The Failure Factors of Change Management Initiatives Within a Large Insurance Organisation

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DECLARATION

I declare that the research project hereby handed in for the qualification Master's in Business Administration at the UFS Business School at the University of the Free State is my own independent work and that I have not previously submitted the same work, either as a whole or in part, for a qualification at/in another university/faculty.

DEDICATIONS

To my husband, Elton Arendse, thank you for standing by my side through it all, thank you for holding the family together and allowing me space and time to finish this qualification. To my mother-in-law, Eunice Dimakatso Arendse, words cannot describe my gratitude , thank you for taking care of my family when I could not , may you continue to rest in peace. To my boys, Liyabona and Onkabetse, thank you for extending grace , supporting me and growing with me in this journey.

ABSTRACT

Change management is an important concept for leading organisations through changes and transitions, by helping them adapt to new organisational strategies that are often put in place to increase an organisation's capability, competitive landscape, and, often, to increase market share.

Apart from strategic changes, organisations, specifically insurance organisation, are often expected to comply with regulatory requirements and therefore need to be in a position to effect those changes should there be any regulatory changes from the bodies that govern the industry. The insurance industry is an environment categorised by strict regulations, technological advancement, and client expectations that evolve regularly; therefore, effective change management ensures that the organisations have operational resilience and are continuously at a competitive advantage.

This qualitative study explored the factors that contributed to the failure of change management initiatives within MMA in Gauteng, South Africa. The study made use of the descriptive research design and engaged 14 participants, through semi structured interviews to gather data and insights on the challenges that were encountered by the organisation when implementing change. The participants were employed within the organisation and were directly involved in change efforts.

The most important research findings were identified to include but not limited to change saturation, a culture of entitlement, insufficient or lack of understanding of the organisation's strategic objectives, insufficient or lack of leadership commitment which contributed to the communication and engagement gap highlighted by some of the participants. The absence or lack of a designated change methodology was also highlighted by the participants as a critical contributor to change initiatives failing in the organisation. The literature review conducted demonstrated that these findings were not isolated to this organisation; rather, this was a global challenge faced by various institutions globally.

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CHAPTER ONE: INTRODUCTION

1.1. Introduction

Chapter 1 presents an outline of the research on the failure factors of change management initiatives within a large insurance organisation, Momentum Metropolitan Africa (hereafter MMA), in South Africa. The study was conducted in the Gauteng Province of South Africa and involved participants who were willing to provide insights into the topic by means of semi -structured interviews . The research outline starts with the background to the study, covering change management within an organisation. In addition, the problem statement gives consideration to factors that contribute to the failure of change management initiatives within insurance organisations in South Africa. Further, the study objectives and propositions are outlined, and the study methodology is introduced. Here, the instruments that were used to acquire data, techniques of analysis, trustworthiness concerns as well as ethical considerations are closely examined. The chapter concludes by highlighting the limitations and the structure of the dissertation.

1.2. Background to the research problem

According to Ferreira and Aslam (2023), the financial market, in the most general sense, is a structured environment where the supply and demand for financial assets intersect, resulting in the establishment of prices for those assets. The financial labour market includes the organisations and procedures that enable the interaction between buyers and sellers of financial instruments, irrespective of the type of instrument involved. It facilitates the unrestricted movement of cash and capital, directing these resources to their most effective utilisation within the financial system.

The insurance industry plays an important role in the financial systems of countries around the world. Annually, the world market for insurance records increasing growth, owing to the opening of the insurance market in developing countries (Lee et al., 2022). Janzen et al. (2021) also affirm that the continued growth of a firm happens when the organisation builds and sustains a robust equilibrium between the environment it operates from and the strategies in place, as well as the relationship between operational strategy and the internally available capabilities.

Several political, economic, societal, technological, and regulatory factors have been identified that impact insurance companies. The functioning of the insurance system is associated with the dynamics of development and the current state of the economy, the political and social situation in a country, and the legal field of operation of both insurance companies and economic agents (Yavorska et al., 2022). These factors and other internal factors such as organisational culture, leadership, communication, learning and development, and skills scarcity have demanded that insurance organisations respond to the rapid changes and adopt new strategies.

The Momentum Metropolitan Africa Target Operating Model project (MMG, 2023) is an internal operating model project designed to enable the organisation strategy and to realise shareholder value through efficient and effective processes and aligned roles. This also includes aligned IT systems and products across countries, improved distribution and retention through enhanced processes, practices and products, speed to market through standardised systems, products, processes and roles, enhanced customer experience through enabling products and processes, and fostering an enabling culture. Dima et al. (2022) support this view, stating that innovations in business models are increasingly critical for building sustainable advantage in a marketplace defined by unrelenting change, escalating customer expectations, and intense competition.

Aminova and Marchi (2021) highlight that the rate of failure in projects is much higher than would be expected. In fact, there seems to be a close connection as statistics reveal that only a small percentage of projects can be claimed to be successful, while Klimas et al. (2021) contend that the failure of systems is complex and multifaceted. Failure itself can comprise many levels, in that a project can be an outright failure and abandoned or may be delivered to specification but does not meet the needs of stakeholders. Furthermore, it bears pointing out that each of these instances can be viewed as a failed project but may have different underlying causes and categories of failure (Klimas et al., 2021). Tea (2024) argues that there are two main approaches to managing organisational change – i.e., the hard and the soft approach. For the purpose of this research, the researcher focuses on the hard and soft approaches – referring to the actual technology (hard) and the reality of the social context (people, culture, politics) in which the system operates (soft) in attempting to understand the contributing factors in the failure of change management initiatives.

Change in an organisation can be introduced because of internal operations needing to improve, such as the adoption of new systems to create operational efficiencies, downsizing or restructuring during a pandemic, or simply to align with business requirements (Dagher & Fayad, 2023). Externally, the drivers of change can be attributed to a change in legislation, globalisation, or new and improved technology advancements through innovation. There is a myriad of reasons why organisations implement changes, and external changes are usually unplanned (Dagher & Fayad, 2023). Several organisations in the past years have gone through changes to keep up with the changing world and trends brought about through globalisation, and managers often create and modify strategies to make their companies more globally competitive (Sudirjo, 2023). Previous research has, therefore, been conducted to determine the causes of successes and failures in change management initiatives. Success factors increase the possibility of achieving the associated performance goals, and the contrary is known as failure (Dempsey et al., 2022).

Previous studies, such as one by Errida and Lotfi (2021), have emphasised that attempts to change a firm often fail at a rate of 60-70%. A high failure rate prompts ongoing concern and interest in the elements that can reduce failure and boost organisational change success. Research conducted by Jones et al. (2019) also shows that the success or failure of change initiatives can be attributed to the specific model used in a particular organisation (Jones et al., 2019). The best model to use to guide change within a particular organisation is also a topic of debate. Additionally, there are still gaps in our understanding of how effective organisational transformation can be implemented in today's turbulent environment, not least because the veracity of commonly held assumptions about the scope of change programme failure, and the best change leadership style to use, have not been sufficiently examined (Jones et al., 2019). One or even two change models cannot adequately address the various change circumstances. Since change and its environment vary from one organisation to another, one change model therefore cannot be appropriate across all change circumstances (Errida & Lotfi, 2021).

1.3. Problem statement

The failure factors of change management initiatives within MMA are multifaceted and require a comprehensive understanding of various aspects. Change management strategies have been studied in the context of enterprise resource planning (ERP) implementation, revealing that despite identified strategies, many ERP systems still face resistance and failure (Putra et al., 2021).

Financial management and performance play a crucial role in the insurance industry, with studies emphasising the need for a systematic approach to managing insurance organisations and investigating the factors affecting their financial performance (Melnychuk et al., 2019; Olarejawu & Msomi, 2021). Additionally, various authors (Chache et al., 2020; Kiptoo et al., 2021; Yildirim, 2021) state that the determinants of financial health and the impact of risk-based capital on investment returns have been explored, highlighting the significance of financial stability and risk management in insurance companies. Furthermore, talent management, organisational culture, and strategic outsourcing have been identified as influential factors affecting organisational performance and the successful implementation of initiatives within insurance companies (Kontoghiorghes, 2016; Sola et al., 2018; Kajwang, 2022).

Organisations always strive to improve on their operations to effectively compete in the market and realise benefits through their offerings by achieving set objectives and return on investments (Farida & Setiawan, 2022). Therefore, for organisation to effectively compete, they often look at enhancing their current systems through innovative technology, improving employee morale and organisational health through radical organisational culture changes, and sometimes increasing productivity through the adoption of innovative products and performance management structures. However, any changes implemented do not always yield the anticipated results, especially when the organisation has no system in place to measure the changes and their outcomes (Farida & Setiawan, 2022). The implication of failed change management initiatives can therefore have far-reaching consequences for organisations, communities, employees, and the economy. When change management initiatives fail, there are significant economic and social implications.

According to a research study undertaken by Capgemini Consulting in 2010, 25% of all change management initiatives fail, leading to a decrease in productivity by about 25% and an increase in employee turnover by approximately 10% (Will & Wetzel, 2018). This research highlights the economic impact on organisations and the possible long-term effects on the economy caused by decreased productivity and increased turnover.

Furthermore, failed change management initiatives can also have social implications, as Bagga et al. (2023) argue that it is important to recognise the negative consequences of cultural management efforts, as unintended consequences of cultural change programmes can have a significant impact on employees and the community. In support of Bagga et al.'s (2023) assertion, Abbas et al. (2021) state that, although individuals can distance themselves from unsuccessful others to avoid negative associations, the distancing behaviour can lead to social repercussion within the organisation and the community.

Additionally, failed change management initiatives can lead to operational challenges and affect internal governance control and processes. Ness et al. (2020) suggest that a change initiative should address practical applications and reality in the workplace, as well as the global marketplace. A lack of planning leads to an assumption of invulnerability; indeed, the sharing of these assumptions may lead to company failure.

Below is a list of change management initiatives which have been delayed, partially implemented, or have failed.

a. Electronic government (e-Government) in South Africa: one finding is that e-Government performance can be improved by proactive change which recognises the limits of the current situation and the potential of the new system (Singh, 2014).

b. Nelson Mandela Bay Metropolitan Municipality Metro Buses: A Failed but Not Abandoned Project: the project was cited as unsuccessful due to poor planning and implementation; poor project management (Lagunya, 2017).
c. The introduction of a new surgical suture in a Dutch hospital operating theatre: one of the reasons cited as being a contributor to the failure of the change management initiative is resistance to change. Graamans et al. (2020) state that when emotions and feelings are felt or displayed, this is seen as an indication that something “real” is at stake that deeply involves professionals into their group, speciality and department and this deep involvement can affect the success or failure of a change initiative.

According to Nir (2022), one of the major reasons cited in the literature to explain why attempts to initiate change often fail relates to what is referred to as ‘policy borrowing’, which concerns the origin and nature of the change being introduced. He further highlights that change agents and reformers most often tend to replicate change initiatives that seem to be working elsewhere in anticipation that, if assimilated, similar – if not better – success would follow.

The challenges in change management initiatives are common across industries, sectors and sometimes departments in the world. The insurance industry as one of the major and significant contributors to the economy is not exempt from these challenges and therefore extensive research is important to understand the factors that contribute to change management initiatives within insurance organisations.

1.3.1. Research problem

Companies in South Africa, including insurance companies, continually strive to improve on their operations to stay competitive and realise benefits through their offerings by achieving set objectives and return on investments. However, the implemented changes do not always yield the anticipated results. Therefore, the research problem investigated within the scope of this study is as follows: “The Momentum Metropolitan Africa Target Operating Model project (MMG, 2023) was not delivered within the intended scope, budget and timeframes and was thus deemed a failed change management initiative”.

1.4. Research Aim

The aim of the study is to explore the failure factors of change management initiatives within MMA in Gauteng, South Africa.

1.5. Research objectives

As clarified by Saunders et al. (2016), research objectives are a testimony of the researcher’s idea of intent and focus. Further, it is worthwhile for a research project to commence with a main objective that is followed by more exhaustive minor objectives.

To accomplish the goal of the research aim, the following primary objectives have been formulated:

a. To determine the change management methodology that is used within the MMA in Gauteng, South Africa.
b. To determine the impact of change management methodologies in implementing change management initiatives.
c. To investigate what has led to the failure of change management initiatives within the large insurance organisation in South Africa.

1.6. Research questions

As supported by Saunders et al. (2016), research questions should be directly framed from the research objectives. In addition, clearly structured research questions will facilitate the gathering of valuable data (Saunders et al., 2016).

The research objectives have been translated into the subsequent research questions:

a. What change management methodology was used within the large insurance organisation in South Africa?
b. What was the impact of the change management methodology when implementing change management initiatives?

c. What led to the failure of change management initiatives within the large insurance organisation in South Africa?

1.7. Research design

Research design is the plan for achieving the research objectives and resolving the research questions by making use of a suitable approach (Salter, 2023). To accomplish this, a descriptive research design has been applied because it illuminates on existing concerns or challenges through a method of data gathering that empowers the researcher to explain a situation in its entirety (Dudovskiy, 2016). Sandelowski (2000, cited by Jaskela et al., 2018: 94), describes the qualitative descriptive method as “especially amenable to obtaining straight and largely unadorned (i.e., minimally theorized […]) answers to questions of special relevance to practitioners and policy makers”. In agreement with Jaskela et al.’s (2018) assertion, Bradshaw et al. (2017) point out that qualitative description research studies are those that seek to discover and understand a phenomenon, a process, or the perspectives and worldviews of the people involved. In other words, the researcher remains close to the original data and performs as detailed an analysis as possible without losing touch with the actual words and events described (Bradshaw et al., 2017).

Consequently, by applying a descriptive research design, the researcher was able to interview participants in Gauteng, South Africa. The use of a qualitative research design is applicable when insights need to be mined from the people who are experiencing the phenomenon under study, and where there is a limitation on time and resources (Bradshaw et al., 2017). The insurance company staff members selected to participate in the study have been working in the sector for years and were therefore willing to provide insights into the failure factors of change management initiatives within MMA, thus providing a basis to successfully deal with the research objectives and questions of the study.

1.8. Research method

According to Denzin and Lincoln (2023) and Creswell and Poth (2023), qualitative research is defined as an investigative process aimed at interpreting social or human issues, grounded in certain methodological traditions. Denzin and Lincoln (2023: 3) state that this research method “locates the researcher in the world” and includes specific practices, relying on the researcher’s observation and interpretation, to “transform [and] turn the world into a set of representations”. The researcher constructs a comprehensive, integrative framework, examines language, documents, respondents’ information, and executes the study in a natural environment. This definition is supplemented by Creswell and Poth (2023: 37), who argues that qualitative research involves a pertinent “worldview, the possible use of a theoretical lens, and […] inquiry into the meaning individuals or groups ascribe to a social or human problem”. Researchers make use of qualitative approaches to launch their queries into these problems; the data obtained from their queries can be used to determine specific themes or patterns (Creswell & Poth, 2023).

As discussed by Bhangu et al. (2023), if the research questions are about people’s experience of events, views, new topics that are yet to be well understood, or evaluating whether a new idea is attainable, a qualitative research method would be appropriate. In addition, the qualitative method has been chosen as the most suited for the aims of this research because it allows the researcher to interact with the respondents in their natural setting, where they encounter the issue or problem being studied. Williams (2021) emphasises qualitative research as a systematic and subjective method for examining daily life experiences, behaviours, perspectives, and complexities through a holistic framework, allowing for deeper understanding and interpretation (Williams, 2021).

Further, the justification for choosing qualitative research is supported by Pilcher and Cortazzi (2024) as a useful method to recognise the inherent motives, thoughts, and perceptions into a particular issue through the study participants’ direct experience. This establishes the logic behind deciding on a qualitative research method, because the study was intended to contribute to current knowledge in this field of study.

1.9. Sampling

Staller (2021) asserts that the optimal approach in a research study is to examine the challenge within the entire population. However, realistically, it is often not practical to study the entire population. Alternatively, a sample which is sufficiently large and representative of the entire population is studied.

Furthermore, Staller (2021) emphasises that utilising a representative sample may lower the expenses, duration, and labour required to do the research. Sampling is therefore a suitable approach for collecting data from typical research participants because it lowers the cost and time of reaching the entire research population (Andrade, 2021).

Hossan et al. (2023), as well as Robinson (2024), affirm that the purposive sampling technique, also called judgment sampling, is the deliberate choosing of a participant due to the qualities the participant possesses. For the purpose of this research, MMA employees who closely work within project management and change management environment that cover all change management initiatives formed part of the scope of analysis.

1.9.1. Sample population

A sample population is a cluster of persons or objects that have similar attributes (Hossan et al., 2023). Further, a sample population is a collection of individuals or items that have at least one shared or common trait (Saunders et al., 2016; Robinson, 2024). From an employee cohort of 1 500, the sample population for this research comprised 14 MMA staff members who shared two common traits. Firstly, all of these MMA respondents (sample population) work in Gauteng, South Africa; secondly, all have five or more years of experience in the insurance sector.

1.9.2. Sample size

To determine sample size, as explained by Turner and Astin (2021), the notion of data saturation should be used to reach a useful sample size in any qualitative research. Saturation happens when no further understanding is obtained from additional conversations. It is stated that descriptive data saturation “refers to the point at which no new data or themes are emerging from the data set, which indicates that the data have been fully explored” (Naeem et al., 2024: 1), or after roughly 12 to 15 conversations with an identical group quizzed on a particular topic (Guest et al., 2020).

To attain descriptive saturation, the researcher will focus on 14 staff members who work with and close to project- and change management staff members employed at MMA in Gauteng, South Africa. The method of selection for the designated sample size is expounded upon in Chapter 3, providing a detailed analysis and process of the sample selection.

1.9.3. Sampling method

This study used the purposive sampling method, a non-likelihood sampling method. Otherwise known as judgmental sampling, purposive sampling depends on the opinions of the researcher when choosing the participants of the research project (Andrade, 2021). The primary target is to concentrate on a specific trait of the population that the researcher deems important to the study. To this end, the researcher made use of experienced project management and change management staff members, and the marketing and service and operations employee who work on change management initiative at MMA in Gauteng, South Africa.

1.9.4. Inclusion criteria

The data subjects included in the study had to have sufficient oversight and experience in the implementation of change management initiatives within a large South African insurance company. The combination of experience and having a broader perspective of the implementation of change management initiatives allows for an extended view on considerations that can cause failure in change management initiatives.

1.9.5. Exclusion criteria

Exclusion criteria refer to attributes of potential study participants who satisfy the inclusion criteria but possess extra traits that may hinder the study's success or elevate their chance of a negative outcome (Patino & Ferreira, 2018). For this study, all data subjects that do not work within the project management and change management department and were not closely involved in the implementation of change management initiatives have been excluded. Furthermore, data subjects who were deemed as vulnerable participants, although working in the aforementioned departments, were excluded from the study.

1.9.6. *Vulnerable participants*

According to Taquette and Borges da Matta Souza (2022), vulnerability is inherently contextual, and Institutional Review Boards (Research Ethics Committees) can only determine at-risk participants by meticulous analysis of the research characteristics. Conversely, Hurst characterises the vulnerable as individuals who are especially vulnerable to the unfairness faced by all participants in research ethics (Taquette & Borges da Matta Souza, 2022). The unit of analysis for this study therefore did not include vulnerable participants.

1.10. Data collection tools

Secondary research information for a literature review has been gathered by means of scholarly journals, books, the Internet, media articles and periodicals. The primary research information was gathered through a semi-structured interview schedule developed from the research objectives and questions (*cf.* Ruslin et al., 2022). The gathering of information using the semi-structured interview schedule required personal interview sessions with the research participants. While various data-gathering methods are relevant in qualitative research, semi-structured interviews (SSIs) offer the benefit of maintaining focus while permitting the researcher to investigate relevant concepts that may emerge (Adeoye-Olatunde & Olenik, 2021; Ruslin et al., 2022).

In the process of data collection, data processing, presentation and interpretation, the researcher undertook to protect the identity of the respondents. The researcher therefore made use of pseudonyms when referring to respondents throughout the research lifecycle.

