, culture, team dynamics, and leadership style (Woodman, Sawyer and Griffin, 1993; Ireland, Hitt and Sirmon, 2003; Morris, Webb and Franklin, 2011). Studies have shown that companies that encourage a culture of innovation and creativity are more likely to stimulate intrapreneurial behaviours amongst their employees (Woodman, Sawyer and Griffin, 1993; Martins and Terblanche, 2003). In the context of Hong Kong life insurance industry, understanding the drivers and fostering employee intrapreneurial behaviour is crucial for companies to maintain their competitiveness. As the industry evolve with the rapid technological changes and customer expectations, the ability and willingness of employees to innovate within their regular roles

become increasingly important for organizational survival and growth (Scott and Bruce, 1994; Ireland, Hitt and Sirmon, 2003).

2.3 Rationale of the research

The rationale for this study stems from the critical role of transformational leadership, task conflict, and employee intrapreneurial behaviour in driving innovation within the Hong Kong life insurance industry. Hong Kong's life insurance sector excels globally, offering vital financial protection and risk management solutions.

This robust life insurance market is integral to Hong Kong's financial ecosystem and workforce support. However, Hong Kong faces challenges in maintaining its competitive edge amidst evolving customer expectations, technological advancements, and competition from nearby markets, such as Singapore. Innovation is critical for the industry's forward momentum, and transformational leadership has been shown to inspire and motivate employees, potentially fostering employee intrapreneurial behaviours that drive innovation (Mittal and Dhar, 2015; Lee *et al.*, 2018, 2020; Afsar and Umrani, 2019). There is, however, limited research conducted on the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviours in the context of Hong Kong life insurance. This research aims to fill this gap by investigating how transformational leadership influences employee intrapreneurial behaviours and the relationships between task conflict. The findings from this study are expected to provide valuable insights for life insurance companies to enhance innovation strategies and enable Hong Kong to maintain its leadership position in the world.

3 Literature review

3.1 Existing research

3.1.1 Transformational leadership

Transformational leadership, initially introduced by Burns in 1978 and further synthesized and expanded by Bass, is a pivotal concept in leadership research, particularly relevant to the Hong Kong life insurance industry (Bass, 1990, 1999). Transformational leadership is

characterized by its focus on inspiring and motivating followers and has shown potential in fostering employee intrapreneurial behaviours and managing task conflict effectively (Dvir *et al.*, 2002; Zhang, Cao and Tjosvold, 2011; Afsar and Umrani, 2019; Lee *et al.*, 2020). Studies have shown that transformational leadership comprises four key interrelated components: (1.) idealized influence, (2.) inspirational motivation, (3.) intellectual stimulation, and (4.) individualized consideration. These four components collectively enable leaders to inspire their followers to transcend self-interest for the greater good of the organization (Bass, 1997).

Unlike transactional leadership's focus on rewards and punishments, transformational leadership prioritizes inspiring motivation, pursuing a shared vision, and fostering emotional bonds leaders and team members (Bass, 1990, 1999; Dvir *et al.*, 2002). This approach is relevant to the Hong Kong life insurance industry, where innovation is critical for maintaining forward momentum and competitiveness in a global market.

Empirical evidence supports the effectiveness of transformational leadership across various organizational contexts and cultures, including life insurance businesses (Bass and Avolio, 1990; Bass, 1999; Vinger and Cilliers, 2006; Zhang, Cao and Tjosvold, 2011; Northouse, 2016; Middleton *et al.*, 2023). In addition, Bass (1999) examined twenty years of research studies on leadership styles and demonstrated that transformational leadership yields better outcomes when compared with transactional leadership. A meta-analysis by Lee *et al.* (2020) showed that transformational leadership positively correlates with task performance and organizational citizenship behaviours, in which both are critical factors influencing intrapreneurial behaviours for corporate employees.