1.11. Data analysis methods

Thematic content analysis has been employed to examine the interview data for the research study. As explained by Braun and Clarke (2022a), thematic content analysis recognises, evaluates and presents patterns or themes contained in data that are embedded with abundant features. To accomplish this, the interview transcripts were uploaded into the NVivo 12 qualitative data analysis program (QSRI, 2023). Further, nodes or themes were created to aid as bins into which the transcripts could be coded by means of the NVivo 12 qualitative data analysis program. This enabled the researcher to easily recognise patterns in the data set and also establish a good reason for additional analysis and outcomes. As supported by Mattimoe et al. (2021) and Limna (2023), qualitative research information can be appropriately explored into themes using the NVivo qualitative data analysis program.

1.12. Reliability, validity and trustworthiness

Trustworthiness denotes the reliability of the research or how precisely the researcher has conveyed the participants' views and opinions (Saunders et al., 2016). There are different forms of validity and reliability encountered at different phases in research. In agreement with Azzahrah et al. (2023), the researcher was intent on preserving validity and reliability in the research through rigorous observation of procedures for interview schedule design, procedures while conducting the interviews, and processes to ensure data honesty. Heale and Twycross (2015) explain that researchers frequently admit that research data is inadequately managed, thus compromising the reliability of the study. Consequently, the researcher guaranteed appropriate management of the research data to improve the validity and reliability of this research.

1.13. Ethical considerations

In a study conducted by the Clinical and Translational Science Institute (2015), three fundamental ethical standards were mentioned when doing research involving human participants, specifically:

a. Protect and respect all research subjects,
b. Outline and explain the beneficence of the research to all the subjects, and
c. Ensure justice for all the involved stakeholders.

To this end, the researcher was intent on protecting the subjects of the research by divulging the nature, hazards, and options of the study, and giving them the opportunity to withdraw from the study at any time. Ethical clearance approval was obtained from the University of the Free State's Research Ethics Committee before the interviews were conducted.

1.14. Limitations of the study

Not all the research participants may have sufficiently long experience in the insurance industry. Consequently, they might not have experienced a candid view on the failure factors of change management initiatives within MMA in South Africa. Further, because the study was limited to a sample population in Gauteng, South Africa, the results of the study may not be easily generalised into other regions of the country or other countries.

1.15. Location of the study

The aim of the study was to explore the failure factors of change management initiatives within MMA in Gauteng, South Africa. The study was thus conducted at a large insurance company in Gauteng, South Africa, and the focus was on the failure factors of change management initiatives.

1.16. Structure of the dissertation

Table 1.1 indicates the structure of the study, containing five chapters, from the introduction to the findings and recommendations.

TABLE 1.1: OUTLINE OF THE STUDY

Chapter	Title	Description
1	Introduction	The study's background, research problem and -statement, research objectives, -questions, -design, and -method are presented. An overview is given of sampling in general as well as sample size and -population, the sampling method, tools and methods used for data collection and -analysis. Issues surrounding veracity, validity, and reliability, as well as ethical matters are discusses. The chapter concludes with an overview of the study's limitations and an outline of the paper's structure.
3	Research methodology	Details the research methods used in this study.
4	Data analysis and interpretation	Reports the outcomes and examines the insights derived from the data analysis process.
5	Conclusion and recommendations	Assesses the current research in relation to the stated research objectives and mentioned limitations, and offers recommendations for further research.

1.17. Conclusion

Chapter 1 presented the outline and summary of the research process. The problem statement offered a concise explanation of the problems that were addressed in the study, assisting the reader to envisage the importance and/or purpose of the study. In addition, summaries were provided on the goals of the study, the study questions, the study design, and research methods. Further, the researcher succinctly reviewed the sampling techniques used. Lastly, the researcher described the significance of ethical concerns and how reliability, validity and trustworthiness were preserved during the study. Chapter 2 of this study presents an overview of relevant literature.

CHAPTER TWO: LITERATURE REVIEW

1.5. Introduction

The first chapter laid out the main points of this thesis, explained the background of the study, stating the problem, and presented research questions and goals. Chapter 2 presents a review of relevant literature and the theoretical underpinnings surrounding change management while outlining methodologies from other researchers. It further discusses some of the reasons why change programmes fail, based on literature by other researchers put forward for consideration.

1.6. Background to change management

According to Ebongkeng (2018: 3), “change is important in every organization because it helps them compete with other organizations and [leads] them to company goals”. Naveed et al. (2022: 2) is also of the view that “the speed of technology and advances in the global business market display an essential need for organizations to adapt to the changing environment”. As such, the authors go on to say that

> [o]rganizational innovation is a crucial factor in an organization's development and growth, explore an organization's overall innovative capability of bringing new products to the market or opening up new markets by integrating strategic orientation with innovative behavior and procedures. Therefore, employees’ behavior at an individual level, team behaviors, and management behaviors are all examples of behaviors that can be experienced by management or decision-makers at different stages […] adapting to changes embedded in workplace procedures and positive perception (i.e., organizational culture and innovation) prompts the effectiveness of the organization to survive in a competitive advantage in this rapid change of technology and market (Naveed et al., 2022: 6-7).

Change refers to the modification of a company's objectives with the aim of achieving enhanced levels of success. There is no definitive algorithmic solution to accomplish the task, and it is important to note that it does not guarantee consistent success (Helmold, 2023). The scholarly community has extensively studied and recorded the implementation of change management plans over the past few decades (Schnackenberg & Tomlinson, 2016). As a result, many proposed methodologies and ideas exist to attain effective plan implementation. The classification of organisational change methods typically commences with Zairi et al.’s (1994) seminal work. These authors identified three fundamental approaches for implementing change: rational-empirical, power-coercive, and normative-reductive. This classification has since received numerous supplements (*cf.* Kriemadis et al., 2021; Eshaq, 2022; Ameer, 2023).

In short, an effective approach must consider the factors outlined by Kriemadis et al. (2021) as well as Ameer (2023), namely

a. the current capabilities of the organisation;
b. the competencies of the organisation; and
c. the agreed upon change management model for the necessary organisational transformation.

1.7. Theoretical frameworks

Change management necessitates a robust and proven model for organisational adaptation (Rajan & Ganesan, 2017). In this context, the McKinsey 7S model (Suwanda & Nugroho, 2022), the eight-step change model by Kotter (2018), Kurt Lewin's three step model (*cf.* Lewin, 1947; Salvarli & Kayiskan, 2018; Chowdhury & Chandra Shil, 2022; Dempsey et al., 2022), as well as the Prosci ADKAR model (Hiatt, 2006) will be reviewed to understand how organisations should manage and implement change initiatives.

According to Errida & Lotfi (2021), experience shows that several transformation approaches often fail to yield results. They may not always result in complete failure; nonetheless, they may get halted, diverted, or achieve only partial outcomes. Lines et al. (2015) support this view by explaining that the change management literature emphasises the difficult and complex nature of change implementation and often cites high failure rates.

The theoretical assumption is that if organisations do not implement some or all the steps outlined in existing change management frameworks, there is a higher chance of failing to implement and manage change (Bekmukhambetova, 2021). As such, it is important to review several change management models, specifically those under consideration in this study: McKinsey's 7S model, Kotter's eight-step change model, Lewin's three-step model, and the Prosci-ADKAR model. These change management models, discussed below, are by no means the only change models in existence. Literature also makes mention of the Kübler-Ross Change Curve Model (*cf.* Lindblad, 2022; Truong 2023), the Bridges Transition Model (*cf.* McCarthy & Eastman, 2021; Shang et al., 2021), the Nudge Cycle (*cf.* Bukoye et al., 2022; Tagulao & Marques, 2022), Agile (*cf.* Marnada et al., 2022; Koulecar & Ghimire, 2024), and the Deming Cycle (*cf.* Juanjuan, 2024; Yaziki, 2024). However, the selected change management models are those identified as being most commonly used in change- and project management departments in Momentum Metropolitan Africa (MMA) in Johannesburg, South Africa (Scheepers & Swart, 2015).

1.7.1. The change management theory by McKinsey

This theory focuses on the identification of proper change management initiatives and steps. When an organisation changes its strategic course in response to internal or external forces, strategic transformation happens (Laig & Abocejo, 2021). Large-scale changes in structure, culture, and processes are then made to support the new strategic goal.

There are numerous theoretical and practical definitions for the concept of 'business architecture'. The term 'architecture' is generally understood, within the context of the building industry, as an intricate or meticulously planned underlying structure, and is synonymous with plans, models, and drawings (Bekmukhambetova, 2021). Business architecture specifically, however, is more complexly defined by Díaz Velásquez et al. (2024: 2) as a system that describes the company's

> strategic organization [while] focused on the commercial activity to obtain profits. It aligns the strategic goals of the organization with its technology, resources, infrastructure, and business processes and capabilities [and] aims to improve the organization's management, generating a competitive advantage in the market, by making better decisions to achieve higher profitability.

Tutaj et al. (2021: 5051) add that business architecture "describes the business processes and organizational, functional and graphic aspects of the organization's operation". In addition, it describes this modular, multi-dimensional system through the following:

a) the creation of a set of enduring guidelines by which the enterprise pursues its mission and strategic goals;
b) the description of the required data necessary for business support; and
c) the description of the architectural components, interfaces, and the relationships between them (Tutaj et al., 2021).

Two critical topics in change management architecture are crucial to organisational management (Klein et al., 2021). Its internal architecture, or theme, refers to how managers and other employees work together to achieve corporate objectives. The external architecture (or theme) specifies the connections between the organisation and its external customers. Secondly, a business is a recognised legal entity that aims to serve customers with goods and/or services while turning a profit and boosting the wealth of its owners (Field et al., 2021). Performance must therefore be improved if the company is to develop and grow.

2.1.1.1. The McKinsey 7S framework

The goal of the model is to show how a corporation may be productive when its seven corporate elements – structure, strategy, skills, staff, style, systems, and shared values – are in line (Demir & Kocaoglu, 2019; Suwanda & Nugroho, 2022). The McKinsey 7S framework is shown in Figure 2.1 below.

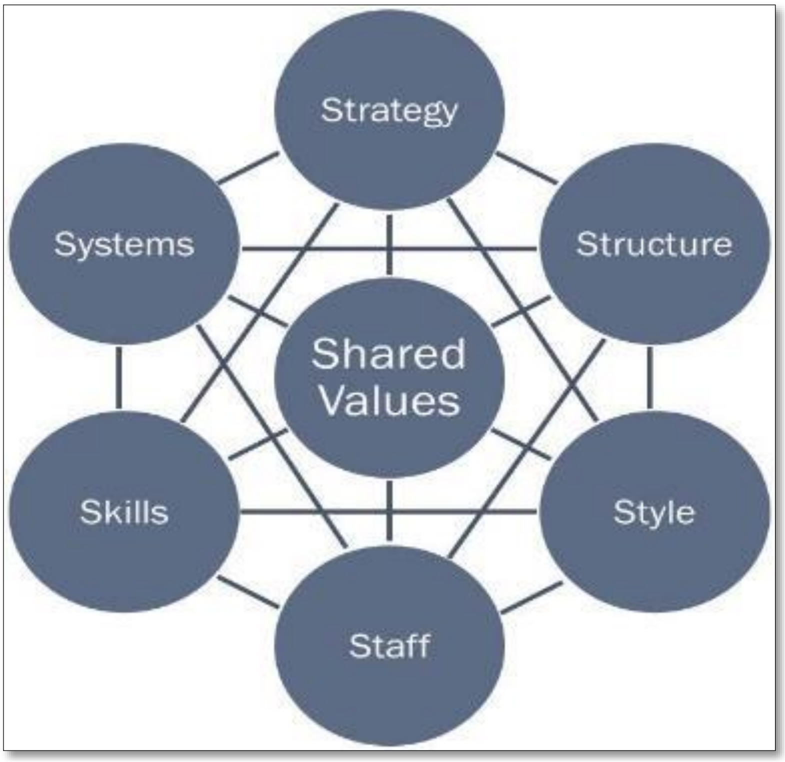

FIGURE 2.1: THE MCKINSEY 7S FRAMEWORK (DEMIR & KOCAOGLU, 2019)

The core principle of the concept is that all seven sectors are interconnected, and that changes in one location require adjustments in the others for a firm to function well. The seven organisational categories of ‘soft' and 'hard' divisions are based on the

McKinsey model (Kumar, 2019). Compared to soft elements, the hard elements of strategy, structure, and systems are complex, but simpler to identify and work with (Nugroho et al., 2022). On the other hand, despite being more challenging to manage, soft areas form the backbone of the business and are more likely to generate a sustainable competitive advantage. This view is supported by Hamdo (2021), who argues that one of the most common rationales why organisations, primarily in the insurance environment, fail to implement change, is due to a lack of integration and alignment between the 7S framework of the organisation in the business architecture. The following section discusses the complex elements of change management initiatives in terms of the McKinsey 7S framework.

2.1.1.1.1. Strategy

A strategy is a plan created by a business to achieve long-term competitive advantage and successfully compete in the market (Kumar, 2019). It includes resource allocation. A system consists of a strategy developed by a company to achieve long-term competitive advantage and effectively compete in the market (Bekmukhambetova, 2021).

A sound strategy usually has a clear goal, is future-oriented with an extended timeframe, and assists the organisation in cultivating a strong competitive advantage that is supported by a strong vision, mission, and set of values (Phillips & Moutinho, 2018). When looking at a method by itself, it might be hard to tell if it fits well with other important factors. So, instead of looking at an organisation to find the best strategy, structure, processes, and so forth, the 7S model's key check is to assess whether all the parts fit together (Bismark et al., 2018). A company's short-term plan, for example, is often the wrong choice, but if it is in line with the other six elements, it might deliver positive results (Gokdeniz et al., 2017).

The opposite of this is ‘death by planning’ (Demir & Kocaoglu, 2019). Some CEOs devote most of their time to the planning phase of the transformation programme (Setyanto et al., 2019). The end effect is ‘analysis paralysis’ and an emphasis on conversation rather than on the implementation of change. The leadership team, senior team leaders, and the workforce have different perspectives than the board of directors on the necessary modifications (Elsan Mansaray, 2019). Participation and communication are essential, and another critical factor is trust.

2.1.1.1.2. Structure

The organisational structure shows how corporate divisions and units are organised and gives an indication of who oversees what. The parts of the framework are simple to understand and modify, detailing the structure of corporate departments and divisions. In other words, the structure of the business is represented by its organisational chart (Rudnev, 2020). It is also one of the most recognisable and flexible parts of the framework.

2.1.1.1.3. Systems

Systems are the procedures and processes that the corporation uses in its daily operations to control how business is conducted. Systems are the organisation's rules, and procedures outline how decisions are made and how business is conducted daily (Setyanto et al., 2019). Since systems are the component of an organisation that determines how business is conducted, managers should be most concerned with them throughout organisational transformation (Gupta & Sinha, 2022). In addition, the soft elements of change management initiatives are discussed below.

2.1.1.1.4. Skills

Skills, when used effectively, allow the company's employees to really perform. Skills are defined as the talents that employees of a company need in order to perform exceptionally well. In addition, competencies are included in skills (Levin, 2014; Alam, 2017). Therefore, when a company undergoes organisational change, one of the most common questions is which competencies the company requires to anchor its newly implemented strategy or structure.

2.1.1.1.5. Staff

The element of staff is concerned with who, what, and how many new employees will be recruited, trained, and compensated. It has to do with what kind and how many employees a company needs, as well as how they hire, train, motivate, and award employees (Cartwright & Cooper, 2024). Staff is considered in the McKinsey model beyond the conventional distinction between hard (morale, attitude, and motivation) and soft issues (pay scales and appraisal systems) (Masfi & Sukartini, 2022). The concept considers individuals as a reservoir of resources that must be created and nurtured and should be kept under guard. The top function of the managers is therefore to ensure that the company attracts young, brilliant executives.

2.1.1.1.6. Style

The leadership style of each leader is undoubtedly shaped by both their individual character traits and the specific qualities of the organisations that they are managing. In other words, it refers to the leadership style of the organisation (Elsan Mansaray, 2019). The effectiveness of a leader may be observed through their ability to efficiently coordinate and manage the individuals under their supervision, ensuring that they adhere to established protocols and methods to attain the objectives of the business (Suwanda & Nugroho, 2022). Based on this view, the efficacy of a leader's management skills in overseeing both individuals and the organisation they lead is strongly correlated with the level of success attained by a business (Odeh, 2021).

2.3.1.1.7. Shared values

The McKinsey 7S model is intrinsically underscored by the concept of shared values. They are the norms that employees must follow and the choices that the company must make. They are the fundamental foundation of every business (Alam, 2017). Superordinate goals and shared values are at the heart of the model, around which the organisation is centred (Nugroho et al., 2022), and these principles are what the organisation is based on, forming the basis of its business culture.

When a business needs to change its values, it goes through an enormous change that includes looking intently at everything it does from the ground up. Such changes are sometimes made during remodelling projects (Sittrop & Crosthwaite, 2021). One of the primary reasons why these programmes so often fail is that they are unable to establish new shared values that can support the significant shifts that are needed to meet the very high objectives of companies (Alam, 2017).

1.7.2. Kotter's eight-step change model

Kotter's (2018) model comprises eight steps which are outlined in the sections to follow.

2.1.1.2. Step 1: Establish a sense of urgency

In Kotter's model, the so-called 'unfreezing' phase is the first step in the process of change management (Kotter, 2018). As a starting point, leaders must establish the need for change and foster a sense of urgency regarding the same, encouraging people to act quickly can be accomplished by expressing how important change is and reminding them that they need to act right away (Kotter, 2018; Laig & Abocejo, 2021). Additionally, this step involves checking the market and macroeconomic factors to identify risks and opportunities (Brock et al., 2019). When change is discussed, it usually starts with someone pointing out a weakness inside the company. This is usually done by individuals in response to the threat of losing ground in some way (McLaren et al., 2022). Kotter (2018) states that more than 70% of companies struggle to convey a sense of urgency that will lead to action. Managers must initially instil a sense of urgency for change among all stakeholders (Laig & Abocejo, 2021). The focus must be on influencing key stakeholders, such as seniors and mid-level managers, to assist in promoting the change initiative to additional stakeholders, starting with employees (Hamdo, 2021). In the most positive instances, the candid discussion of possibly unpleasant facts regarding the new policy is facilitated by the leadership group. Competition, stagnant profits, a decline in market share, or other pertinent signs require proper leadership to initiate change.

2.1.1.3. Step 2: Form a guiding team

It takes a guiding team to drive change. This team should be able to lead the transformation and should be capable of reasonable cooperation (Brock et al., 2019). According to Rousseau & ten Have (2022), a team's success is largely dependent on leadership skills, comprising a sense of urgency, credibility, analytical skills, authority, and a great capacity for interpersonal communication, amongst others. This opinion is mirrored by Demir and Kocaoglu (2019), who go on to say that a group of people with the above-mentioned knowledge, abilities, and attitudes that they apply to drive change can also be called a steering committee. One of their primary responsibilities is to develop and carry out a change roadmap. Change projects typically start out with just one or two participants, but they should grow over time to include an increasing number of people who concur that the changes are necessary (Rose, 2018). Brock et al., 2019 state that during this stage, it would help if there were a sizable number of early supporters. In terms of roles, this initial group should be quite powerful. Three to five people should form part of the "guiding coalition" for change, regardless of the size of an organisation. These people should be in charge of the change effort. In turn, this group aids in communicating the new concepts to others (Bradley et al., 2018). The coalition's sense of urgency and their understanding of what is essential, is important.

2.1.1.4. Step 3: Create a change vision and strategy

A clear picture of the desired change outcome should be communicated (Brock et al., 2019). Describing how the end result will be different from the current situation, and what must happen for that future to become a reality, needs to be articulated in the vision and creation of plans of action (Nugroho et al., 2022). A visionary idea is relatively simple to articulate, and making it desirable to customers, shareholders, and employees is essential for a successful transition (Doten-Snitker et al., 2021). The journey that a company must undertake can be made more explicit with the aid of a vision. The vision serves in many ways, including as a catalyst for inspiration, keeping all projects and changes in line, and assessing organisational performance. A good rule of thumb is that this stage of the transformation can only be completed with a compelling vision explainable to someone in five minutes or less and should elicit a response that shows both understanding and interest (Demir & Kocaoglu, 2019). Therefore, a company must create a change vision to manage change initiatives.

2.1.1.5. Step 4: Communicate the vision

It is essential to ensure that everyone accepts the vision and plan. To impart new behaviours, the mentoring team should lead by example. Kotter (2018) suggests that the leadership determine how much vision communication is necessary and then multiply that effort by ten (Kovacs et al., 2022). To implement change, leadership should not confine change to one collective engagement or a few emails. For people to consider the effort significant, leaders must be perceived to be "walking the talk", in other words practicing what they preach (Doten-Snitker et al., 2021). Actions and words both spread the message. The bottom line is that unless almost everyone comprehends, values, commits to, and helps to concretise it, a transformation effort will fail (Al-Qura'an, 2015). Using every available communication channel and opportunity should thus be the guiding philosophy.

2.1.1.6. Step 5: Empower others to act

To empower those who have the desire to change, removing barriers, such as legacy systems and processes, is essential. At this level, risk-taking is also encouraged, as are creative ideas and actions that will help realise the new vision (Chowdhury & Chandra Shil, 2022). There are several steps involved in this, such as allowing staff members the freedom to change their areas of responsibility and start using the new customs, ensuring the new initiative receives an adequate budget, and arranging opportunities to engage (Small et al., 2016). Once all of this has been achieved, the business must be organised differently to point employees in the direction of where work must be done (Trawick & Carraher, 2023). Key personnel should be released from existing responsibilities so that they can focus on the new effort. Anything that might prevent the organisation from making the needed adjustments should be removed (Elsan Mansaray, 2019). Nothing is more aggravating than a desire to change something but not having the means or support to do so. Even though it is impossible to conquer every obstacle, the most significant ones must be overcome.

2.1.1.7. Step 6: Produce short-term wins

It is important to prepare for and create improved performance. Employees that assist with improvements should be praised. Real problems arise when momentum wanes and disappointment sets in, because real change takes time (Will, 2015). Most people will not go on a march for change unless they see clear signs that their efforts are bearing fruit (Laig & Abocejo, 2021). Management must therefore actively prepare and realise short-term improvements, so that people can see and share in a successful transformation. This shows that their efforts are having an impact and increases the incentive to keep up the good work (Trawick & Carraher, 2023). "When people understand that major change will take time, their degree of urgency may decline"

(Levin, 2014; *cf.* Alam, 2017). In brief, short-term victory commitments retain the sense of urgency and compel in-depth analysis that could clarify or alter visions.

2.1.1.8. Step 7: Consolidate improvements and produce more change

Until the vision has been realised, leaders must endure and keep the change initiative moving forward. To carry out the goal, employees must be trained, promoted, and hired (Will, 2015). Start new projects and come up with new ideas to support the new outlook (Salvarli & Kayiskan, 2018). Prior to being deeply embedded in an organisation's culture, which can take some time, new techniques are brittle and prone to regression (Doten-Snitker et al., 2021). Additionally, quick declarations of victory kill the momentum and give the powerful forces of tradition a chance to take hold. Successful leaders use the sensation of victory as fuel to delve deeper into their companies, investigating changes to the basic culture, uncovering the systemic relationships inside the organisation that need to be tweaked, and elevating those who are dedicated to the new ways into crucial positions (Akpa et al., 2021). Agents of change must approach the process with the understanding that their efforts will take time.

2.1.1.9. Step 8: Create a new culture

When the new actions become "the way we do things here", working to maintain them is crucial. Describe the connection between new behaviours and organisational performance. Establish a process for leadership development and succession (Akpa et al., 2021). Change only becomes permanent when it permeates the corporate body and becomes "the way things are done around here". Therefore, Bertassini et al. (2021) suggest that new behaviours are subject to degradation as soon as the pressure for change is removed, and until they are rooted in social norms and shared values. The importance of two elements for this is noted (Dempsey et al., 2022). First, a conscious effort must be made to show other individuals how the new viewpoints, behaviours, and attitudes have improved the organisation's quality of life. Nevertheless, clarifying the connection between the effort and the outcome necessitates support from others. The second is to ensure that the incoming leadership generation accepts and adheres to the new paradigm (Dempsey et al., 2022).

1.7.3. Kurt Lewin’s three-step model

The change model developed by Kurt Lewin is considered to be one of the first and most renowned planned change models, with its origins dating back to 1947. The model succinctly outlines intended change as a three-step process. The first stage of the change process is referred to as ‘unfreezing’ (Lewin, 1947). The phenomenon of freezing refers to the process by which a substance transitions from a liquid state to a solid one due to a decrease in existing behaviours (Dempsey et al., 2022). This is further contextually unpacked below.

2.1.1.10. Step 1: Unfreezing

In the initial stage of the change process, referred to as ‘unfreezing’ (Lewin, 1947), it is common for individuals to exhibit resistance towards change in order to retain the status quo (Tamunomiebi & Akpan, 2021). The imperative to actively disrupt the existing situation and prepare the organisation for transformative transformation is, however, necessary (Salvarli & Kayiskan, 2018). Effective communication is therefore of the utmost importance. This is because the level of knowledge held by employees regarding a change directly correlates with their comprehension of its necessity and subsequent acceptance of this change (Jabri & Jabri, 2022).

The present study focuses on analysing current behaviours and emphasises the need to demonstrate to employees the importance of implementing change, as well as the detrimental effects that maintaining the status quo will have on organisational growth (Chowdhury & Chandra Shil, 2022). To ensure effective implementation of coming changes, it is important that employees are adequately informed of the impending modifications, their underlying rationale, the specific implications involved, and the potential advantages that they stand to gain from such changes (Jabri & Jabri, 2022).

2.1.1.11. Step 2: Implementation

The implementation, also referred to as the changing phase, is characterised by the actual execution of the change, which is often challenging due to the presence of staff resistance. It is imperative for employees to acquire the necessary competencies and adapt to the new behavioural expectations, necessitating a substantial amount of support (Demir & Kocaoglu, 2019). This phase is characterised by employees obtaining new information, skills, and attitudes, typically through training, as well as organisational structures and processes undergoing change (Jabri & Jabri, 2022).

Effective communication should again be maintained throughout the process to uphold the progression of change by consistently reminding employees of the rationale behind it and expanding on the potential advantages they stand to gain (Hussain et al., 2018). Crosby (2022) acknowledges that a fundamental component of any transformation endeavour is moving away from patterns like blaming and defensiveness (which feed each other), in favour of acknowledging mistakes and taking accountability for one's personal responses and emotions.

2.1.1.12. Step 3: Freezing or refreezing

Following the implementation of the change, the task at hand is to ensure its integration into the long-term conduct of employees, commonly referred to as "solidification of the new behaviour” (Bekmukhambetova, 2021). This step is crucial to ensure that personnel do not merely return to their previous methods of working (Hussain et al., 2018). The modification should be incorporated into the performance of the organisation. In this context, if these three steps are not included, failure to execute change initiatives is guaranteed.

1.7.4. The Prosci ADKAR Model Theory

The Prosci ADKAR (awareness, desire, knowledge, capability, and reinforcement) change management model is a well-known model that has gained popularity since its development two decades ago by Prosci founder Jeff Hiatt (Hiatt, 2006). The ADKAR model can be used across the organisation due to its flexibility to create successful change amongst individuals or a group of people. Hiatt (2006) credits the development of the model to a reaction to the many change management approaches that were proposed by management consultants and authors focusing only on assessment, communication, training, and so forth. He highlighted his unease with the idea that these existing models were the endpoint.

There are many reasons why organisations undertake change. One of the most compelling reasons is technology, which has emerged as the key factor in determining the effectiveness of a company (Rose, 2018). While situations of employee reluctance to adopting technology may result in project failure, innovative technology acceptance by end users is acknowledged as one of the top success factors in project excellence performance outcomes (Ali et al., 2021). According to a Fortune survey that was quoted by Ali et al. (2021), 1 100 businesses have had a high failure rate in terms of deploying and adopting new technology. The same survey indicates that employee resistance is the sole significant and fundamental reason for IT failure.

The ADKAR model, as discussed in the preceding paragraphs, can thus be utilised to drive both individual change and organisation-wide change. A visual representation of the model is provided below (Figure 2.2).

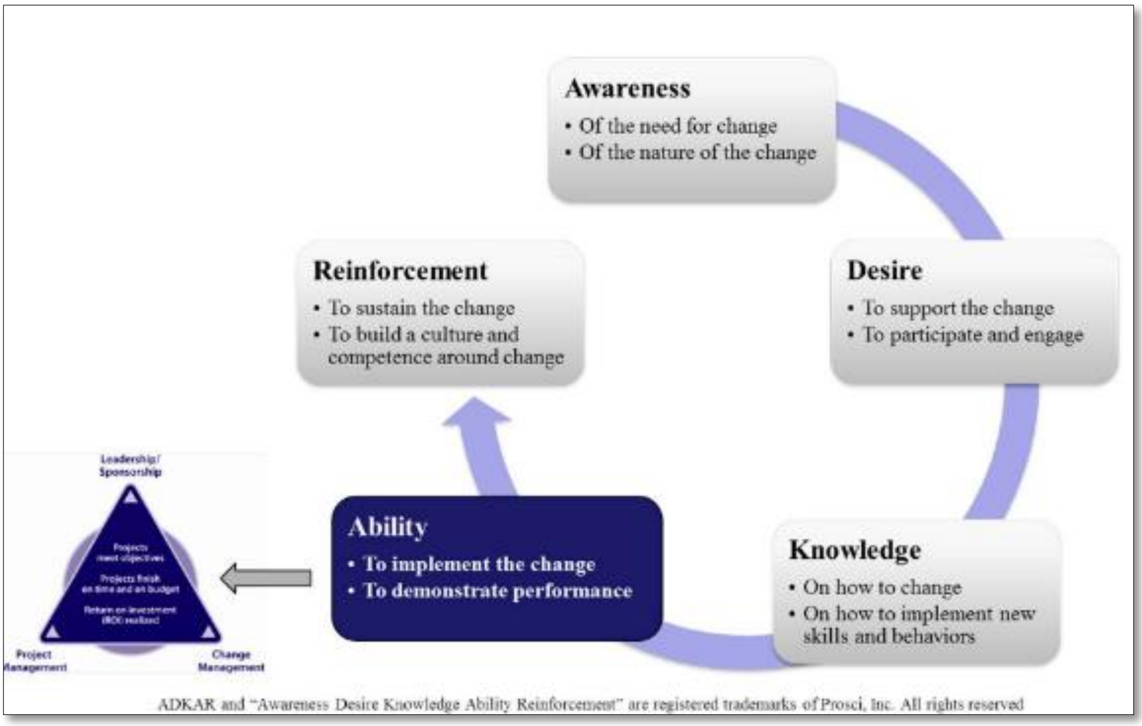

FIGURE 2.2: THE ADKAR CHANGE MODEL (PROSCI, 2023)

Karambelkar and Bhattacharya (2017) clarify the steps involved in the model, and how each step is designed to bring employees and organisations closer to the acceptance of change, which can be helpful towards eliminating failure of the change initiative.

2.1.1.13. Step 1: Awareness

The vision, mission, values, and culture of the organisation must be publicised, say Roshini and Thekkekara (2023: 4), “to make every employee understand the need for change”. This phase may include a brief organisational history and current organisational structure. Kaminski (2022) stipulates that the individual tasked to present this information must possess a high level of credibility, as it is important to make a compelling case for why change is needed. Furthermore, a successful awareness stage with minimal resistance points to an organisational culture of open and detailed communication that make employees feel capable of and supported in navigating the process of change (Jones-Schenk, 2019; *cf.* Kaminski, 2022).

2.1.1.14. Step 2: Desire

Leaders must provide the right backdrop and clearly define the purpose to set expectations to boost or maintain motivation and reduce fear (Leung et al., 2021). Leadership should highlight opportunities and the availability of support during the desire phase. This is because scholars such as Karambelkar and Bhattacharya (2017) and Jones-Schenk (2019) consider this particular phase one of the most difficult in in the Prosci ADKAR model, as “desire emerges from a person’s own motivations and acceptance of the proposed change” (Kaminski, 2022: 3). To main motivators behind desire, suggests Creasy (2018), are incentives (cognisance of achievement or gain), fear of ramifications (such as penalties/risks) should they not comply, the human need to belong, trust in their change leader, and/or recognition of the fact that the alternative is worse.

2.1.1.15. Step 3: Knowledge

This is the phase of establishing confidence. Employees must acquire process and product knowledge, and a detailed plan must be developed to outline how the employees will be trained as well as what resources will be available to them (Angtyan, 2019). This may consist of a combination of online courses, mentoring, traditional classroom instruction, and coaching. Roshini and Thekkekara (2023) note that change leaders need to carefully assess the knowledge gap between what employees already know and need to know so as to design a knowledge acquisition plan that addresses their specific needs. The benefit of this stage is that, when done well, it helps build familiarity, and subsequent confidence, with newly implemented systems (Leung et al., 2021).

2.1.1.16. Step 4: Ability

Despite the acquisition of knowledge, employees may still not be fully engaged in the change process or may not completely realise the extent of the envisioned change (Kaminski, 2022). Thus, once the confidence-building phase has been established, the employee moves to the capacity building where the knowledge gathered must be applied and demonstrated (Karambelkar & Bhattacharya, 2017). During this step, employees “bridge the gap between knowledge and ability [by being able to apply what they have learned], try it out, make mistakes, and ask questions in a safe environment” (Kaminski, 2022: 5). Like the knowledge phase, support is required to aid the employee in transitioning to and adopting the new way of work.

2.1.1.17. Step 5: Reinforcement

Embedding the change requires time, effort, and repetition (Leung et al., 2021; Roshini & Thekkekara, 2023). To ensure that the change is sustainable, a feedback loop must be developed so that employees can report on barriers and gaps identified in the change initiative and in their own understanding of the change. Once this has been established, leadership and change practitioners must work towards mitigating the gaps and embedding the change in the organisation’s culture (Jones-Schenk, 2019). Angtyan (2019: 181) notes that the reinforcement phase can be turbulent, as some employees may want to revert to old systems or ways of doing; however, strategies that have proven effective to maintain reinforcement include “positive feedback, rewards, recognition, measuring performance and taking corrective actions”.

The present theoretical framework provides an overview of the fundamental principles and arguments pertaining to change management and the implementation of change management endeavours within organisational contexts. The theories discussed have provided the reader with a deeper appreciation of how change should be implemented to minimise the risk of failure. What is evident and common in all the reviewed theories reviewed is that employees are at the centre of change initiatives, and that it is not organisations that change, but the employees themselves who should drive change.

The diagram below (Figure 2.3) depicts the alignment of the theoretical frameworks with the aim of the study and the objectives of the study:

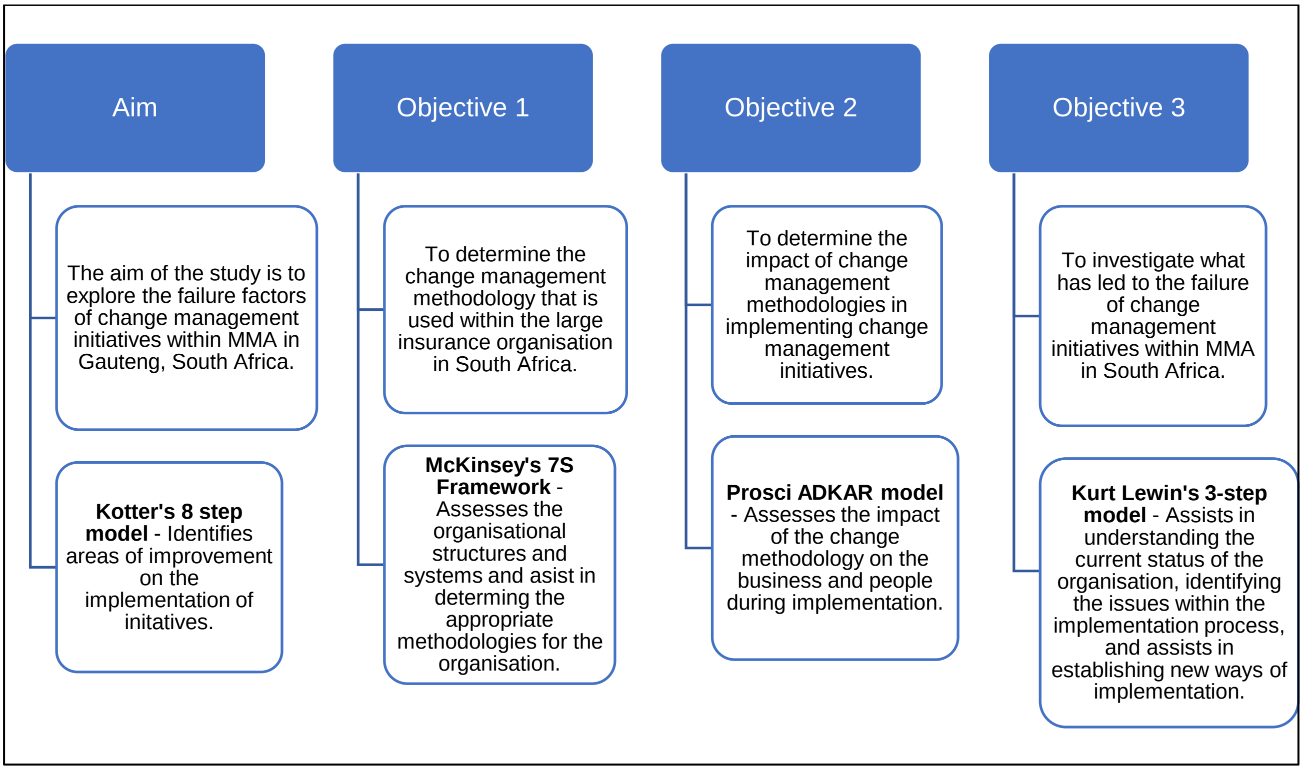

FIGURE 2.3: ALIGNMENT OF AIM, OBJECTIVES, AND CHANGE MANAGEMENT THEORIES

1.7.5. Hybrid models

It is also possible for combinations of the above-mentioned (and/or other) models to be implemented. Hamdo (2021: i) opines that merging some of the models reviewed above – McKinsey's 7S model, Kotter's eight-step change model, Lewin's three-step model, and the Prosci-ADKAR model – makes sense in an organisational context, because these models

> have common factors which are dividing change management process into consecutive stages and considering the importance of human resources side in the change process [while allowing for] different leadership styles to manage change effectively and [referring] to the significance of adopting transformational leadership style by managers who are responsible of managing the change in the organization.

Indeed, Alvarado (2024) claims that many organisations view hybrid change models as more favourable, successful, and effective when it comes to implementing change. In industries where resistance to change is rampant, such as the medical industry, which requires systematic and often generalisable, legislative, universal changes, hybrid models have proven to be imminently more successful than other alternatives (Hospodková et al., 2021; Alrabie, 2022).

Alrabie (2022) and Wilson (2022) both mention that the complexity, novelty, and magnitude of the intended change often increase the chances of change model hybridity; Hennig (2023: 5) concurs by emphasising that using hybrid models aid in

> understanding the complexities of organizational change, the concept and role of digital transformation, the importance of digital culture, fostering a culture of innovation, engaging and managing stakeholders, promoting employee engagement, [and] managing resistance to change.

Finally, Bagga et al. (2023) and Reiff and Schlegel (2022) agree that a hybrid approach allows change managers to avoid the shortcomings and embrace the strengths of the models involved. As such, change managers can more effectively “imbibe an appropriate culture to meet the demands of the changing environments” (Bagga et al., 2023: 120). It is important, therefore, that managers are properly educated in the workings of the different change models, as “new competence profiles for project control and implementation” may be needed when hybrid models are adopted (Reiff & Schlegel, 2022: 58).

1.8. Reasons why change programmes fail

Reasons why change programmes fail are multitudinous and complex. Some of the most prominent reasons, as identified through a review of relevant scholarship, are discussed in the sections to follow. Across the McKinsey 7S-, Kotter’s-, Kurt Lewin’s three step-, and the Prosci ADKAR change models, these reasons were selected as the foremost indicators of failure as they can occur “within an organisation […] at diverse levels of technical and social complexity” (Juchniewicz et al., 2021: 11). Furthermore, these reasons are indicative of an emphasis on “the human element” present during the change process, while also speaking to a responsive, rather than a reactive, navigation of transformation (Pulido & Taherdoost, 2024: 392) spanning all four models. Finally, Yazici (2024) notes that the McKinsey 7S model, Kotter’s eight step model, Kurt Lewin’s three step model, and the Prosci ADKAR model share an intrinsic ability to be applied in different cultural and linguistic contexts; the reasons for failure discussed below are indicative of what Yazici (2024) notes are change initiatives which are contextually applied. Since the current study is conducted in a very specific context (with 14 respondents with five years or more experience in the insurance industry employed at MMA in Johannesburg, South Africa), failure indicators that speak to contextual applications of these change models are particularly salient. As Agazu et al. (2022: 2) note, “it is advised that rather than generalizing the theories, future scholars […concentrate] on geographical areas where it is possible to apply leadership models to certain sectors”.