Task conflict is inevitable due to the complex nature of work in the Hong Kong life insurance industry. Research has shown that transformational leadership can effectively manage conflicts by promoting cooperative conflict management styles and reducing competitive approaches (Zhang, Cao and Tjosvold, 2011) and hence creating an environment that encourages employee intrapreneurial behaviours.

Various studies have also shown that transformational leadership is linked to increased employee creativity and idea generation (Mittal and Dhar, 2015; Lee *et al.*, 2020). Through a questionnaire distributed to 35 firms covering 338 employee-supervisor dyads in Pakistan, Afsar and Umrani (2019) demonstrated that transformational leadership positively influences employee innovative work behaviour and showed that task complexity and innovation

environments moderated the relationship between transformational leadership and employee innovation work behaviours. This finding is relevant to the Hong Kong life insurance industry as innovation around product development, distribution strategy, and service delivery are critical for success.

The development aspects of transformational leadership, as illustrated in Dvir et al.'s (2002) longitudinal, randomized field experiment, demonstrated that such leadership behaviours can be cultivated. Findings from the study showed that transformational leadership training had a positive impact on followers' performance and development. This is an important element for the Hong Kong life insurance industry, as this finding implies that companies can train their employees to become transformational leaders and potentially foster a work environment that encourages intrapreneurial behaviours and effective task conflict management.

In summary, transformational leadership looks to be a promising approach for the Hong Kong life insurance industry. Its potential to create a pro-innovation work environment, manage conflicts effectively, and develop intrapreneurial behaviours amongst corporate employees makes it a critical area of study. Understanding and implementing transformational leadership practices could be key to maintaining and enhancing Hong Kong's competitive edge in the global life insurance market.

3.1.2 Task conflict

Task conflict, a fundamental concept to organizational behaviour and team dynamics, refers to disagreements amongst team members about the content and outcomes of the tasks being performed. Unlike relationship conflict, task conflict does not involve personal and emotional disagreements (De Dreu and Weingart, 2003; De Clercq, Menguc and Auh, 2009). Research on task conflict has evolved significantly over the past few decades, and this topic is often explored in combination with leadership styles, organizational culture, team performance, and innovative behaviours (De Dreu and Weingart, 2003; De Clercq, Thongpapanl and Dimov, 2009; Lee *et al.*, 2018; Deng, Lin and Li, 2022).

The foundation for understanding the dynamics of intragroup conflict was built by Jehn's (1995, 1997) research work. Jehn studied the effects of intragroup conflict on performance

and satisfaction in 105 work groups and management teams and concluded that conflicts should be segregated as task conflict and relationship conflict. Her research further demonstrated that while relationship conflict is generally detrimental to the group's performance, task conflict could potentially have positive effect on performance depending on the context (Jehn, 1995, 1997). Her findings challenged the conventional view that all forms of conflicts are detrimental to team performance.

It only took a few years for other views to be formed. A meta-analysis performed by De Dreu and Weingart (2003) revealed a more complex relationship between task conflict and team performance: they found strong negative correlations between both task conflict and relationship conflict with team outcomes, suggesting different findings from Jehn's earlier research. De Dreu and Weingart's work highlighted the need for further research into the conditions and moderators that influence the impact of task conflict on team performances.

Building on the idea to identify the conditions which task conflict can be beneficial, De Clercq, Thongpapanl and Dimov (2009) explored the role of task conflict in the context of innovation strategies and team performance. Their analysis of 232 Canadian firms revealed that task conflict can enhance the positive relationship between innovation strategies and performance, especially when there are high levels of social capital. This study contributes to the contingent nature on task conflict and provides nuanced insights into the role of social capital in innovation (De Clercq, Thongpapanl and Dimov, 2009).

Leadership style has also been identified as a critical moderator in the relationship between task conflict and team outcomes. Multiple studies have demonstrated that transformational leadership can enhance the positive effects of task conflict on team creativity, mitigate task conflicts' potential negative impacts, and also reduce relationship conflicts (Zhang, Cao and Tjosvold, 2011; Lee *et al.*, 2018).