1.8.1. Leadership failure to establish a sense of urgency

The commencement of successful change projects is often facilitated by individuals or groups who have a keen interest in monitoring a company's competitive landscape, market positioning, technological improvements, and financial performance (Salvarli & Kayiskan, 2018). The focus is on the potential decline in revenue that may arise from the expiration of a notable patent, the five-year pattern of declining margins within a fundamental industry, or an expanding market that is being overlooked by others (Fredberg & Pregmark, 2022). They then come up with plans for quickly and extensively communicating this information, especially in the event of emergencies, impending crises, or extremely unlikely but plausible scenarios (Fredberg & Pregmark, 2022). This first phase is critical, since starting a change attempt requires the aggressive participation of many people. People do not participate if they are not motivated, and then, the attempt will fail (Rudnev, 2020). The prospect of bad outcomes frequently immobilises executives (Marchalina et al., 2021). They worry that the situation will spiral out of control, that the upper management will become defensive, that morale will decline, that things will become chaotic, that short-term economic outcomes will suffer, and that they will be blamed for the problem (Marchalina et al., 2021).

1.8.2. Failing to create a powerful guiding coalition

Large-scale transformation initiatives typically start off with just one or two people. The leadership coalition grows over time when transformation initiatives are successful (Laig & Abocejo, 2021). However, good strategic change leadership involves instrumental roles and excellent interpersonal skills (Akpa et al., 2021). The chairman, president, division general manager, and five, 15, or 50 additional persons gather to build a common commitment to excellent performance through renewal in successful transitions (Bertassini et al., 2021). In the absence of a sufficiently robust governing coalition, endeavours may exhibit an illusion of advancement over a certain period (Akpa et al., 2021). Nevertheless, it is inevitable that the two opposing groups will eventually unite and hinder the process of transition.

1.8.3. Lacking a vision

Often, organisations use allowances as rewards to create a distinctive culture that can make them the employer of choice by paying employees better salaries than their rivals (Van Zyl, 2021). In the absence of a well-defined vision, a transformation endeavour runs the risk of deteriorating into a network of confusing and fragmented undertakings, potentially steering the company towards an incorrect course or no visible progress whatsoever (Jarrett, 2023). The successful implementation of change requires that a leader has goals for himself, for the individuals in the group, and for the group as a whole. By implementing a robust and well-defined vision that is designed to lead to these goals, a leader exerts influence and, therefore, engages in persuasion of a compelling vision (Meirinhos et al., 2023). In other words, clarity of vision is critical for change cohesion.

Failed changes often lack a clear vision despite the presence of various plans, instructions, and programmes (Nyagah, 2017). In one particular case, a company disseminated notebooks that were four inches in thickness, which detailed their reform activities (Bekmukhambetova, 2021). The text in these books included comprehensive information regarding procedures, objectives, approaches, and deadlines in an exhaustive manner. Nevertheless, the text failed to provide a coherent and persuasive argument regarding the ultimate direction or outcome of the change plan (Bekmukhambetova, 2021).

1.8.4. Poor communication of the vision

Executives strategically disseminate the organisational vision through various communication channels to enhance the efficacy of transformation projects (Nyagah, 2017). Nevertheless, as contemporary technology becomes increasingly convenient, fewer managers are engaging in face-to-face discussions with workers over proposed changes; when such interactions occur, they typically take place in large forums that are mainly structured for one-way communication (Nyagah, 2017). To achieve effective communication of the vision, leaders and change implementers can convert regular, uninteresting quarterly management meetings into captivating sessions focused on the process of transition (Levin, 2014; Alam, 2017). A substantial proportion of the organisation's generic management education is removed and substituted with courses that focus on contemporary business concerns and the emerging vision. The underlying principle is clear: make use of all accessible communication platforms, especially those that are now being wasted on insignificant material (Jabri & Jabri, 2022). The means of communication encompass both verbal and non-verbal forms, with the latter often proving to be more impactful and efficient than the former (Ujene & Edike, 2015). The obstruction of change is most effectively perpetuated when important individuals engage in behaviour that contradicts their stated positions.

1.8.5. Failure to remove obstacles to the new vision

The successful communication of a new direction by a governing coalition has the potential to inspire individuals to act in a certain way. However, it is imperative to acknowledge that communication alone is insufficient. For change to occur, it is important that barriers are eliminated (Cartwright & Cooper, 2024). All too often, an employee is aware of the new vision and wants to help make it a reality, but might be experiencing resistance. Sometimes the obstacle is psychological, and the goal is to convince the person that there is not any outward resistance, although the obstacles are frequently very real (Hiatt & Creasey, 2012).

Another major issue could be the organisational structure. Limiting job categories could make it exceedingly difficult to even think about consumers, let alone enhance efficiency (Nugroho et al., 2022). Through compensation or performance appraisal systems, people may occasionally be compelled to decide between the new vision and their own self-interest; the main premise is that the reasons for resistance to change stem from inherent human traits, including perceptions, personalities, and needs (Jordan et al., 2021). The most destructive supervisors are those that resist change and place opposing demands on the team's efforts.

1.8.6. Failure to create short-term wins

At times, when there are not any immediate successes, people give up or actively join the group of those who are set against change. After one to two years of a successful transformation initiative, the firm may start to see quality beginning to increase on some performance indicators and discover some successful new product launches or a rise in market share (Azmi & Sari, 2020). The organisation may discover a notable rise in productivity or a statistically significant increase in customer satisfaction. Hope for short-term victories is not the same as creating them (Akpa et al., 2021; Sancak, 2023). The former is active, whereas the latter is passive (Akpa et al., 2021). When a transformation is positive, managers look for ways to get noticeable performance improvements, set targets in the annual planning system, accomplish goals, and reward the adopters with praise, promotions, as well as monetary rewards (Sittrop & Crosthwaite, 2021).

1.8.7. Declaring victory too soon

According to this viewpoint, workers need clear benefits from the change to maintain their engagement. The establishment of short-term objectives and their corresponding achievements should be the focal points for the leader and the steering coalition (Seijts & Gandz, 2018). After years of difficult work, managers are usually tempted to celebrate the first discernible performance improvement (McLaren et al., 2022). While celebrating a win is appropriate, announcing the change as successful prematurely can have negative effects. Until they are thoroughly embedded in a company's culture – which can take five to ten years – novel strategies are fragile and prone to reversal (Seijts & Gandz, 2018). Leaders of successful initiatives exploit the legitimacy provided by success to avoid declaring victory and achieving quick victories to solve broader issues (Demir & Kocaoglu, 2019). They pursue structures and systems that conflict with the transformational vision and with which they have never dealt. They closely scrutinise those who are promoted, how people are developed, and who is hired.

1.8.8. Not anchoring changes in the corporation's culture

For changes in company culture to be effectively institutionalised, it is essential to consider two key criteria. The initial objective is a deliberate effort to showcase to external parties how the newly adopted mental frameworks, behaviours, and dispositions have positively influenced overall performance (Bradley et al., 2018).

In instances where individuals are tasked with independently establishing associations, there is a tendency for them to occasionally form correlations that are highly inaccurate. For this reason, effective communication plays a crucial role in facilitating individuals to establish appropriate connections (Nyagah, 2017). A particular organisation exhibited unwavering determination, resulting in significant rewards (Demir & Kocaoglu, 2019), and this was because each important managerial meeting featured an allocated time for discussing the factors contributing to the enhancement of performance. The corporate publication distributed a series of articles showcasing the positive impact of modifications on the company's profitability (Demir & Kocaoglu, 2019). The second factor is to allow enough time for the change to take root. If the criteria are not met for advancement, renewal rarely endures (Azmi & Sari, 2020). The careful efforts over a period of ten years can be rendered ineffective due to a single inadequate decision about the appointment of leadership inside a firm (Ostrom et al., 2021). The absence of boards of directors is a crucial element in the change process, which might lead to the potential development of poor succession choices (Dumont et al., 2019).

1.8.9. Effect of poor culture management on change management

According to Sancak (2023), change management refers to the continuous process of reinventing an organisation's trajectory, framework, and capacities to effectively address the changing needs of both external and internal stakeholders. Gupta et al. (2018) define change management as the act of leading and guiding the process of organisational transformation, specifically focusing on the human components involved and addressing any resistance to change.

Furthermore, according to Gupta et al. (2018), change management encompasses the strategic activities of planning, initiating, implementing, monitoring, and anchoring change processes at both organisational and individual levels. Orgambídez and Benítez (2021) state that management of change encompasses its effects on individuals, which is a challenge for many managers. Various changes, including strategic, technological, structural, attitudinal and behavioural changes, are implemented with the objective of enhancing competitiveness and ensuring long-term sustainability. The significance of change management in ensuring the long-term viability and expansion of businesses is crucial in organisations that seek to transform themselves.

1.9. Conclusion

The chapter centred its attention on delivering a comprehensive examination and summary in evaluating diverse theoretical frameworks and presumptions regarding the factors contributing to the lack of success in change management. The chapter presented a comprehensive analysis of the evaluation and identification of a gap in the existing research regarding the interaction between compensation and organisational performance. The primary theoretical frameworks utilised in this study – namely the McKinsey 7S framework, Kotter's eight-step model, Kurt Lewin's three-step model and the Prosci ADKAR model – underwent a thorough critical evaluation to ascertain their validity in assessing the influence of steps of change management to implement successful change. In this context, the study objectives were examined with respect to the literature that substantiates the claims. Chapter 3 explains the research methodology, which pertains to the systematic approach employed to acquire relevant data in order to produce concrete and substantiated conclusions.

CHAPTER THREE: RESEARCH METHODOLOGY

1.10. Introduction

Chapter 3 details the research approaches and procedures applied to this study. As explained by McNabb (2016), research methodology is a critical component of any research because an unsound research procedure may generate unreliable outcomes that can reduce the significance of the study outcomes and/or explanations. This section describes the researcher's justification for the usage of specific methods and procedures that will be applied to understand the study perspective and questions. Additionally, McNabb (2016) explains that the primary aim of the research methodology is to explain exactly how the study data has been generated and gathered, and how the information was processed and analysed. This chapter provides information on the research approach, research design, research method, research philosophy, sampling, data collection tools, data analysis methods, reliability, validity and trustworthiness, ethical considerations, and conclusion.

1.11. Research approach

This study had an explicit goal and a set of intentions that provided the basis for investigating the perceptions that arose from the data analysis. An inductive research approach was applied to describe important ideas and themes that arose from the raw data. The intent of an inductive approach is to add significance to complicated information, as depicted in Figure 3.1 below. As explained by Adler (2022), the inductive approach permits research outcomes to emerge from meaningful themes in the raw data. Braun and Clarke (2022b) clarify that thematic analysis is a procedure applied to recognise themes, or most important beliefs, in unstructured qualitative information, whilst utilising the inductive research approach.

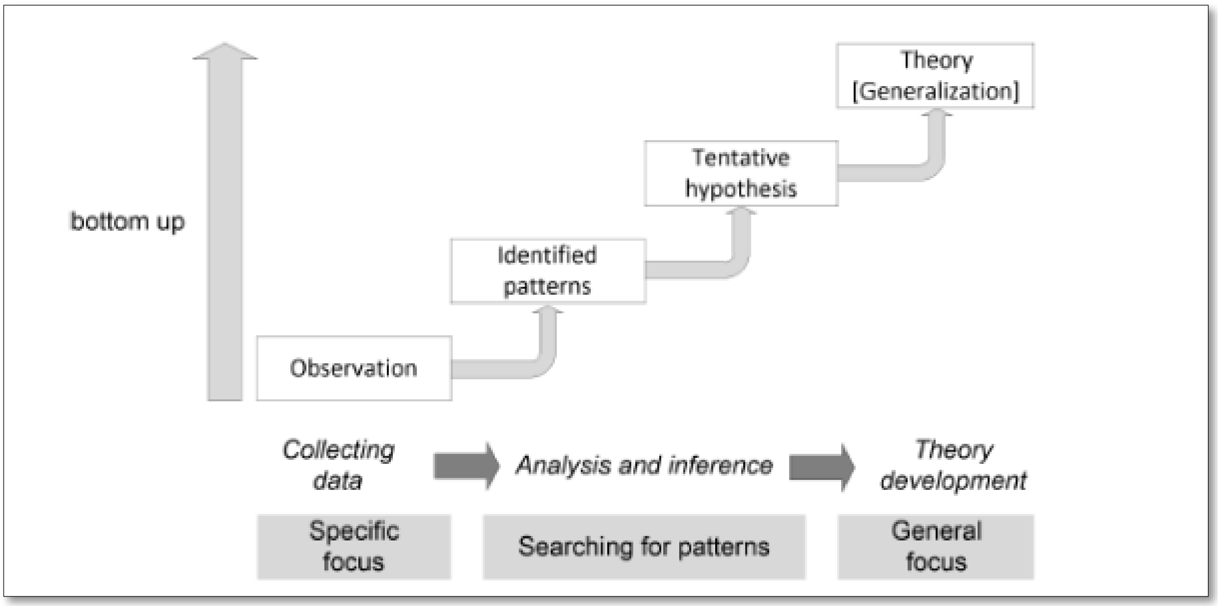

FIGURE 3.1: A REPRESENTATIVE FLOW OF INDUCTIVE ANALYSIS (STOJANOV, 2016: 8)

Consequently, in keeping with Adler (2022) and Braun and Clarke (2022b), the researcher applied the inductive research approach as an information reduction procedure by applying a number of measures and making sense of complicated information through the formation of themes and classes. Moreover, the induction research approach supports the descriptive research design reviewed below.

1.12. Research design

Salter (2023) clarifies that research design is the plan for accomplishing the goals of the research, resolving research questions, and also ensuring that the gathered data can answer the research questions. The research design is the blueprint that empowers a researcher to carry out the study in a proper, useful, and successful manner (Salter, 2023). There are a number of research designs, including exploratory, explanatory, and descriptive research designs (Saunders et al., 2016). The descriptive research design, for example, permits the researcher to gather data without modifying or influencing the environment (Saunders et al., 2016). Accordingly, a descriptive research design can offer insights into the failure factors of change management initiatives within MMA in South Africa. The descriptive research design therefore enabled the researcher to collect helpful information and successfully manage and explain the outcomes.

1.13. Research method

Research methods are the various procedures that are applied by a researcher to manage research operations (Crossman, 2020; Walliman, 2021; Denzin & Lincoln, 2023). The study applied the qualitative research method to explore the failure factors of change management initiatives within MMA in South Africa. More generally, the qualitative research method can be defined as a research method that renders outcomes by exploring data without numerical computations (Crossman, 2020; Walliman, 2021; Denzin & Lincoln, 2023).

Lim (2024) stated that there are many justifications for utilising a qualitative research method, such as answering the questions of why and how in a decision-making process, and not just what, where and when. To this end, the study focuses on the failure factors of change management initiatives within MMA in South Africa. The researcher explored these challenges in the sector through staff members who were knowledgeable about the topic. Additionally, the questions that were asked to the research participants were structured as open-ended questions, aimed at encouraging the detection of new evidence. Qualitative research generally involves substantial amounts of verbal information, and the descriptive research design helps the researcher to reduce such information into a manageable format (Lim, 2024).

Table 3.1 is a comparison of the quantitative and qualitative research methods in terms of the assumptions made by the researcher, purposes of the study, approach, and researcher’s role, as shown in the left column.

TABLE 3.1: COMPARISON OF QUANTITATIVE AND QUALITATIVE RESEARCH METHODS (LIU, 2022)

	Quantitative Method	**Qualitative Method**
Assumptions	a. Reality is singular, tangible, and fragmentable. Social facts have an objective reality b. Knower and known are independent, a dualism c. Primacy of method d. Variables can be identified, and relationships measured e. Inquiry is objective, value-free	a. Realities are multiple, constructed, and holistic b. Reality is socially constructed c. Knower and known are interactive, inseparable d. Primacy of subject matter e. Variables are complex, interwoven, and difficult to measure f. Inquiry is subjective, value-bound
Purposes	a. Generalisability (time and context free generalisations through nomothetic or generalised statements). b. Prediction c. Causal explanations	a. Contextualisation (only time and context bound working hypotheses through idiographic statements) b. Interpretation c. Understanding actors' perspectives
Approach	a. Begins with hypotheses and theories b. Manipulation and control c. Uses formal, structured instruments d. Experimentation and intervention e. Deductive f. Component analysis g. Seeks consensus, the norm h. Reduces data to numerical indices i. Abstract language in write-up	a. Ends with hypotheses or grounded theory b. Emergence and portrayal c. Researcher as the instrument d. Naturalistic or non-intervention e. Inductive f. Searches for patterns g. Seeks pluralism, complexity h. Makes minor use of numerical indices i. Descriptive write-up
Researcher's role	a. Detachment and impartiality b. Objective portrayal c. Etic (outsider's point of view)	a. Personal involvement and partiality b. Empathic understanding c. Emic (insider's point of view)

1.13.1. Research philosophy

The research philosophy concerns the expansion of knowledge and the nature of that knowledge (Saunders et al., 2016; Crossman, 2020; Walliman, 2021). It is how it is believed research data should be gathered, analysed, and used (Saunders et al., 2016; Crossman, 2020; Walliman, 2021). Figure 3.2 below presents a research onion illustrating the distinct mutually dependent phases of the research process, from selecting a research philosophy at the periphery to specifying the data collection methods deep in the centre of the model (Saunders et al., 2016). In summary, there are five distinct mutually dependent levels of this model that were adopted for this study.

Figure 3.2 illustrates four research philosophies namely positivism, realism, interpretivism, and pragmatism (Saunders et al., 2016).

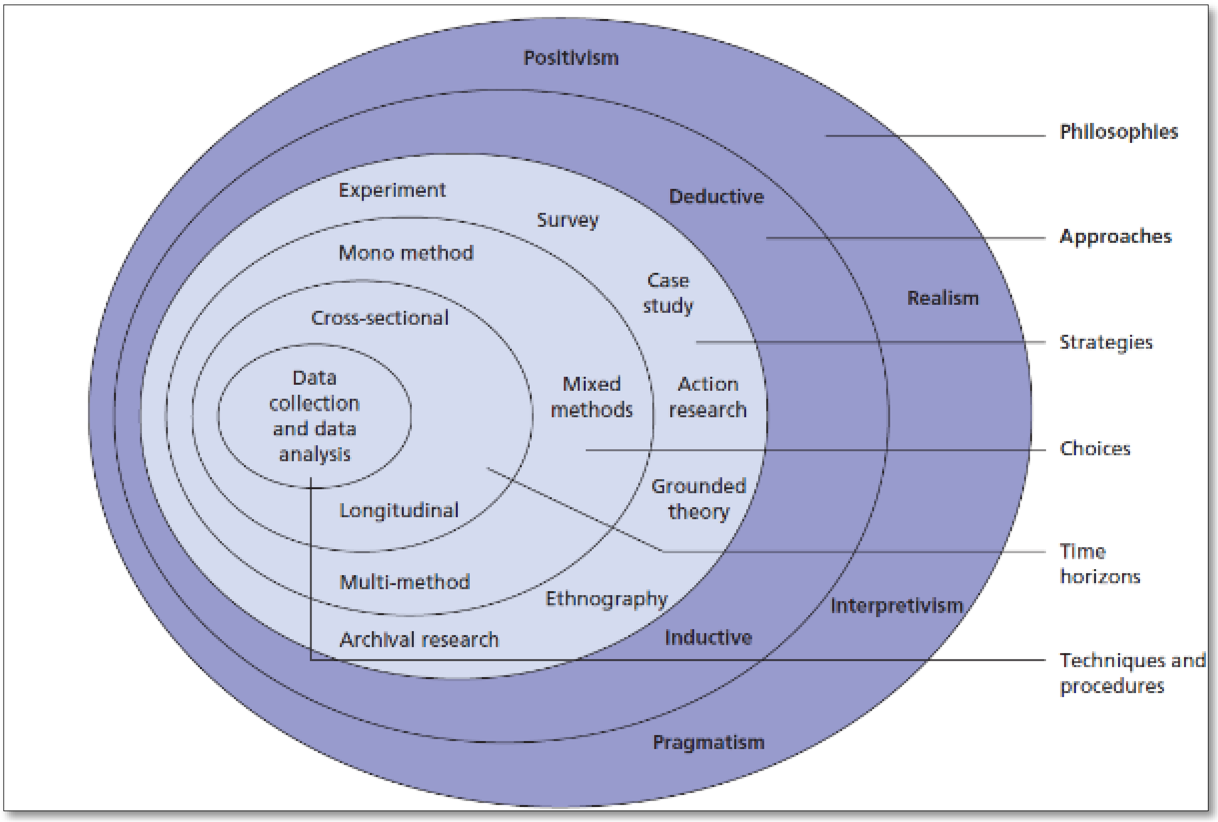

FIGURE 3.2: THE RESEARCH ONION (SAUNDERS ET AL., 2016)

1.14. Sampling

A sample of research participants is a selection of the entire potential research population (Crossman, 2017; Walliman, 2021). Alvi (2016) notes that, in an investigation, it is impossible to assess every single element of a population, so a group of people (smaller in number than the population) is selected for the assessment. The researcher therefore used only a sample because of the impossibility of involving the entire research population (Saunders et al., 2016; Crossman, 2017).