While the understanding of the impact of task conflict has evolved, the measurement tools to capture and evaluate task conflict have also been evolving (Pearson, Ensley and Amason, 2002; Jehn *et al.*, 2008). Jehn (1995) first developed the intragroup conflict scale (ICS) in 1995, and the ICS was further improved in 2002 by Pearson, Ensley and Amason (2002). The refined ICS enabled more accurate research into the nuances of task conflict and its overall effects.

To conclude, in the context of the Hong Kong life insurance industry, understanding task conflict and its impact is particularly relevant. The industry's complex, highly regulated and

dynamic nature creates a working environment where task conflict is more than common. By understanding the conditions under which task conflict can have a positive effect, life insurance companies can harness its potential to drive innovation and enhance performance.

3.1.3 Employee intrapreneurial behaviour

Employee intrapreneurial behaviour refers to the creative and entrepreneurial actions undertaken by employees within an established organization, and such behaviour is a key driver to innovation, strategic renewal and strengthening of competitive advantages. Employee intrapreneurial behaviour can be characterized by employees proactively seeking for opportunities to improve organizational processes, develop innovative solutions, and identify opportunities to drive growth (Scott and Bruce, 1994; West *et al.*, 2004; Gawke, Gorgievski and Bakker, 2019). Contrary to entrepreneurship, where individuals operate independently and manage their own businesses, intrapreneurship occurs within the boundaries of an established organization, leveraging its resources, teams, and infrastructure to drive innovation (West *et al.*, 2004; Gawke, Gorgievski and Bakker, 2019).

The theoretical frameworks of employee intrapreneurial behaviour focus on creativity and innovation. Research has highlighted the importance of a pro-innovation, supportive work environment to foster creativity and encourage intrapreneurial behaviours (Amabile *et al.*, 1996), and creativity has shown to thrive in environments composed of autonomy to perform, freedom to experiment, and constructive feedback (Martins and Terblanche, 2003). In addition, Woodman, Sawyer and Griffin (1993)'s comprehensive theoretical framework stated that individual, group, and organizational factors all interactive with creative behaviour and outcomes, suggesting that employee intrapreneurial behaviour is influenced by personal and environmental factors.

Organizational and company culture plays an important role in driving employee intrapreneurial behaviour. Martins and Terblanche (2003) identified five key determinants that influence creativity and innovation: strategy, structure, support mechanisms, behaviour encouraging innovation, and open communications, emphasizing the importance of having a supporting culture. Furthermore, examining the concept of employee-driven innovation,

Kesting and Parm Ulhøi (2010) stated that with careful management and the right culture in place, employee-driven innovation can help organizations develop competitive advantages.

As mentioned in the transformational leadership section, leadership is an important factor influencing intrapreneurial behaviours. A large body of research has demonstrated that transformational leadership, which inspires vision, develops trust, and encourages intellectual stimulation, will inspire employees to think for the greater good of the organization and enhance innovation activities (Mittal and Dhar, 2015; Falola *et al.*, 2018; Afsar and Umrani, 2019; Lee *et al.*, 2020).

In terms of assessing the levels of employee intrapreneurial behaviours in organizations, measurement tools such as the employee intrapreneurship scale (EIS) developed by Gawke, Gorgievski and Bakker (2019) have been shown to be a valid and reliable instrument for capturing employee intrapreneurship across various contexts. EIS defines employee intrapreneurship as agentic and strategic work behaviour focused on creating new solutions and strategic renewal, and the tool has been widely adopted in different contexts across various populations (Gawke, Gorgievski and Bakker, 2019; Tisu, Pap and Virga, 2021).