Apart from sampling being an important part of the research and data gathering process, Bradshaw et al. (2017) highlight that it is essential that the sampling techniques selected within a research study are reflective of the research design and research question. For the purpose of this study, the non-probability sampling technique was selected, as choosing a sampling technique depends greatly on the goal and type of the research (Pace, 2021).

Expounding on Bradshaw et al. (2017) and Pace’s (2021) view, Sarker & AL-Muaalemi (2022) suggests that there are three techniques that can be used for sampling, namely convenience sampling, quota sampling, and purposive sampling.

The non-probability sampling method chosen for this study was purposive sampling precisely because it allows for the selection of participants who are most relevant to the research questions. In addition, the approach ensures that the data collected is rich and directly pertinent to the study's objectives, leading to more meaningful and focused findings (Obilor, 2023) .

1.14.1. Sample population

A sample population is a collection of individuals who share a common set of characteristics (Saunders et al., 2016; Landers, 2018). A population is a distinct group of identifiable entities, such as humans or animals, for the purpose of research and data collection (Creswell & Creswell, 2017). The sample is reflection of the entire population (Saunders et al., 2016). A sample population is a cluster of persons or objects that have similar attributes; in addition, the sample population cannot be overly large (Hossan et al., 2023).

According to Hossan et al. (2023), sample populations should not be overly large, as this would render exhaustive examination and analysis near impossible. Instead, sample populations should be subsets that are representative of the total population. As the Gauteng branches of MMA employ a staff population of 1 500 workers, it would have been impractical to interview the entirety of the staff. The sample population of this study comprised 14 MMA employees who

a) work in Gauteng, South Africa; and
b) all have five or more years of experience in the insurance sector.

Furthermore, the 14 respondents were all part of MMA's change management initiatives. They worked in the company's Gauteng Project Management Offices (PMOs), human capital departments, as well as marketing- and service and operations departments.

1.14.2. Sample size

Contrary to quantitative research that seeks to quantify the data, qualitative research intends to discover a variety of beliefs and a range of opinions in order to acquire valuable evidence (Saunders et al., 2016; Crossman, 2017; Walliman, 2021). Consequently, the number of participants in a qualitative study depends on how many will be necessary to gather enough data so that the research questions can be effectively answered (Patel, 2015). On this account, the researcher utilised the concept of saturation to establish how many research participants would be needed.

1.14.3. Saturation

There are two kinds of saturation in qualitative research, namely descriptive saturation and theoretical saturation (Patel, 2015). In descriptive saturation, the researcher gathers information until no further patterns appear, while in theoretical saturation, the categories are completely accounted for and the connections among them are widely examined and confirmed (Patel, 2015). In this study, the researcher applied descriptive saturation by interviewing 15 research participants until no further new perceptions and/or ideas appeared.

As explained by Turner and Astin (2021), the notion of saturation should be applied to reach a useful sample size in any qualitative research. Saturation happens when no further information will be obtained from adding additional participants. It has been stated that descriptive saturation happens after 12 to 15 conversations of an identical group quizzed on a particular topic (Guest et al., 2020). For this study, descriptive saturation was obtained with a sample size of 14 respondents. These 14 staff members are project- and change management employees who work in Gauteng, South Africa, in MMA's Project Management Offices (PMOs), human capital departments, as well as marketing- and service and operations departments. All of these participants have more than five years' experience or more in the insurance sector.

1.14.4. Sampling method

A non-probability sampling method is used in this study. According to Andrade (2021), non-likelihood sampling consists of quota sampling, purposive sampling, convenience sampling, snowball sampling and self-selection sampling. The researcher used purposive judgemental sampling. The primary aim of purposive judgemental sampling is to focus on a particular characteristic of a population that will be of interest, which will best address the research questions (Palinkas et al., 2015).

Homogenous sampling is a purposive sampling procedure that permits the researcher to access a homogenous sample by selecting a group of people who share similar attributes or traits (Andrade, 2021). In this study, the participants were all staff members of MMA in Gauteng, South Africa. The researcher could therefore easily manage the variables of the study and attain uniformity.

1.14.5. Inclusion and exclusion criteria

Establishing inclusion and exclusion criteria for study participants is a standard, required practice when designing high-quality research protocols. Patino and Ferreira (2018) define the inclusion criteria as the key features of the target population that the investigators will use to answer their research question. On the other hand, they define the exclusion criteria as features of the potential study participants who meet the inclusion criteria but present with additional characteristics that could interfere with the success of the study or increase their risk for an unfavourable outcome (Patino & Ferreira, 2018).

García-Peñalvo (2022) suggests that the concept of inclusion and exclusion of data in a systematic review provides a basis on which the reviewer draws valid and reliable conclusions regarding the effect of intervention for the issue under consideration. Therefore, this was also true for this study, the researcher selected participants who were able to provide accurate accounts based on the research question based on their first-hand experience and knowledge of the change management initiatives within the insurance organisation.

Individuals who met the two criteria outlined below were excluded from the sample population. The exclusion criteria for this study were employees

a) outside the project management- and change management departments;
b) who were not involved in change management initiatives; and
c) who were in close proximity to the initiative and worked in the project management- and change management departments, but were deemed as vulnerable participants.

García-Peñalvo (2022), in agreement with Patino and Ferreira's (2018) assertion, states that the eligibility criteria are liberally applied in the beginning to ensure that relevant studies are included, and no study is excluded without thorough evaluation. At the outset, studies are only excluded if they clearly meet one or more of the exclusion criteria.

1.14.6. Sample selection

Alvi (2016) asserts that in purposive sampling the sample is approached having a prior purpose in mind. The criteria of the elements who are to be included in the study are predefined. That is, not everyone who is available is included, rather those available are included if they meet the defined criteria.

Figure 3.3 below outlines the participant selection criteria based on the research framework. The researcher took into consideration all the possible limitations that could negatively affect the selection process.

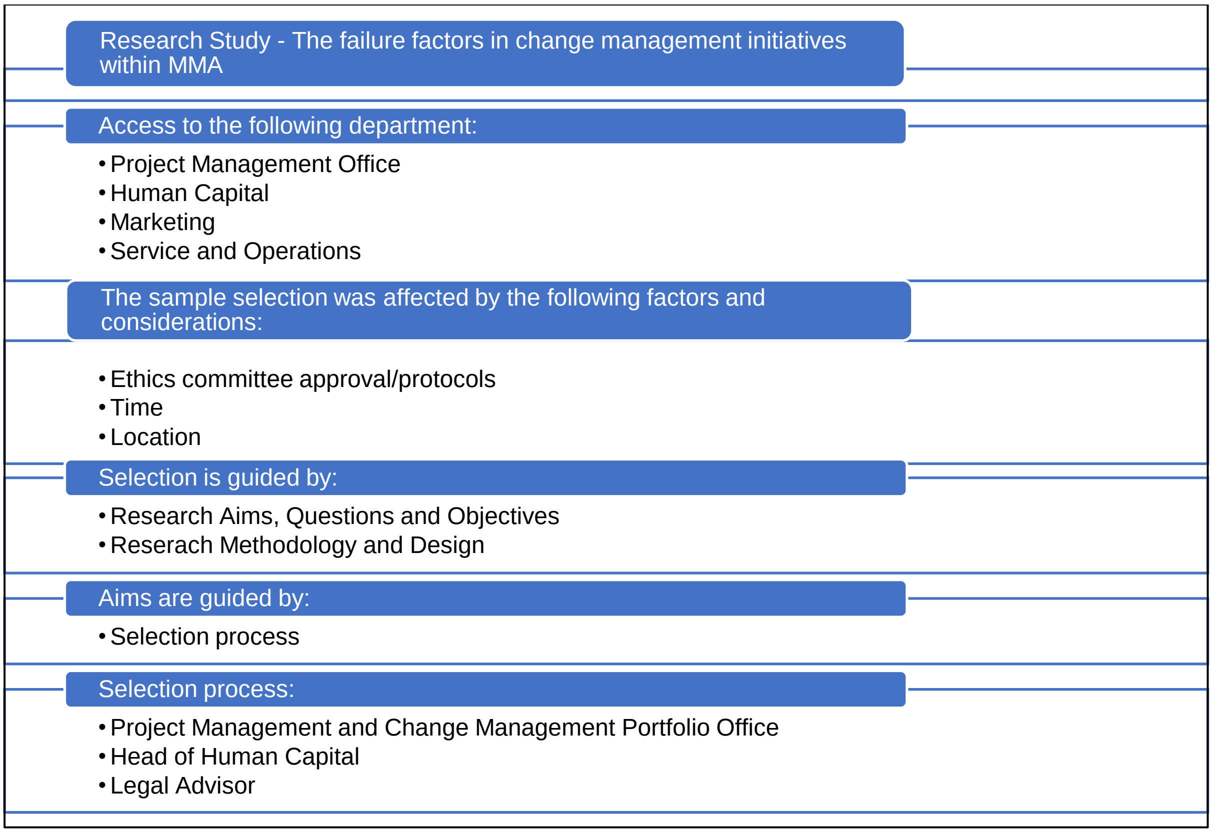

FIGURE 3.3: PARTICIPANT SELECTION BASED ON THE RESEARCH FRAMEWORK

An overview of the sample selection explained by the research framework is offered to aid the reader in understanding the process:

a. Firstly, the participants must have been employed by the insurance organisation, and were to be employed within the Project Management and Change Management office, Human Capital office, Marketing department, and the Service and Operations department.
b. Secondly, the selection sample was further affected by the Ethics Committee protocols that govern the research process, ensuring no harm comes to selected participants. Furthermore, the participants had limited time to participate in interviews due to interviews being conducted during office hours, whilst the same limitation was true for the interviewer.
c. Thirdly, the selection criteria included research aims, objectives and questions. The sample participants had to have been involved in change management initiatives within the insurance organisation.

The University of the Free State's Ethics Committee requires that a student undertaking research obtains approval from the institution it will be researching before commencing with any work. Key individuals in the organisation were consulted and permission sought and granted to continue with the research study. The key role player within the insurance organisation was the legal advisor as the Head of Human Capital.

1.15. Data collection tools

Primary data collection was accomplished via semi-structured interviews (SSIs). This type of interview is consists of "a dialogue between researcher and participant, guided by a flexible interview protocol and supplemented by follow-up questions, probes and comments" (DeJonckheere and Vaughn, 2019: 1). The intent of a SSIs is to delve into a person's beliefs, encounters, and opinions on a particular issue (Saunders et al., 2016; Crossman, 2020; Walliman, 2021). DeJonckheere and Vaughn (2019) support this view by noting that, during an SSI, the interviewer can collect open-ended data related to the interviewee's thoughts, beliefs, and feelings, not only on a specified topic, but also sometimes on sensitive or personal matters.

Interviews, in general, are thought to offer better insight into people's experiences compared to quantitative information gathered through structured questionnaires (Ruslin et al., 2022). Face-to-face communication permits the interviewer to explore responses resulting in more intricate and helpful answers, compared to a structured questionnaire where the respondent can take a neutral stance (Saunders et al., 2016; Crossman, 2020; Walliman, 2021). Nevertheless, it is important that a clear distinction be made between face-to-face communication in everyday interviews (conversations) and professional interviews. The former, opine Ruslin et al. (2022: 23)

> entails chatting, small talk, exchange of news, disputes, and formal negotiation to deep personal interchanges [… and] is usually informal, where a person or a group of people involved do not necessarily need to initiate a prescribed topic in conversation.

The latter, however, is not quite as reciprocal in nature, but rather "involve[s] an interviewer who is in charge of structuring and directing questioning" (Ruslin et al., 2022: 23). This does not mean that SSIs, a type of professional interview, do not allow for reciprocity. According to Osborne and Grant-Smith (2021), SSIs leave room for a measure of flexibility; despite using set questions, the researcher can ask respondents to clarify their responses or even as follow-up questions. Thus, reciprocal communication between the interviewer and interviewee is possible, albeit within semi-structured parameters.

Semi-structured interviews have a relational focus (DeJonckheere & Vaughn, 2019) that allows for the collection of rich, descriptive data. Ruslin et al. (2022: 25) are of the opinion that, during SSIs, "social explanations and arguments can be constructed [by] taking into account nuance, complexity, and roundedness rather than as a type of broad surveys where surface patterns are predominantly considered". Yet the quality and depth of the data ultimately relies on the interviewer's ability to maintain "confidentiality [and establish] clear and reasonable expectations and [offer] appropriate reciprocity to research participants" (Osborne & Grant-Smith, 2021: 105). As such, recruiting participants is an important part of SSIs and comprises various logistical, ethical, and administrative challenges, as discussed in the following section.

1.15.1. Recruitment strategy

The gathering of data through the SSIs was accomplished in a careful and respectful manner, and the interviews were conducted by the researcher. To accomplish this, the following steps were taken (*cf.* Ruslin et al., 2022):

a. The researcher sought approval from the Head of Human Capital of the insurance organisation to conduct the study. The initial conversation happened over a phone call, followed by a WhatsApp message confirming the conversation, and then a formal email to the Head of Human Capital.
b. A formal consent form was sent to the Head of Human Capital and the organisation's legal advisor to be signed. Following approval to conduct the study, the organisation drew up a contract outlining the terms and conditions of conducting the study, once the researcher had signed, permission to contact the participants was granted.
c. The researcher obtained a list of names and email addresses for the participants who took part in the study from the Head of Human Capital.
d. The researcher then contacted these prospective research participants and invited them to be part of this study. A plainly phrased statement of

confidentiality was added to each message, detailing the intent of the study and pledging the confidentiality of the research participants.

e. After an approval message was received from a prospective research participant, a face-to-face interview was arranged. The discussions were normally held at the participant's workplace, except in cases where participants requested online meetings. Interviews were finalised in single sessions, without the need for follow-up meetings.
f. The researcher conducted 14 SSIs and recorded them electronically.

The researcher was granted permission to conduct the study with the chosen organisation, all correspondence regarding the research and access to email and databases were granted to the student once the University of the Free State's Ethical Clearance Committee had approved the study. The student was assigned key contact people in the organisation, namely the Head of Legal and the Head of Human Capital.

The researcher also did not start with the recruitment of participants until ethical clearance and permission to continue with the study was granted by the University of the Free State's General Human Research Ethics Committee. The researcher had a maximum of six months to conduct the study and required a period of one month to recruit participants and proceed with the data collection process.

Researchers may perceive a recruitment plan as a component that is established just at the commencement of their study. Recruiting is dynamic, necessitating the evolution of recruiting plans during a research study (Bonisteel et al., 2021). As such, it was important for the student to stay in contact with the participants for the duration of the study.

1.16. Data analysis methods

Qualitative data analysis entails uncovering themes, issues, patterns, and relationships (Saunders et al., 2016; Crossman, 2020; Walliman, 2021). In this study, thematic data analysis was utilised to explore and report on themes found in the gathered information (Braun & Clarke, 2022b). To do this, the information from the recorded interviews had to be transcribed and analysed using an application such as NVivo (QSRI, 2023). According to Braun and Clarke (2022a), the researcher is required to analyse the data and produce a comprehensive report of the study. The following steps were followed:

a. The researcher was personally responsible for transcribing the interviews.
b. The researcher then broadly read through all the transcripts and began to recognise themes concerning main concepts. The researcher then uploaded all interview transcripts onto NVivo 12 (QSRI, 2023).
c. The researcher applied thematic data analysis to discover themes that arose naturally through the interviews.
d. The researcher then utilised NVivo 12 (QSRI, 2023) to code the interview data into recognisable themes. As shown in Figure 3.4, the nodes are bins where associated data was placed together in the NVivo program. This enabled the exploration of emergent forms and theories (QSRI, 2023).
e. This process resulted in emergent themes that provided more insight into the analysis.

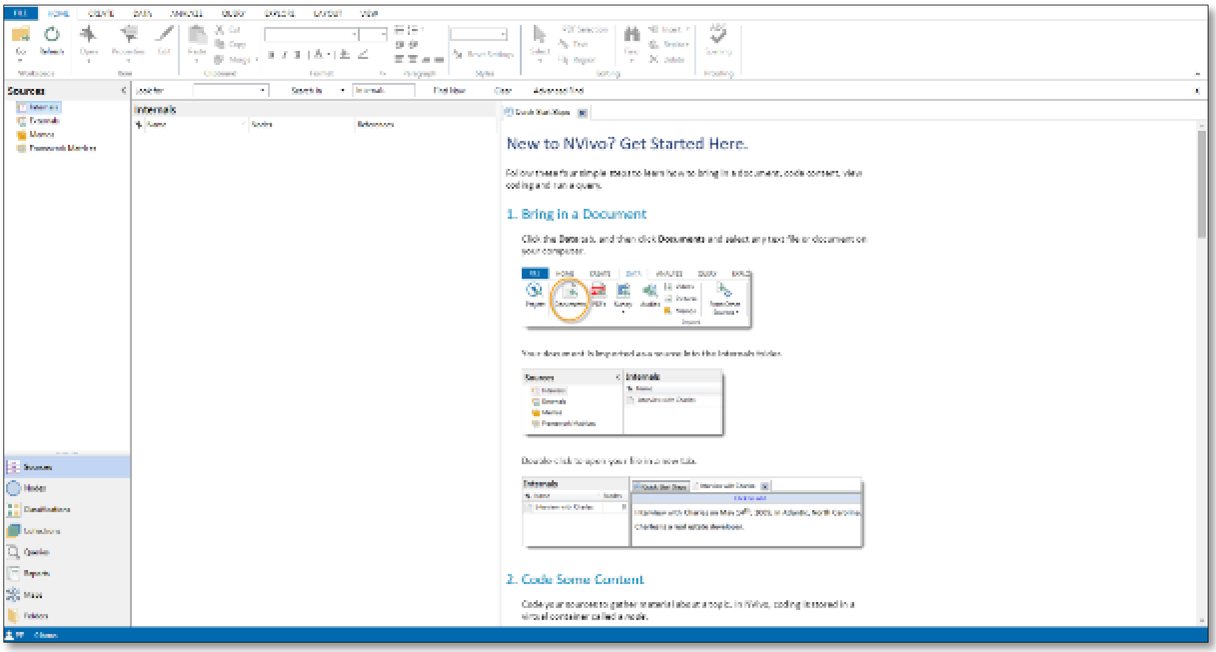

FIGURE 3.4: NVIVO PROGRAM SHOWING NODES (QSRI, 2023)

1.17. Reliability, validity, and trustworthiness

Reliability and validity are both important facets of research (Mosbah, 2024). Validity is defined as the degree to which the evidence supports the researcher's findings

(Heale & Twycross, 2015). This is affirmed by Azzahrah et al. (2023), who asserts that validity is achieved if the outcomes are legitimate, rendering the study credible. Conversely, reliability refers to the fact that the research method is sound, and that if the study were to be repeated, the same results would be found (Azzahrah et al., 2023).

As explained by Bhangu et al. (2023), a researcher utilising a qualitative method should be concerned about demonstrating the validity and reliability of the study, as the researcher has to convince readers of the research study that the outcomes are truthful. In qualitative research, the idea of uncovering truth through reliability and validity is substituted with the idea of trustworthiness, which implies the researcher's ability to establish trust in the outcomes.

The intent of qualitative research is to obtain more information about a little-known phenomenon. This links with the quality of the study, where the intent of reliability is to 'explain', while quality refers to creating an 'understanding' (Adler, 2022).

1.18. Ethical considerations

As explained by Walton (2015), research ethics are an important factor to keep in mind when humans are engaged as study participants. There are three pillars to research ethics, namely, to protect individual participants, to benefit the interests of individuals and society as a whole, and to ensure the safety and privacy of participants (Walton, 2015).

In all situations, the researcher should consider the ethical consequences and the emotional concerns of their study on the participants. Researchers should place themselves in the position of the participants and check for possible danger concerning the participants' emotional health and dignity (Arifin, 2018). To this end, the researcher did not keep information from the participants, and they were also not misinformed in any way. The researcher also informed all participants of the goals of the research and granted them the opportunity to withdraw from the study at any time.

As explained by Kisselburgh and Beever (2022), safeguarding individual rights to privacy is a non-negotiable facet of every research project. This is especially crucial today, given the fast pace of communication media such as the Internet. To attain this, the researcher informed the participants on how their information will be utilised, before receiving their permission to participate in the semi -structured interviews. All participants were informed that the interviews would be conducted voluntarily, and that only the researcher would have access to the interview recordings and the backup copies. The details of the participants were kept anonymous, and only the processed data was shared with the large insurance organisation for the purpose of proposing possible recommendations.

1.18.1. Permission to conduct the study

Permission to conduct the study was obtained from the insurance organisation as well as from the University of the Free State in alignment with the standard ethical clearance process of the General Human Research Ethics Committee before informed consent was obtained from each participant prior to the interviews.

1.18.2. No harm to participants

According to Saunders et al. (2016), participation in a research project should not cause harm or embarrassment to the research population, or materially disadvantage them. In accordance with this, the researcher ensured that no additional information was asked from the participants besides information related to the study. Engagement and interaction were directly between the researcher and participants, and no one outside of the scope of the research had access to the discussed material. The identities of the participants are not mentioned in the final report, and no further engagements between the researcher and participants took place after the interviews.

1.18.3. Informed consent

According to the concept of informed consent, participants must be fully informed about how the research is conducted (Bryman et al., 2021). The researcher ensured that the participants understood their rights when participating in the study, participants were informed of how the study will be conducted, and all participants were given a form to provide their consent.

1.18.4. Confidentiality and anonymity of participants

The researcher concentrated on the questions set out in the study. No questions regarding the personal lives of participants were asked, and no personal information requested outside of the agreed scope of questions. All participants were treated with respect and allowed to withdraw from the study at any point, should they wish to do so. The researcher complied with the POPI Act and the University of the Free State research ethics guidelines to ensure that the participants' right to privacy was protected and respected. In assuring the protection of confidentiality, access was restricted to the raw data of the study. All data was stored securely on a password protected computer on Google Drive. Conclusions were reported on in a way that prevents participant identification, and consent will sought before the data is reused in any way.

As explained by Saunders et al. (2015), confidentiality is a generic term that refers to all information that is kept hidden from everyone except the primary research team. However, there is a difference between confidentiality and anonymity, and the researcher must ensure that both are clear to the research participant. Saunders et al. (2015) explain that anonymity is the process of keeping the identities of participants a secret. The researcher made use of pseudonyms when collecting, processing and interpreting data collected from the respondents, the interview schedule was marked with the letter R and each participant was given a number as a form of identification. The process was used throughout the research, on transcripts and any other written articles or publications pertaining to this research, always ensuring the participants' safety and anonymity.

1.18.5. Conflict of interest

Conflict of interest exists whenever an individual or an institution has a primary allegiance as well as a secondary interest that could compromise the primary allegiance (Black & Fennelly, 2020). In the case of this research study, the researcher has no affiliation with the insurance company.

1.18.6. Risk-benefit analysis

The goal of this study was to increase the benefit of the research and create awareness for the organisation while decreasing risk to the participants. In terms of this research, the one key benefit is that it will benefit the organisation and individuals in the future. This benefit has the potential to extend to other organisations, nationally and internationally. One of the key principles of ethical research involving human subjects is that the risks of research should be acceptable in relation to expected benefits (Resnik, 2017). As such, the study did not include vulnerable participants. There were no cost implications, environmental, or reputational damage implications for the participants or the organisation under study. For the purpose of this study, the risk was minimal compared to the benefits for the participants.

1.19. Conclusion

This chapter described the research methodology applied to explore the failure factors of change management initiatives within MMA in South Africa. To accomplish the goals of the study, the researcher executed the research plan as outlined in this chapter. The research plan comprised of the study approach, study strategy, and study method, sampling approach, data evaluation, dependability, accuracy, trustworthiness, and ethical concerns that guided the study. Chapter 4 details the data analysis of this research.

CHAPTER FOUR: DATA ANALYSIS AND INTERPRETATION

1.20. Introduction

Chapter 4 presents the data analysis results and the interpretation of the findings of this study. In this chapter, the themes from the qualitative data analysis are linked to the literature review concepts and quotes from the research participants to answer the research questions of the study. The aim of this study was to explore the failure factors of change management initiatives within MMA in Gauteng, South Africa. The following were the research questions:

a. What change management methodology was used within the large insurance organisation in South Africa?
b. What was the impact of the change management methodologies when implementing change management initiatives?
c. What led to the failure of change management initiatives within the large insurance organisation in South Africa?

The subsequent sections contain the findings and discussion of all the results with respect to the research questions.

1.21. Analysis of biographical data

There were 14 research participants in the study. The participants were chosen based on their roles and direct involvement in the organisation change management initiatives to ensure that the feedback received from the study were closely related to the objectives of the study. Table 4.1 and Figure 4.1 (see next page) present the biographical information of the research participants. Five out of the 14 research participants have been with the organisation for a period of one to five years, while only eight have been with the organisation for a period of five to ten years. In addition, only one employee has been in service for a period of 10 to 15 years. All of these participants have served in the insurance industry for a period of five years or longer, satisfying the sampling requirements for the study.

TABLE 4.1: BIOGRAPHICAL DATA OF THE RESEARCH PARTICIPANTS (YEARS OF SERVICE)

Participant	Years of service in the insurance industry
Participant 1	1-5 years
Participant 2	1-5 years
Participant 3	10-15 years
Participant 4	5-10 years
Participant 5	1-5 years
Participant 6	5-10 years
Participant 7	5-10 years
Participant 8	5-10 years
Participant 9	5-10 years
Participant 10	5-10 years
Participant 11	1-5 years
Participant 12	5-10 years
Participant 13	5-10 years
Participant 14	1-5 years

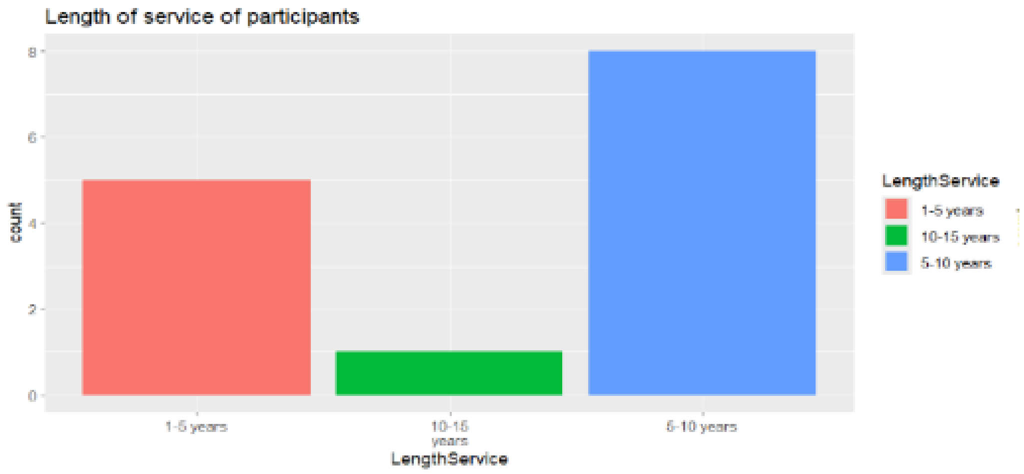

FIGURE 4.1: SUMMARY OF BIOGRAPHICAL DATA (R, 2024)

1.22. Analysis and interpretation of findings

This section presents the analysis results and interpretation of the findings from the interview data collected. The data coding process is explained and the themes from the analysis are presented.

1.22.1. The coding process

This qualitative study utilised a sample of 14 research participants that included staff members of MMA in Gauteng, South Africa. The interview transcripts were captured into NVivo, following which, each transcript was systematically read and the useful information was coded into bins called nodes (themes) in the NVivo program. Figure 4.2 shows the coding framework containing the nodes (themes) in the NVivo program. These nodes contained related information from the different interview transcripts, and therefore, the nodes became the themes of the data analysis process. Throughout the coding exercise, correlated information was gathered under the nodes to uncover associated patterns. In Figure 4.2, the sources specify the number of research participants who spoke about a corresponding theme and the references indicate the total number of comments in relation to a corresponding theme made by the different research participants. The 14 research participants were identified as Participant 1 to Participant 14 so as to safeguard their confidentiality, as agreed at the beginning of the study. The coding process resulted in themes that would answer the research questions. In Figure 4.2 on the next page, there are four nodes (themes) and 16 child nodes (subthemes) that emerged from the unstructured qualitative data collected.

Nodes

Name	Sources	References	Created On
Impact of Change Management Methodologies	13	35	14/09/24 21:23
Communication	4	8	14/09/24 22:32
Staff Engagement	10	16	14/09/24 22:33
Improvement on Project and Deliverables	10	21	14/09/24 23:25
Cultural Change	6	13	15/09/24 10:19
Change Management Methodologies	14	71	14/09/24 21:21
Prosci's ADKAR	14	75	14/09/24 22:17
Hybrid Models	11	35	15/09/24 05:35
Kotter's Eight-Step Change Model	12	39	15/09/24 05:36
Meetings	12	41	15/09/24 10:05
Target Operating Model	11	44	15/09/24 10:59
Drivers of Change	12	34	14/09/24 22:49
Causes of Failure of Change Management Initiatives	14	117	14/09/24 21:25
No Proper Processes	11	22	14/09/24 22:22
No Specific Methodologies	8	10	14/09/24 22:23
No Leadership Involvement	13	67	14/09/24 22:52
Culture of Entitlement	12	27	14/09/24 22:55
Lack of Understanding of Strategic Objectives	11	27	14/09/24 22:59
Organisational Culture	13	36	14/09/24 23:36
Change Saturation	3	7	15/09/24 10:35

FIGURE 4.2: THE CODING FRAMEWORK (NVIVO)

1.22.2. Presentation of the interview questions, literature review concepts, and themes from the interview data

Table 4.2 shows the relevance of the interview questions and the literature review concepts, as well as the themes and subthemes from the interview data.

TABLE 4.2: INTERVIEW QUESTIONS, LITERATURE REVIEW CONCEPTS, AND THEMES FROM THE INTERVIEW

Interview question	Literature review concept(s)	Theme(s)
1. Can you please tell me how change management initiatives are introduced in your organisation?	a. Background to change management b. Theoretical frameworks	a. Staff Engagement b. Communication
2. Can you please explain the methodologies, if any, that are used within the organisation to implement change management initiatives?	a. Theoretical frameworks b. The change management theory by McKinsey c. Kotter's eight-step change model d. Kurt Lewin's three-step model e. Prosci's ADKAR Model	a. Hybrid Models b. Kotter's 8-Step Change Model c. Meetings d. Prosci's ADKAR e. Target Operating Model
3. Can you please discuss how a methodology is chosen for the implementation of a change management initiative?	a. Theoretical frameworks b. The change management theory by McKinsey c. Kotter's eight-step change model d. Kurt Lewin's three-step model e. The Prosci's ADKAR Model	a. Research participants did not provide any answers regarding methodology selection for change implementation as a management initiative, though some mentioned change management types and others stated that they do not know how the methodologies were chosen. b. Hybrid Models (Participant 3) c. Kotter's eight-step change model (Participant 3) d. Prosci's ADKAR (Participants 1, 3, 7, 9, 10, 12) e. Unknown (Participants 2, 3, 4, 5, 6, 8, 11, 13, 14)

Interview question	Literature review concept(s)	Theme(s)
4. Based on your experience, do you think change management methodologies impact the outcome of a change management initiative?	a. Theoretical frameworks b. The change management theory by McKinsey c. Kotter's eight-step change model d. Kurt Lewin's three-step model f. The Prosci's ADKAR Model	a. Communication b. Cultural change c. Improvement on project and deliverables f. Staff engagement
5. Can you tell me how the different types of methodologies employed by the organisation have impacted the outcome of change initiatives?	a. Theoretical frameworks b. The change management theory by McKinsey c. Kotter's eight-step change model d. Kurt Lewin's three-step model	a. Communication b. Cultural Change c. Improvement on Project and Deliverables d. Staff Engagement
6. Can you please explain to me, what are the drivers of change?	a. Theoretical frameworks	a. Drivers of change
7. Can you please describe how leadership has been involved in the change management initiatives?	a. Theoretical frameworks b. Reasons why change programmes fail	a. Causes of failure of change management initiatives b. No leadership involvement
8. What do you think is the role of organisational culture in contributing to failed change management initiatives?	a. Theoretical frameworks b. Reasons why change programmes fail	a. Causes of failure of change management initiatives b. Culture of entitlement c. Organisational culture
9. Please explain to me what you think leads to failed change management initiatives in the organisation?	a. Theoretical frameworks b. Reasons why change programmes fail	a. Causes of failure of change management initiatives b. Change saturation c. Culture of entitlement d. Lack of Understanding of strategic objectives e. No leadership involvement f. No proper processes g. No specific methodologies h. Organisational culture

In Table 4.2 above, Question 1 used in the interviews resulted in two themes, namely Staff Engagement and Communication, and this partly addressed the second research question of the study which was about the impact of the change management methodologies when implementing change management initiatives. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, the change management theory by McKinsey, Kotter's eight-step change model, Kurt Lewin's three-step model, and the Prosci's ADKAR Model.

In Table 4.2, Question 2 used in the interviews resulted in five themes, namely Hybrid Models, Kotter's eight-step change model, Meetings, Prosci's ADKAR, and Target Operating Model. This result partly addressed the first research question of the study which was about the change management methodology that was used within the large insurance organisation in South Africa. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of background to change management and theoretical frameworks.

Further, in Table 4.2, Question 3 used in the interview did not result in any new themes because the research participants did not provide any answers on how a methodology is chosen for the implementation of a change management initiative. However, some of the research participants mentioned the types of change management methodologies and others stated that they do not know how the methodologies were chosen. Even though Question 3 did not result in any new themes, the idea of the question was covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, the change management theory by McKinsey, Kotter's eight-step change model, Kurt Lewin's three-step model, and Prosci's ADKAR Model.

Next, in Table 4.2, Question 4 used in the interviews resulted in four themes, namely Communication, Cultural Change, Improvement on Project and Deliverables, and Staff Engagement. This result partly addressed the second research question of the study which was about the impact of the change management methodologies when implementing change management initiatives. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, the change management theory by McKinsey, Kotter's eight-step change model, Kurt Lewin's three-step model, and Prosci's ADKAR Model.

Also, in Table 4.2, Question 5 used in the interviews resulted in four themes, namely Communication, Cultural Change, Improvement on Project and Deliverables, and Staff Engagement. This result partly addressed the third research question of the study which was about what led to the failure of change management initiatives within the large insurance organisation in South Africa. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, the change management theory by McKinsey, Kotter's eight-step change model, Kurt Lewin's three-step model, and Prosci's ADKAR Model.

Next, in Table 4.2, Question 6 used in the interviews resulted in one theme, namely Drivers of Change. Interview Question 6 does not directly fall under any of the three research questions of the study. However, Question 6 was important to the study as a whole because it focused on drivers of change. Therefore, information related to Question 6 was coded under one theme known as Drivers of Change. In addition, these findings were covered in the study under the Chapter 2 literature review concept of theoretical frameworks.

In addition, in Table 4.2, Question 7 used in the interviews resulted in two themes, namely Causes of Failure of Change Management Initiatives, and No Leadership Involvement. This result partly addressed the third research question of the study which was about what led to the failure of change management initiatives within the large insurance organisation in South Africa. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, and the reasons why change programmes fail.

In Table 4.2, Question 8 used in the interviews resulted in two themes, namely Causes of Failure of Change Management Initiatives, Culture of Entitlement, and Organisational Culture. This result partly addressed the third research question of the study which was about what led to the failure of change management initiatives within the large insurance organisation in South Africa. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, and the reasons why change programmes fail.

Finally, in Table 4.2, Question 9 used in the interviews resulted in eight themes, namely Causes of Failure of Change Management Initiatives, Change Saturation, Culture of Entitlement, Lack of Understanding of Strategic Objectives, No Leadership Involvement, No Proper Processes, No Specific Methodologies, and Organisational Culture. These results partly addressed the third research question of the study which was about what led to the failure of change management initiatives within the large insurance organisation in South Africa. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of theoretical frameworks, and the reasons why change programmes fail.

The themes shown in Figure 4.2 and Table 4.2 are presented according to the study research questions and supported by quotes in the following sections. In addition, the findings of the study are interpreted at the end of each section.

1.23. Research Question 1: What change management methodology was used within the large insurance organisation in South Africa?

Responses based on this question are presented in the following sections, based on the theme(s) identified.

1.23.1. Theme: Change management methodologies

The research participants mentioned five change management methodologies subthemes, namely hybrid models, Kotter’s eight-step change model, meetings, Prosci's ADKAR, and target operating model. As shown in Table 4.3, the hybrid models, Kotter’s eight-step change model, and Prosci's ADKAR were the common themes from Questions 2 and 3. In addition, there were no divergent themes from these questions and meetings and target operating model were the themes that complement the other themes from the interview questions. As explained earlier, these themes were generated using Questions 2 and 3 of the interviews, and they partly addressed the first research question of the study which was about the change management methodology used within the large insurance organisation in South Africa. In addition, these findings were covered in the study under the Chapter 2 literature review concepts of background to change management and theoretical frameworks. Table 4.3 (next page) summarises the change management methodologies theme in terms of the common themes, divergent themes, and complimentary themes from interview Questions 2 and 3.

TABLE 4.3: CHANGE MANAGEMENT METHODOLOGIES SUBTHEMES (NVIVO)

<table>
<tr><th>Interview questions</th><th>Change management methodologies subthemes</th><th>Common themes from interview questions</th><th>Divergent themes from interview questions</th><th>Complimentary themes from interview questions</th></tr>
<tr><td>2. Can you please tell me how change management initiatives are introduced in your organisation?</td><td>1. Hybrid models
2. Kotter’s eight-step change model
3. Meetings
4. Prosci's ADKAR
5. Target operating model</td><td rowspan="2">1. Hybrid models
2. Kotter’s eight-step change model
3. Prosci's ADKAR</td><td rowspan="2">N/A</td><td rowspan="2">1. Meetings
2. Target operating model</td></tr>
<tr><td>3. Can you please discuss how a methodology is chosen for the implementation of a change management initiative?</td><td>1. Hybrid models
2. Kotter’s eight-step change model
3. Prosci's ADKAR</td></tr>
</table>

Each of the change management methodology subthemes in Table 4.3 is presented in the following subsections.

4.1.1.1. Sub-theme 1: Hybrid models

Hybrid models were discussed by the research participants, as shown in Table 4.3 above. One respondent noted the following:

> *“Of late, we have been trying to do a hybrid process and Kotter’s change management principles. So, we are doing a hybrid of Kotter’s and Prosci and so the language we are talking now is the building of urgency and all those terminologies, and I think we were trying to say, look, we had started something.” – Participant 3*

As indicated prior in this thesis, Bagga et al. (2023) note that hybrid change management models allow change managers to establish a culture conducive to change. The establishment of such a culture is evident in Participants 3's response quoted above. The fact that a hybrid model is embraced also points to the likelihood that change managers have identified weaknesses and strengths in various change management models and seek to embrace a system where the disadvantages of specific models can be eliminated (Reiff & Schlegel, 2022; Bagga et al., 2023).