Finally, employee intrapreneurial behaviour is closely linked to organizational performances, such as company survival and development of competitive advantages. Falola *et al.* (2018) demonstrated that fostering intrapreneurial behaviour has positive implications to organizational sustainability and survival in competitive and volatile markets. Similar conclusions were drawn in the study conducted by Ireland, Hitt and Sirmon (2003), where the authors highlighted employees' behaviours to opportunity-seeking and advantage-seeking help organizations address challenges in competitive environments. In the context of the Hong Kong life insurance industry, a market characterized by intense competition and rapid development, the concept of employee intrapreneurship is particularly important. Employee intrapreneurial activities will help drive innovative solutions, improve processes, identify new growth segments, and ultimately, allow companies to perform sustainably. Understanding the influencing factors and enablers to intrapreneurial behaviour will provide valuable insights for enhancing organizational performance.

3.2 Existing knowledge gaps

While there has been extensive research conducted on transformational leadership, task conflict, and employee intrapreneurial behaviour individually, key knowledge gaps exist, and more specifically in the context of the Hong Kong life insurance industry.

Firstly, the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviours remain underexplored. Many studies have examined the role of transformational leadership in managing conflicts and as a catalyst to innovative behaviours separately (Zhang, Cao and Tjosvold, 2011; Mittal and Dhar, 2015; Afsar and Umrani, 2019; Lee *et al.*, 2020), but the specific mechanisms in which transformational leadership influences the relationship between task conflict and employee intrapreneurship are not fully understood.

Secondly, although research has shown that task conflict could potentially enhance innovation under certain circumstances (Lee *et al.*, 2018; Deng, Lin and Li, 2022), this effect has not been thoroughly studied in the life insurance industry. In addition, the contextual factors relevant to the life insurance industry of Hong Kong, which may moderate the relationship between task conflict and innovation, have not been thoroughly examined.

Thirdly, there seems to be a general lack of industry-specific research on employee intrapreneurial behaviour in the Hong Kong life insurance sector. The city's life insurance market is characterized by its fast-evolving pace and competitive nature, combined with constant changes from regulatory authorities, customer expectations, and new technological adoption (KPMG China, 2023; McKinsey & Company, 2023; *Hong Kong life insurance bonanza driven by local buying; overseas buyers rise*, 2025). Such environment may influence how employee intrapreneurial behaviours manifest and interact with factors of leadership and task conflict.

Addressing these knowledge gaps will provide valuable and practical insights for practitioners and contribute to the academic community. This paper aims to address these gaps, and the understanding on how to leverage transformational leadership and task conflict management to effectively foster employee intrapreneurial behaviour will enable the Hong Kong life insurance market to continue to strive and develop in a sustainable manner.

4 Research aims and objectives

4.1 Aims

The research aim of this study is to conduct a cross-sectional survey examining the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour amongst corporate employees of life insurance companies in Hong Kong. In addition, this study will identify the mechanisms through which these factors interact to influence employee intrapreneurial outcomes.

4.2 Objectives

The objectives of this study:

1. To assess the impact of transformational leadership on employee intrapreneurial behaviour in Hong Kong life insurance companies.
2. To investigate the role of task conflict in moderating or mediating the relationship between transformational leadership and employee intrapreneurial behaviour.
3. To explore and analyse potential contextual factors unique to the Hong Kong life insurance industry that may influence the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour.
4. To develop a conceptual model to explain the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour in the Hong Kong life insurance market.

The aims of this study will be addressed when the four research objectives listed above are collectively achieved.

4.3 Research questions

The main research question for this study is: How do transformational leadership and task conflict interact to influence employee intrapreneurial behaviour in the Hong Kong life insurance industry?

The research questions that will guide this study:

1. To what extent does transformational leadership predict employee intrapreneurial behaviour for corporate employees in the Hong Kong life insurance industry?
2. How does task conflict moderate or mediate the relationship between transformational leadership and employee intrapreneurial behaviour?
3. What market-specific factors in the Hong Kong life insurance industry influence the effectiveness of transformational leadership in driving employee intrapreneurial behaviour?
4. What kind of conceptual model can be used to explain the interrelationships between transformational leadership, task conflict, and intrapreneurial behaviour of corporate employees in the Hong Kong life insurance industry?