Participant 6 had the following to say about adopting a hybrid model:

> *"I personally don't see any documentation or communication or anything about change management framework or the methodology, and I did go for training on Prosci, but you know, I know there's another methodology and I know the change manager here spoke about doing a hybrid of both." – Participant 6*

This observation is somewhat problematic. It has been made clear that, across change models, clear communication of the goals, procedures, and expectations of the change process need to be communicated to employees (*cf.* Hamdo, 2021; Kaminski, 2022; Naveed et al., 2022). Though this participant may be 'aware of' another change model, and despite the change manager alluding to adopting a hybrid of both models, the participant expresses no clarity as to which models are to hybridised or how this is to be done. Worryingly, the participant also expresses that they have only received training in one change model – the Prosci ADKAR – which means that hybridisation will be significantly more complex and harder to implement. This aligns with Reiff and Schlegel's (2022: 58) observation that the implementation of hybrid change models necessitate "new competence profiles" for those in charge of the model's roll-out and implementation.

Based on these responses, this research study finds that hybrid change management methodologies are used within MMA. Respondents indicate a combination of, for example, Kotter's eight-step change model and the Prosci's ADKAR model. On the one hand, this hybridisation points to change managers' realisation that embracing various models increase the likelihood of embracing change models' strengths and eliminating weaknesses, while also establishing a culture that is not resistant to change. On the other hand, however, it is evident that the participants are ill-prepared for the hybridisation and implementation of the same, and that the change managers may not possess adequate training and knowledge to adequately understand and implement the proposed hybrid models.

4.1.1.2. Sub-theme 2: Kotter’s eight-step change model

Respondents’ replies to questions regarding Kotter’s eight-step change model (*cf.* Table 4.2) once again showed a lack of knowledge regarding this model and skill in implementing the same. The response below speaks to Lines et al.’s (2015) and Errida and Lotfi’s (2021) opinion that change implementation is difficult and complex in nature.

> *“Like I said, I think we took a bit of time just explaining and trying to understand why we were moving from Prosci to Kotter, but we didn't really get to the bottom of it like you are saying.” – Participant 3*

Since this study is concerned with the failure of change implementation in MMA, Participant 3’s response can be construed as being indicative of specific failure criteria (*cf.* section 2.4 in this thesis). First and foremost, this response indicates that the vision for change was likely poorly communicated. The respondent’s declaration that the reason for change was discusses during “a bit of time”, and that they “ didn’t really get to the bottom of it” contradicts Jabri and Jabri’s 2022 assertion that the organisation's generic management education should be replaced with training with an intensive focus on the emerging vision and the model(s) that will be employed to achieve it.

What this response also seems to indicate regarding the implementation of Kotter’s model is the change managers’ lack of creating a sense of urgency, indicating that the first step of Kotter’s model, unfreezing, was unsuccessful (Kotter, 2018; Laig & Abocejo, 2021). Step four of the same model, which relates to communicating the vision, is therefore also a failure (Al-Qura’an, 2015; Kovacs et al., 2022), while steps five and eight – empowering employees to act (Small et al., 2016; Trawick & Carraher, 2023) and creating a new culture (Akpa et al., 2021; Dempsey et al., 2022) – have also not been achieved. These findings do not bode well for the successful implementation of a new change management model and make clear importance of communication and training in change management.

Participant 12 states the following:

> *"So, I think with the Kotter 8 steps you have… where you can engage with people, you bring them along, you make them part of their journey in a very fluid way." – Participant 12*

Whereas this observation seems to indicate that this participant ostensibly has a positive view of Kotter's model, it is also a very vague and imprecise description of the same. Neither Participant 12 nor the previously cited respondent signals any awareness of the intricacies of how this model works or should be implemented. Whereas Gupta et al. (2018) argue that change management involves strategic actions, such as planning, initiating, implementing, monitoring, and anchoring change processes in the institutional culture at both organisational and individual level, little to no evidence of the same is seen in these participants' responses.

4.1.1.3. Sub-theme 3: Meetings

As indicated in Table 4.3, meetings emerged as a sub-theme related to change management. From the SSIs with the respondents, it seems that meetings are regarded as effective tools for communicating change. Both responses indicate the presence of a change leader as well as employee buy-in resulting from the meeting:

> *"Intranet, workshops, and web webinars. When there's a change, we either have a town hall, we either have a family meeting, which is spearheaded by our CEO, or we just communicate the change via an internal comes or we also, you know, have workshops around the that particular change and also focus groups." – Participant 4*

> *"And then what we will require at the end of that workshop is for them to say, "I'm buying into this thing" and we get them to sign a pledge." – Participant 10*

The presence of the change leader or CEO and the use of focus groups speak to the formation of guiding coalitions and adequate leadership in change management (Akpa et al., 2021; Bertassini et al., 2021). It is Bertassini et al. (2021) who pertinently mention that a small- to medium-sized group of internal stakeholders work with middle- or top management (divisional managers, presidents, CEOs, etc.) to ensure shared commitment to a clearly-defined, common goal, performance excellence, and, consequently, successful transitions.

However, findings from a study conducted by Errida and Lotfi (2021) conclude that, in cases where meetings are used as a change motivator, the motivation to change is only as successful as the management member involved. The latter's task is to make use of meetings, "personalized coaching, empowerment and motivation […to succeed] in convincing the supervisors and project managers to become effective actors of change" (Errida & Lotfi, 2021: 9). Furthermore, Bellantuono et al. (2021: 12941) note that meetings can become reductive and myopic, with too much focus being placed on "vision, strategy and roadmap", while little or no "attention is devoted to the implementation and consolidation of […] change". In addition, research by Edmondson and Besieux (2021) shows that, relating to change management meetings, as many as 71% of senior managers involved in such meetings considered these events unproductive. A further 64% deem such meetings superficial and devoid of deep, critical thinking. In general, change management meetings have been shown to often correlate negatively with market share, employee motivation, and innovation (Edmondson & Besieux, 2021).

Despite these potential shortcomings, however, the respondents did not indicate any overt pitfalls present during MMA change management meetings. The meetings appear to be a positive experience with the desired outcome of employee buy-in while also serving an educational and informational purpose.

4.1.1.4. Sub-theme 4: Prosci's ADKAR

Prosci's ADKAR was discussed by the research participants, as shown in Table 4.3.

> *"I would say it is the Prosci Methodology because in all my team change projects that is the method that has been applied. Those are guided by the change specialist or the change manager. However, I don't want to imply that that is the best methodology, I think that is the best they know." – Participant 1*

What Participant 1's reply indicates is that the guiding coalition is present in overseeing the implementation of change. It is, however, not clear whether the change implementation is truly successful and embedded in the company's culture or whether it is an illusion of advancement over a certain period (Akpa et al., 2021). Still, the respondent is careful to avoid the failure criterion of prematurely declaring victory by acknowledging that, though Prosci ADKAR is implemented, it may not necessarily be the best model; instead, the interviewee indicates that the change leaders may be unaware of other, more suitable change models. This would indicate, too, that the Prosci ADKAR model is not yet thoroughly fixed in a company's culture – a process which spans multiple years – and that the model may be prone to reversal (Seijts & Gandz, 2018).

The following observation from Participant 2 indicates several problems with the Prosci ADKAR model's implementation.

> *"We have had several of them come and go in a short space of time, and the was a mention of Prosci ADKAR, I cannot honestly tell you what it is." – Participant 2*

Referring again to the reasons why change initiatives fail (*cf*. section 2.4), this response can be read as an indication that the change vision was not adequately communicated. It would seem that, in contrast to Jabri and Jabri's (2022) guidance that intensive focus and training should be committed to the emerging change model and vision, some employees feel unprepared for change. This unpreparedness, in turn, points to a failure to remove obstacles to the new vision. In section 4.4.4, respondents alluded to meetings during which change initiatives were discussed. However, the literature cited (Bellantuono et al., 2021; Edmondson & Besieux, 2021; Errida & Lotfi, 2021) also indicates that such meetings are often ineffective and boring, whereas they should be captivating sessions focused on the process of transition (Levin, 2014; Alam, 2017).

A final observation to be garnered from Participant 2's response relates to changes not being anchored for long enough for the change to take root. As the respondent notes, MMS has had "several" change models "in a short space of time". Apart from the fact that each model would require extensive and intensive training and education (Azmi & Sari, 2020), this back-and-forth between models leave little time for one model to take root and become part of the institutional culture, addressing a point not alluded to in Participant 1's response. As stated earlier, embedding a model in a company's culture is often a years- or decades-long process Seijts & Gandz, 2018; Ostrom et al., 2021); failure to embed means that the model could easily be reversed (Seijts & Gandz, 2018). The latter could explain while several models have been implemented: models are not given time to take root and become embedded and, as such, are reversed in favour of other models. It is therefore no small surprise that Respondent 2 feels ill-equipped to explain what the Prosci-ADKAR model entails, given the overload of information the quick succession of disparate models would inculcate.

4.1.1.5. Sub-theme 5: Target operating model

As can be observed in Table 4.3, respondents also commented on the target operating model. Participants 11 and 12, respectively, had the following to say:

> *"We had something called the Target Operating Model. I'm not referencing the model, but… we were using the model." – Participant 11*

> *"But then we also have the project management approach where the focus is on the technical side… in the case of implementing a new system, you will have like technical issues to take care of..." – Participant 12*

Ser (2021) notes that a target operating model is not necessarily the change model that is implemented, but rather the ideal model used as an implementation guideline for the envisioned change model. Target operating models therefore indicate, to those involved in the change process, how an organisation can "manage demand […], development and service while monitoring to ensure continuous improvement" (Ser, 2021: 73).

Not much information can be garnered from these participant's responses apart from the fact that the target operating model was used and, specifically so, to guide the implementation process of the envisioned change model. Chakladar (2022: 45) notes that, especially in the insurance industry, target operation models can serve a valuable purpose during the change management process, as such models serve to strategically align "structure, accountabilities, governance, ways of working, and capabilities". Given Respondent 12's comment, the target operating model indeed seems to have been a useful strategic alignment tool to aid in the technical implementation of the new change model MMA wished to implement.

4.1.1.6. Summary of sub-themes related to the first research question

Therefore, the findings revealed that the change management methodologies used within the large insurance organisation in South Africa are the hybrid models, Kotter's eight-step change model, meetings, Prosci's ADKAR, and target operating model. According to the study findings, hybrid models are models that combine two models such as Kotter's eight-step change model and the Prosci's ADKAR model in implementing change in an organisation.

In addition, the study found that meetings, town hall gatherings and workshops – even though not a formal change management methodology – served as a way of coming together and deliberating processes or agreeing on imminent actions. Similarly, the Target operating model, although not a change management methodology, was also discussed by participants as a tool that aided in addressing the technical aspects of the change initiatives.

These subthemes reveal an interesting dynamic, suggesting that although the organisation appreciates the need to employ change management tools and methodologies to implement sustainable change, there are gaps in the execution of change. The use of different methodologies, together with tools that do not necessarily align with change management, indicates that there might be a gap in its understanding of change management principles, the organisation's landscape, or knowing when to deploy which methodology when rolling out change initiatives.

1.24. Research Question 2: What was the impact of the change management methodologies when implementing change management initiatives?

Responses based on this question are presented in the following sections, based on the theme(s) identified.

1.24.1. Theme: Impact of change management methodologies

Next, the research participants mentioned four impacts of change management methodologies subthemes, namely communication, cultural change, improvement on projects and deliverables, and staff engagement. As outlined in Table 4.4, staff engagement and communication were the common themes from Questions 1, 4 and 5. Further, there were no divergent themes from these questions and cultural change and improvement on projects and deliverables were the themes that complement the other themes from the interview questions. As clarified earlier, these themes were partly generated using Questions 1, 4, and 5 of the interviews, and they partly addressed the second research question of the study which was about the impact of the change management methodologies when implementing change management initiatives. Table 4.4 summarises the impact of the change management methodologies theme in terms of the common themes, divergent themes, and complimentary themes from interview Questions 1, 4, and 5.

TABLE 4.4: IMPACT OF CHANGE MANAGEMENT METHODOLOGIES SUBTHEMES (NVIVO, 2024)

Interview questions	Impact of change management methodologies subthemes	Common themes from interview questions	Divergent themes from interview questions	Complimentary themes from interview questions
1. Can you please tell me how change management initiatives are introduced in your organisation?	1.Staff engagement 2.Communication	1.Staff engagement 2.Communi-cation	N/A	1. Cultural change 2. Improvement on projects and deliverables.
4. Based on your experience, do you think change management methodologies impact the outcome of a change management initiative?	2.Communication 3.Cultural change 4.Improvement on projects and deliverables 5.Staff engagement			
5. Can you tell me how the different types of methodologies employed by the organisation have impacted the outcome of change initiatives?	1.Communication 2.Cultural change Improvement on projects and deliverables			

Each of the impact of change management methodologies subthemes in Table 4.4 are presented in the following subsections.

5.5.1.1. Sub-theme 1: Communication

As evident in Table 4.4 above, several respondents made mention of the importance of communication and the presentence of a communication operating model, *viz.*:

"She used the Prosci ADKAR Methodology as the primary model and ensured there was a change strategy with a clear implementation plan. There were communication plans." – Participant 1

"… we use the Prosci methodology because it covers change in four different dimensions from a leadership perspective in terms of getting strategy, you need to get the strategy clear and what the objectives are, but then also on the success metrics." – Participant 12

As established in prior discussions related to subthemes under the first research question, the importance of communication before and during the change management process cannot be underestimated (Jones-Schenk, 2019; Kaminski, 2022). This is because, during change, a lack of communication may lead employees feeling confused, resisting change, and subsequent failure of the change initiative (Kükük, 2024). Along with Jones-Schenk (2019), Kükük (2024: 43) agrees that regular and clear communication during and about the change process "create[s] a shared understanding of the change, its purpose, and its benefits, which is necessary for employees to fully engage and participate in the change process". These observations are echoed by Participant 12's response; their comment alludes to an appreciation of the fact that vital information was shared and discussed with employees.

Similarly, Participant 11 stipulates that effective communication clarified the use of the new change model (Prosci ADKAR) to be implemented. This respondent makes specific mention of a "clear implementation plan" and "a communication plan". This type of implementation- and application-focused communication is often termed a communication operating model (Kelly & Bochel, 2018; Campos-Domínguez & Ramos-Vielba; 2021). Such models foster bilateral communication and organisational engagement instead of top-down communication which leads to granular dissemination of information (Kelly & Bochel, 2018). What this means is that not only management, but also employees are responsible for communication, making employees part of the change process in a way that elevates them beyond the status of passive recipients of information. They therefore become part of the decision-making process (Campos-Domínguez & Ramos-Vielba; 2021).

5.5.1.2. Sub-theme 2: Cultural change

Regarding cultural change, another sub-theme shown in Table 4.4, Participant 8 observed:

> *"So, we have been trying to rebrand and work on our culture as an organisation and in the programme there's newly introduced functions that get to marry each other and become one." – Participant 8*

Participant 14 says:

> *"So, when people say this is what we have always done, they are basically telling you to back off and that is only possible if has been deeply embedded in the culture." – Participant 14*

Vaska et al. (2021: 9) note that organisational culture is pivotal as a vessel for encouraging, sustaining, and ensuring the success of change, as culture can "[play] a crucial role in overcoming core rigidities to create new value" during change processes. Relating to Participant 8's view, overcoming such 'rigidities' or obstacles to change is part of "work[ing] on our culture" to synthesise existing and new practices. Further, Vaska et al. (2021: 9) point out that organisational culture needs to be adaptable enough so that "old strategic [path-dependent] patterns" can be eliminated. Such patterns are directly linked to resistance in employee behaviour.

Yet it is these very patterns that Participant 14 alludes to that are so embedded in MMA's culture that may have contributed to the failure of their change model implementation. Alluding to the fact that some individuals eschew change in favour of "what we have always done", this respondent indirectly references the presence of hierarchy culture, a culture often embedded in the banking- and insurance industries (Alqudah et al., 2022). These industries are described in the literature as hierarchical organisations which are strictly controlled and regulated, integrated, with multiple management hierarchies, and with an 'old-buys club' mindset (Al-Abdullat & Dababneh, 2018; Alqudah et al., 2022). In any kind of hierarchy, especially one that is regulated and has its roots in tradition, change is often resisted; consequently, commitment to change weakens as hierarchy culture increases (Alqudah et al., 2022). The fact that the MMA is part of such a hierarchal industry may contribute to Participant 14's experience of resistance to change, though they did not elaborate further on this matter. What their observation and the aforementioned review on hierarchical loyalty does allude to, however, is that change initiatives are hard to institutionalise when they are not part of the organisational culture (Bradley et al., 2018; Azmi & Sari, 2020). Resistance to change due to a failure to embed change in the organisation's culture in an indicator of change failure.

5.5.1.3. *Sub-theme 3: Improvement on project and deliverables*

Improvement on projects and deliverables was discussed by the research participants, as shown in Table 4.4. Both participants quoted below indicate positive expectations of improvements on deliverables and project outcomes after the implementation of change initiatives.

> *"The people factor to it is that of course there's change that will be affecting production or either earnings perspective; that is more driven by leadership to say this is the direction we're moving in; this is the problem we are solving; and these are the benefits and advantages it's going to give business." – Participant 5*

> *"That was one of the reasons that we see we have to enforce change management. I believe it does deliver a great outcome for the projects we see that did proper change management." – Participant 13*

Agazu et al. (2022: 2) note that increases in positive project outcomes and deliverables subsequent to change implementation often speak to the success of change guiding coalitions and effective change leadership, as "leadership is also a spirit […] to capture employees back into work and to produce maximum benefits from change". Participant 5 references that the "benefits and advantages" to MMA should be guided and "driven by leadership". Elsan Mansaray (2019) supports this view by saying that leadership often provides the necessary impetus for change with resultant benefits in terms of, for example, outcomes and deliverables.

Participant 13 directly correlates change management with better project outcomes. The respondent did not comment on specific instances where this was observed or the way in which they measured success; nevertheless, their comment is supported by Rousseau and ten Have's (2022) observation that change readiness is a good indicator of improved outcomes. Change readiness assessment can help change leaders determine where adjustments need to be made to the scope of change or make available additional training or resources to ensure smooth change implementation (Rousseau & ten Have, 2022). This participant's response again alludes to effective change leadership for the specific projects referred to.

5.5.1.4. *Sub-theme 4: Staff engagement*

Also evident in Table 4.4. is that research participants made mention of staff engagement. Along with appropriate communication, the importance of which has been continuously emphasised, staff engagement is an indicator of holistic change management (Fowler, 2024). Participant 1 commented:

> *"There were staff engagement plans or forums that we had, and she ensure there were also opportunities for appreciation of the support team… she visited the different branches to understand the impact, adoption and all these other change management things." – Participant 1*

In addition, Participant 8 noted that

> *"We had the different teams come through actually… and we're now starting to build those solid relationships with our stakeholders mainly it's like your management and your executives…" – Participant 8*

These responses show that staff engagement is pertinent to both internal stakeholders. The participants seem to indicate that the presence of visiting individuals/teams made them feel valued and fostered the establishment of relationships between employees and management. Palupiningtyas et al. (2024: 141) opine that many challenges related to change implementation can be moderated by staff engagement, which is considered a "key driver of success [encompassing] executive support, transparent communication, employee involvement, comprehensive training, and adept cultural change management". It is, therefore, quite easy to see why these participants responded so favourably to these staff engagement initiatives during the change process.

5.5.1.5. Summary of sub-themes related to the second research question

Consequently, the findings show that the impact of the change management methodologies when implementing change management initiatives within the large insurance organisation in South Africa vary and they are highlighted through the subthemes of communication, cultural change, improvement on projects and deliverables, and staff engagement. These subthemes underscore the importance of change management methodologies in ensuring change management initiatives are completed successfully, the subthemes also highlight the critical role these methodologies play in creating an organisational culture that is engaged, flexible and aligned with the strategic goals. Therefore, combining the soft elements of change, which are communication, staff engagement and cultural changes, with the strategic elements, which is improvement on projects and deliverables, can increase the effectiveness of change initiatives within the organisation.

5.6. Research Question 3: What led to the failure of change management initiatives within the large insurance organisation in South Africa?

Responses based on this question are presented in the following sections, based on the theme(s) identified.