4.4 Hypotheses

Linking closely with the research questions, the hypotheses for this study are:

1. **H1:** Transformational leadership is positively associated with employee intrapreneurial behaviour for corporate employees in the Hong Kong life insurance industry.
2. **H2:** Task conflict moderates the relationship between transformational leadership and employee intrapreneurial behaviour, such that the relationship is stronger when task conflict is at a moderate level.
3. **H3:** the positive relationship between transformational leadership and employee intrapreneurial behaviour is mediated by task conflict.
4. **H4:** Market-specific factors, such as regulatory environment, competitive landscape, and channel conflicts, moderate the relationship between transformational leadership and employee intrapreneurial behaviour for corporate employees in the Hong Kong life insurance industry.

5 Research methodology

5.1 Research design and approach

This study will employ a cross-sectional survey designed to measure the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour amongst corporate employees in the Hong Kong life insurance industry.

A quantitative research approach will be adopted to facilitate statistical analysis of the relationships among the variables, and the cross-sectional survey will include standardized instruments to assess transformational leadership, task conflict, and employee intrapreneurial behaviour, allowing for a comprehensive understanding of how these factors interact within the Hong Kong life insurance market.

5.2 Sampling strategy and participants

The target population for this research are the corporate employees of Hong Kong life insurance companies. These would include employees working in functional teams such as underwriting, claims, distribution management, product development, actuarial, finance, legal & underwriting, human resources, and information technology. Front-line distributors, such as life insurance agents and brokers, are not the target population for this study as they do not classify as corporate employees. Overall speaking, Hong Kong's life insurance sector employs over 69,000 people, working in 53 different life insurers (*Insurance Authority - Publications & Publicity Materials*, no date).

This research will use a stratified random sampling strategy to ensure representation across various life insurance companies in Hong Kong. The target population will include corporate employees at the different organizational levels within these companies. A sample of approximately 350 participants will be aimed for, ensuring sufficient power for statistical analyses (Cohen, 1988; Erdfelder, Faul and Buchner, 1996).

5.3 Item development

The survey instrument for this study will consist of validated scales to measure transformational leadership, task conflict, and employee intrapreneurial behaviour. The items will be adjusted to fit the context of the Hong Kong life insurance industry, ensuring relevancy and clarity. Prior to administering the main survey, a pilot test will be conducted with a smaller group of employees to refine items based on feedback.

5.3.1 Transformational leadership

For transformational leadership, this survey will adopt the Multifactor Leadership Questionnaire Form 6S (MLQ-6S) created by Northouse (Vinger and Cilliers, 2006; Northouse, 2016; Dhingra, Srivastava and Srivastava, 2024). The MLQ-6S is the shorten version of the original MLQ developed by Bass and Avolio (Bass, 1990; Bass and Avolio, 1990). The MLQ-6S includes 21 items that measures 7 factors related to transformational leadership (4 dimensions), transaction leadership (2 dimensions), and laissez-faire leadership (1 dimension). Each item is rated on a 5-point Likert scale, and the survey can be used as a rater form for corporate employees to evaluate their leader's behaviours. Despite the full version MLQ being more comprehensive, the MLQ-6S is more effective in terms of time and effort, and can capture the essential leadership dimensions (Bass, 1990; Vinger and Cilliers, 2006; Northouse, 2016; Middleton *et al.*, 2023; Dhingra, Srivastava and Srivastava, 2024). Therefore, the MLQ-6S will be appropriate for this research.

5.3.2 Task conflict

The Intragroup Conflict Scale (ICS) first developed by Jehn (1995) and further refined by Pearson, Ensley and Amason (2002) will be used to measure task conflict. Compared to having 9 items in the original ICS, the refined ICS includes 6 items, measuring two dimensions of intragroup conflict: task conflict (3 items) and relationship conflict (3 items). Each item is rated on a 5-point Likert scale, and the refined ICS has shown equal or greater levels of reliability when compared to the original version (Jehn, 1995; Pearson, Ensley and Amason, 2002). The refined ICS by Pearson, Ensley and Amason (2002) is a commonly used tool for research and is appropriate for this research as well.

5.3.3 Employee intrapreneurial behaviour

For employee intrapreneurial behaviour, this survey will adopt the Employee Intrapreneurship Scale (EIS) developed by Gawke, Gorgievski and Bakker (2019) to measure the level of intrapreneurship at the individual level. The EIS consists of 8 items measuring two dimensions of employee intrapreneurship: venture behaviour (4 items) and strategic renewal behaviour (4 items), and each item is rated on a 7-point frequency scale. The EIS has proven to be a reliable and valid instrument for capturing employee intrapreneurial behaviour in various contexts, including both public and private sectors (Gawke, Gorgievski and Bakker, 2019; Tisu, Pap and Virga, 2021).

5.3.4 Pilot study

Before distributing the main survey to the 350 participants, a pilot study, involving a small number of participants to test the feasibility and refine the survey, will be conducted.

A draft survey will be shared with 10-20 corporate employees selected from 2-3 life insurance companies in Hong Kong. Think-aloud interviews will be conducted where participants can verbalize their thoughts openly while completing the survey, with emphasis on addressing the survey items' clarity, relevance, and cultural appropriateness. After the surveys and interviews are completed, preliminary statistical analyses to check for internal consistency and factor structure will be conducted. Furthermore, revisions to the survey instruments, including question wording, order, visuals, and formatting, will be adjusted based on the feedback received.

5.4 Data collection methods

Data will be collected using an online survey platform (i.e., Google Forms) to facilitate easy access for participants, and the survey will be available in English, Traditional Chinese and Simplified Chinese. The survey link will be distributed via email, social media (e.g., WhatsApp) and professional network platforms (e.g., LinkedIn). Participants will be informed about the purpose of the study, and their consent will be required before filling in the survey.

5.5 Data analysis

The data analysis section will employ a comprehensive approach using both descriptive and inferential statistics, with a focus on Structural Equation Modelling (SEM). Descriptive statistics will summarize the respondents' demographics and responses. Reliability and validity assessment, and correlation analysis will follow. This study will leverage SEM as the primary analytical technique to test the hypotheses on the relationships between transformational leadership, task conflict, and employee intrapreneurial behaviour. SEM allows for simultaneous examination of multiple relationships and the assessment of both direct and indirect effects: Confirmation Factor Analysis (CFA) will first be conducted to assess the fit of the measurement model to the data, and then the structural model will be tested to examine the hypothesized relationships (Barrett, 2007; Reisinger and Mavondo, 2007; Hooper, Coughlan and Mullen, 2008). Moderation and mediation analyses will be further tested using multi-group analysis. All the data analysis will be conducted using appropriate statistical software such as Jamovi.

5.6 Ethical considerations

This research will be conducted adhering to ethical guidelines, and participants' confidentiality and anonymity will be ensured throughout the study. Prior to filling in the survey, informed consent will be obtained from all participants, and participants can withdraw from the survey and study at any time. Finally, all the participants' information and responses will be stored securely and used solely for research purposes.

5.7 Strengths and weaknesses

5.7.1 Strengths

The strengths of this research methodology are its ability to provide quantitative data on relationships among variables in a real-world setting, enhancing the generalizability within the Hong Kong life insurance industry. The use of validated measurement instruments, MLQ-6S, ICS, and EIS, also ensures reliability and validity in capturing the concerned constructs.

5.7.2 Weaknesses

However, the weaknesses of this research methodology would include potential biases from self-reported data, which could impact the accuracy of the findings. In addition, since a cross-sectional survey only captures data at one point in time, the approach limits the ability to infer causation effects among variables. Future longitudinal studies could address these limitations by examining the changes to responses over time.

6 Expected outcomes and contributions

6.1 Expected research outcomes

This research is expected to yield a comprehensive model illustrating the interrelationships between transformational leadership, task conflict, and employee intrapreneurial behaviour in the Hong Kong life insurance industry.

The analysis is expected to show a positive association between transformational leadership and employee intrapreneurial behaviour, with task conflict playing a significant moderating or mediating role. This research is also expected to highlight industry-specific factors that influence these relationships, providing valuable insights on how these dynamics operate within the Hong Kong life insurance context.

6.2 Potential implications and significance of the research

6.2.1 Theoretical contributions

Existing knowledge gaps have been identified in the literature review section. This research will contribute to the existing body of knowledge by integrating theories of transformational leadership, task conflict, and employee intrapreneurship under a single framework. The study will enhance the understanding of how these constructs interact in a specific industry context, the life insurance industry, and potentially discover new theoretical insights.

6.2.2 Practical contributions

The findings from this research will provide valuable insights for managers, senior executives, and HR professionals in the life insurance industry. By gaining more understanding on the role of transformational leadership and task conflict in promoting employee intrapreneurship, companies can develop more effective leadership training programs and conflict management strategies. This knowledge can inform better recruitment, training, and performance management, and potentially enhance innovation and competitiveness in the market.

6.2.3 Industry contributions

This research will help Hong Kong identify a roadmap for fostering innovation and improve competitiveness in a rapidly evolving life insurance market, at the global stage. By identifying the key drivers that influence employee intrapreneurial behaviour, companies can enhance their leadership approach and conflict management, potentially leading to improved products and services, venturing into new adjacent markets, and ultimately, better organizational performance. The findings from this study may also have implications on the industry's ability to navigate regulatory changes, technological advancements, evolving customer expectations, and new operating models.

7 Research plan of work and timetable

The plan stated here is tentative, flexible, and can be adjusted based on progress and any unforeseen circumstances or the need for additional analysis.

Research work plan and timeline (expecting approximately 22 months):

Key areas		Details	Expected time required
1	Literature review and proposal development	▪ Refine research objectives, aims and questions	Months 1-3
		▪ Articulate hypotheses	
		▪ Comprehensive review of existing literature	
		▪ Develop full research proposal	

2	Develop survey instrument	▪ Study and adapt existing scales for transformational leadership, task conflict, and employee intrapreneurial behaviour ▪ Create demographic questions and Hong Kong life insurance industry-specific questions	Months 4-5
3	Ethical approval	▪ Submit research proposal and survey instruments for review ▪ Address any ethical concerns and obtain approvals	Month 6
4	Pilot test	▪ Recruit 10-20 participants from 2-3 life insurance companies ▪ Conduct think-aloud interviews ▪ Preliminary data analysis ▪ Refine survey instrument based on feedback and results	Months 7-8
5	Main data collection	▪ Identify approximately 350 participants from various Hong Kong life insurance companies ▪ Distribute and administer the survey online ▪ Follow-up to ensure adequate responses	Months 9-11
6	Data analysis	▪ Data cleaning ▪ Descriptive statistical analysis ▪ Structural Equation Modelling analysis ▪ Interpretation of results and identify findings	Months 12-14
7	Writing and reporting	▪ Write up research findings ▪ Prepare summary tables ▪ Develop discussion and implication sections ▪ Compare findings with literature review ▪ Review manuscript	Months 15-17
8	Prepare for submission	▪ Proofread and review formatting ▪ Submit an intention to submit form ▪ Submission of the research for review	Months 18-20
9	Oral examination	▪ Prepare for oral examination ▪ Conduct the oral examination	Months 21-22

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