5.6.1. Theme: Causes of failure of change management initiatives

Further, the research participants mentioned seven causes of failure of change management initiatives subthemes, namely change saturation, culture of entitlement, lack of understanding of strategic objectives, no leadership involvement, no proper processes, no specific methodologies, and organisational culture. As shown in Table 4.5, causes of failure of change management initiatives was the only common theme from Questions 7, 8 and 9. In addition, lack of understanding of strategic objectives and no specific methodologies were the two divergent themes that emerged from Question 9. No leadership involvement, culture of entitlement, change saturation, lack of understanding of strategic objectives, no leadership involvement, no proper processes, no specific methodologies, and organisational culture were the themes that complement the other themes from the interview questions. As explained earlier, these themes were partly generated using Questions 7, 8 and 9 of the interviews, and they partly addressed the third research question of the study which was about what led to the failure of change management initiatives within the large insurance organisation in South Africa. Table 4.5 summarises the causes of failure of change management initiatives theme in terms of the common themes, divergent themes, and complimentary themes from interview Questions 7, 8 and 9.

TABLE 4.5: CAUSES OF FAILURE OF CHANGE MANAGEMENT INITIATIVES SUBTHEMES (NVIVO, 2024)

<table>
<tr><th>Interview questions</th><th>Causes of failure of change management methodologies subthemes</th><th>Common themes from interview questions</th><th>Divergent themes from interview questions</th><th>Complimentary themes from interview questions</th></tr>
<tr><td>7. Can you please describe how leadership has been involved in the change management initiatives?</td><td>1. Causes of failure of change management initiatives
2. No leadership involvement</td><td rowspan="3">1. Causes of failure of change management initiatives</td><td rowspan="3">1. Lack of understanding of strategic objectives
2. No specific methodologies</td><td rowspan="3">1. No leadership involvement
2. Culture of entitlement
3. Change saturation
4. Lack of understanding of strategic objectives
5. No leadership involvement
6. No proper processes
7. No specific methodologies
8. Organisational culture</td></tr>
<tr><td>8. What do you think is the role of organisational culture in contributing to failed change management initiatives?</td><td>1. Causes of failure of change management initiatives
2. Culture of Entitlement
3. Organisational culture</td></tr>
<tr><td>9. Please explain to me what you think leads to failed change management initiatives in the organisation?</td><td>1. Causes of failure of change management initiatives
2. Change saturation
3. Culture of entitlement
4. Lack of understanding of strategic objectives
5. No leadership involvement
6. No proper processes
7. No specific methodologies Organisational culture</td></tr>
</table>

Each of the causes of failure of change management initiatives subthemes in Table 4.5 are presented in the following subsections.

5.6.1.1. Sub-theme 1: Change saturation

Change saturation was discussed by the research participants, as shown in Table 4.5. Change saturation is defined by Horlick (2024: para 2) as when the number of implemented changes "exceeds the capacity of individuals in [an] organization to effectively adopt and use those changes". This phenomenon often gives rise to change fatigue, where employees feel dissatisfied with their work or experience low levels of resilience (Mazikana, 2022; Horlick, 2018). Below are responses on change saturation from two study participants.

> *"The way communication and element of change are rolled out, especially with the nonchalant culture we have, that contributes to failure, because people just don't show up, or they don't read communication and don't do what they are supposed to do with little or no consequence management." – Participant 6*

> *"It has been going on and on and people have even stopped identifying with it and have started labelling it as exhaustive and a waste of money and time; it has completely lost its value." – Participant 7*

Both responses quoted above speak to change fatigue due to change saturation. Referring back to section 4.4 in this chapter, specifically the sub-section regarding the Prosci-ADKAR change model, one is reminded of Participant 2's comment:

> *"We have had several of them come and go in a short space of time, and the was a mention of Prosci ADKAR, I cannot honestly tell you what it is." – Participant 2*

The apparent information overload and back-and-forth between change models could necessarily become exhausting for employees. This is because, when change saturation occurs, there is often a lack of discrimination of priorities (Horlick, 2024) – if everything is important, then nothing is important; if everything is urgent, then nothing is urgent.

To avoid or mitigate change saturation, Mazikana (2023: 79) advises that change managers should communicate strategic intent and "[improve] agility by embedding change management into the fabric of the organization". Change saturation is then also linked to a lack of embedding change in the organisational culture and a lack in clear communication of the change vision.

5.6.1.2. *Sub-theme 2: Culture of entitlement*

Study participants commented more broadly on organisational culture than specifically on a pervasive culture of entitlement (*cf.* Table 4.5). Though the respondents quoted below did not use the specific term ‘entitlement’, their responses were indicative of their colleagues’ very behaviour that typifies the same:

> *“Well culture plays a huge role because it… guides and governs what we do as an organisation. So, culture could work for or against…” – Participant 8*

> *“Culture plays a very big role especially in your place of work… I think it's people not necessarily wanting to change, so there's almost like a resistance to change.” – Participant 10*

Resistance to change or willingly going against organisational culture is characteristic of what Harris et al. (2021) as well as Schwarz et al. (2018) call psychological entitlement. This phenomenon refers to individuals who believe that they are somehow exempt from rules that apply to others; in professional settings, this means that some workers insist on preferential treatment or exceptions not allowed others irrespective of their work performance (Harris et al., 2021). It is unfortunately not only the entitled individual who is affected. Neville & Fisk (2019) note that entitlement permeates and effects organisational culture with negative consequences in the workplace. The permeable nature of entitlement is echoed in Participant 8’s words that culture “guides and governs what we do as an organisation […] for or against”. In other words, if entitlement has become ingrained in the organisational culture, it will guide the actions of employees. In such cases, employees are no longer concerned with the best interests of the organisation, but with their own (Harris et al., 2021).

Furthermore, a culture of entitlement amongst specific individuals or groups of individuals often lead to an abuse of colleagues and a power imbalance (Harris et al., 2021). If a subset of entitled employees were to resist change, for example, they are far more likely to act politically and disruptively that non-entitled individuals (Harris et al., 2021). The fact that Respondent 10 alludes to the presence of entitled colleagues alludes to the fact that the change initiative is not yet culturally embedded in the organisation, points to specific obstacles to change implementation that have not been dealt with, and indicates that change management is not as successful as it could be.

5.6.1.3. Sub-theme 3: Lack of understanding of strategic objectives

Lack of understanding of strategic objectives has been a recurring topic broached by respondents and discussed throughout this chapter. In Table 4.5, it is evident that it again emerged as a sub-theme to the third research question. Participant 2 voiced their concern with the effect of this issue on the sustainability of change.

> *"When there is no clear definition of what we are doing, when confusion is not met with clarity sustaining change will be hard. When there is no clear communication and introducing change management late in the project." – Participant 2*

This respondent's comment echoes once more the importance of communication and the clear delineation of goals and objectives during the change process. As referred to in sections 2.4.3 and 2.4.4 of this thesis, failure to outline a vision and ensuring that it is understood leads to fragmentation of the change process and a lack of progress (Jarrett, 2023). Goals have to be set for the change manager(s), the group in general, and specific group members; the clarity of these goals will contribute considerably to defining and refining the vision that will result in meeting these goals. This is what is called change cohesion (Meirinhos et al., 2023), which Particpant 2 indicates is lacking.

This sentiment is echoed by Participant 3:

> *"The first thing that I saw was a lack of understanding where people didn't see the vision and didn't have the buy in. And then the big part of it, which is the second part would be what's in it for me, if employees are unable to understand at all…" – Participant 3*

Erasmus and Simango (2022: 23) opine that when stakeholders are committed (referred to as buy-in), what is ensured is "continued involvement and greater motivation to guide the [change] project to success". Their observation speaks to Particpant 3's statement, which indicates that employees who were not committed to the vision were often those who did not understand the vision. Once again, the utmost importance of communicating the vision for the change initiative is emphasised. This lack of understanding of the vision is also an obstacle to the implementation of change.

5.6.1.4. Sub-theme 4: No leadership involvement

As shown in Table 4.5, respondents commented on a lack of leadership involvement as well.

> *"The leadership capability in itself at times is lacking and I feel they've not been empowered enough to know that their voice counts…" – Participant 7*

> *"So, for me, what impacts, kills or brings life to culture is leadership style, and I don't think we as organisations, especially in the one that I work with have a clear link of that." – Participant 11*

Regarding the need for leadership involvement in change management, Jerab and Mabrouk (2023: 1) make the following salient observations:

> leaders serve as cultural architects, defining and communicating core values, norms, and behaviors that align with the organization's vision and objectives. Secondly, [they foster] a culture of innovation, adaptability, and inclusivity, thus equipping organizations to thrive in an ever-evolving business landscape.

From this excerpt, it is clear that the role of leadership in change management is crucial to the success of such initiatives. The respondents indicate that employees are not empowered to communicate with their leaders or, worse still, that they are not heeded when they do so. When it comes to communicating the vision and goals of the change initiative, one has to be aware that it is not a one-way street. As mentioned by respondents (*cf*. 4.5.1.1.), a communication operating model was supposedly in place. The existence of such a model implies that communication between leaders and team members is reciprocal and not top-down (Kelly & Bochel, 2018; Campos-Domínguez & Ramos-Vielba; 2021). However, it would seem that this model was not consistently employed and led to a perceived breakdown in leadership.

5.6.1.5. Sub-theme 5: No proper processes

Another sub-theme discussed by the participants was that of a dearth of proper processes, as shown in Table 4.5. The respondent's views (below) reflect issues with implementation, reporting, and accountability.

> *"On the other hand, I have seen project fail where the strategy was there, the plan was there but the implementation was flawed and due to false reporting, issues were not picked up on time." – Participant 1*

> *"And perhaps the last thing, when we don't give the accountability responsibility to the right people internally, change will fail because people like us who are consultants come and go, and even permanent workforce must move on to other projects." – Participant 7*

The implementation phase of change, mentioned by Participant 1, is often challenging, not just because of the vast amounts of knowledge and training that need to be enacted, but also because new pathways of reporting and accountability may not yet be clearly defined (Brees & Ellen, 2021). Indeed, Crosby (2022) states that defensiveness and blaming are often typical during the implementation stage, as individuals are wary of taking responsibility for mistakes that could lead to implementation failure. This same fear may be the impetus between the "false reporting" mentioned by Participant 1.

Accountability, mentioned by Participant 7, is equally important, not only during the implementation stage, but across the change process. It would seem, for the participant's response, that the reporting structure is not clearly defined and that, as such, it is unclear where accountability lies. Since this response also refers to restructuring, with employees leaving, which further muddles the accountability process, managerial input on accountability is vital. As described by Lundmark et al. (2021: 41), "managers' leadership behaviours have repeatedly been identified as a vital resource in successfully implementing changes in the workplace, and for reducing the negative effects that these changes may have on employee well-being" related to issues of reporting and accountability.

5.6.1.6. Sub-theme 6: No specific methodologies

Relating to a lack of specific methodologies (*cf.* Table 4.5), the following observations are presented:

> *"The decision of choosing a methodology has never been that of a steering committee or a project manager, each specialist that came through was welcomed to use the change methodology that they felt would work." – Participant 2*

> *"… and there are no specific methodologies that have been defined to lead change within the organisation..." – Participant 1*

Both responses indicate confusion as to the selection, type, validity, relevance, implementation, and sustainability of specific methodologies. They way in which methodological issues seem to have been handled are indicative of *laissez-faire* leadership that does not prioritise communication, anchoring change in the organisational culture, or culture management. This type of leadership, opine Lundmark et al. (2021: 41), can beget significant stress and confusion for employees and have negative consequences on employee wellbeing. Change leadership should facilitate changes in methodology to mitigate these unfortunate impacts. Furthermore, Leyba et al. (2024) note that, along with industry best practices, collaboration, key performance indicators and the like, change initiative success is highly premised on the selection and consistent application of a methodology. The methodology should be meticulously selected, thoroughly explained, and linked to the vision, outcomes, and goals (Leyba et al., 2024).

From Participant 1 and 2's responses quoted above, it would seem that the decisions as to the methodologies adopted were decentralised; it is unclear whether leadership had any input as to the type or suitability of the methodologies, but it seems unlikely, The outsourcing of such a crucial element of the change process would necessarily give rise to employee confusion and is indicative of a lack of communication, a dearth in change coalition leadership, and the failure to effectively embed change in the organisational culture.

5.6.1.7. Sub-theme 7: Organisational culture

Finally, the participants raised the issue of organisational culture, as shown in Table 4.5. Organisational culture has been a common thread throughout discussions on the sub-themes related to the three research questions, signalling its importance to the field of research and the respondents alike.

> *"There are people that are coming from different organisation that understand the function, but the other people that don't really understand, so the expectation seems to be different from those different people." – Participant 9*

> *"And so even in change management, if the culture is so bad that people are not used to working as a team where people do not care for the details, the finer details, then you know change management cannot thrive in an environment like that because it needs unity." – Participant 12*

It has been repeatedly iterated in this thesis that organisational culture needs to be conducive to change if change initiatives are to succeed. The conduciveness to change of this culture is premised on a variety of elements, such as open and transparent communication, clear delineation, sharing, and understanding of the vision, minimal resistance to change, and so on. Only with all these elements in place can change be made part of the organisational culture (Nyagah, 2017; Demir & Kocaoglu, 2019).

What the participants' responses indicate are varying degrees of comprehension among stakeholders and a lack of organisational unity. Both of these factors can be severely detrimental to change implementation and the sustainability of change. When all stakeholders do not have the same understanding of the function of change (Particpant 9), or of any other matters relating to change (model, methodology, vision, outcomes, etc.), resistance to change from those with less understanding is to be expected (Loesche, 2024). Further, one cannot expect a change initiative to operate smoothly when a component of the team is unprepared and ill-equipped to deal with the varying stages and challenges necessary for success (Martino & Jacobson, 2023). When expectations – regarding roles, accountability, deliverables, outcomes, and so on – are not shared among team members, misunderstandings, conflict, resentment, and job dissatisfaction may soon follow.

In addition, teamwork, already an integral part of most organisations' functioning, is crucial during organisational change (Loesche, 2024). Participant 12 rightly observes that "change management cannot thrive" in an environment where teamwork is hampered by unequal work distribution and the above-mentioned disparity in expectations. As Musselwhite and Plouffe (2010: para 4) opine, "the continuous and integrated approach to change requires the coordinated participation of everyone in the company, not just a few change agents or change leaders." Though leadership during change is important, teamwork is a driver of change and can, in turn, foster "trust in the organization and leadership was reinforced among team members as they worked diligently to meet organizational goals in new ways" (Martino & Jacobson, 2023: 37).

5.6.1.8. Summary of sub-themes related to the third research question

Hence, the findings revealed that change saturation, culture of entitlement, lack of understanding of strategic objectives, no leadership involvement, no proper processes, no specific methodologies, and organisational culture are the factors that led to the failure of change management initiatives within the large insurance organisation in South Africa. These subthemes emphasise fundamental and systematic gaps in the organisation, which are strategic alignment, organisational alignment and accountability – arguably some of the most important aspects of sustainable change. Conforming to the other findings of the study, the subthemes are critical for creating an organisation that is flexible and adaptable to change. As previously mentioned, these subthemes, coupled with others that have been discussed in earlier sections and under different themes, highlight a need for a more customised and distinctive change management strategy, methodology and framework.

5.7. Other findings of the study

Interview Question 6 did not directly fall under any of the three research questions of the study. However, Question 6 was important to the study as a whole because it focused on drivers of change. Therefore, information related to Question 6 was coded under one theme known as drivers of change.

5.7.1. Theme: Drivers of change

The research participants discussed the drivers of change theme, and they mentioned different drivers of change that included changes in regulation, changes in organisational structure, sound change plan or strategy, customer and processes, communication and engagement, leadership, and organisational culture and environment. As shown in Table 4.6, there was only one theme from Questions 6, and so there were no divergent or complimentary themes from the question. Table 4.6 summarises the drivers of change theme in terms of the common themes, divergent themes, and complimentary themes from interview Question 6.

TABLE 4. 6: DRIVERS OF CHANGE SUBTHEME

Interview questions	**Drivers of change theme**	**Common themes from interview questions**	**Divergent themes from interview questions**	**Complimentary themes from interview questions**
6. Can you please explain to me, what are the drivers of change?	Drivers of Change	N/A	N/A	N/A

Each of the drivers of change mentioned under the drivers of change theme is presented below.

5.7.2. Change in regulation

Regulation changes were noted to be mainly external in nature. This change driver is indicative of innovation (Ruof, 2023), whether this means that innovation has occurred or needs to take place. From Particpant 1 and 14’s responses below, it seems that regulation changes often give rise to innovation due to the regulated nature of the insurance industry.

> *“The driver of change in some cases could be a need to change because of a major acquisition, organisational restructures and sometimes it could be changes in regulations. But from a different perspective, the key drivers of change could be a sound change plan or strategy; having a strong capable sponsor; the ability to resource the change initiative as well as reliable platforms or technology to effect the change.” – Participant 1*

> *“Our business is highly regulated, being in the financial services sector, so you would find that many of our drivers are fully external.” – Participant 14*

According to Raimondo and Coggi (2022: 597), changes in regulation and subsequent innovations can help the insurance industry, specifically, to “maintain cost-efficiency and profitability” without compromising on the measure of their “operational quality and client-proximity”. Further, changes in regulation in the insurance industry speak to synthesising business processes and values related to sustainability (Raimondo & Coggi, 2022).

5.7.3. Changes in organisational structure

Changes in organisational structure was discussed by the research participants during the interviews. Some responses are indicated below:

> *“Organisational structural changes came because of the process changes, but also because the business also wanted to have an initiative to look at the structure of their business.” – Participant 2*

> *“From an enable perspective the key driver are the teams within the organisations such as the change management team, leadership, learning and development, business processes and key decision makers, all these people are responsible for making sure that all project and change initiatives are successful through their various deliverables.” – Participant 14*

Both participants acknowledge changes in the organisation's structure as a driver of change with a positive effect. The respondents indicate a deep level of understanding that restructuring is often necessary to obtain the most optimal network for change-management and implementation (*cf*. Lundmark et al., 2021). Organisational changes acting as positive change drivers have also been observed in other studies, such as those by Agama et al. (2023) and Kaphale and Namalima (2024). In the latter study, the authors observe that some respondents viewed organisational restructuring not as a change driver, but construed it as a threat to their employment. As such, Agama et al. (2023) and Kaphale and Namalima (2024) advise that employee uncertainty and fear in the face of an organisation's restructuring should be mitigated by transparent and frequent to become a driver of positive change rather than an obstacle to the same.

5.7.4. Sound change plan or strategy

The existence of a sound change plan or strategy during the change is process is emphasised in a great deal of scholarship. In much of the literature surveyed thus far (specifically Errida & Lotfi, 2021; Petersson et al., 2022; Agama et al., 2023; Bagga et al., 2023), the consensus is that such a strategy or plan can aid in

a) reducing resistance to change by communicating the reasons for change, alleviating possible concerns, and improving commitment to change;
b) ensuring improved alignment between intended changes and the organisation's strategic goals;
c) increasing the likelihood of the change initiative's success by delivering a roadmap for how the process will be managed;
d) allowing for more robust stakeholder engagement through tailor-made communication; and
e) building towards sustainability by embedding new practices into the culture of the organisation.

The strategy or plan can comprise various elements to achieve these goals. Key among these are a communication plan, stakeholder analysis, training- and development initiatives, leadership engagement, as well as progress monitoring (Errida & Lotfi, 2021; Agama et al., 2023).

In the participant responses below, at least some of the elements mentioned above – communication, stakeholder engagement, leadership skills, and so on – are mentioned; as such, the change plan did exist. However, both respondents indicate that there was a lack of implementation and consistency with the plan due to a lack of accountability (*cf.* section 4.6.1.5) and application not being the same as implementation or a discrepancy between ability and reinforcement (*cf.* Leung et al., 2021; Roshini & Thekkekara, 2023).

> *"Trainings sessions were held, and communication sent, but the one thing I found lacking was that there were no feedback loops where one could extract insights from all these activities. And so, I think all these initiatives drive and enable change but when you can't measure or use insights to inform further changes then they are futile." – Participant 2*

> *"… entrench it thoroughly into our processes so that we always know every stakeholder knows if you have a project that you want to implement or any type of change altogether, you need to remember there is a change management capability in the business…" – Participant 12*

5.7.5. Customer and processes

'Customer and processes' was discussed by the research participants during the interviews, as evidenced by the following quotes:

> *"So, I think it's customer and processes that really triggered the need to change in my view to say from African perspective, we're not doing it to the best of our abilities that we think the customer deserves." – Participant 3*

> *"I think for me, it's people relationships within the organisation, they play a big part and miss the visions at a leadership level." – Participant 4*

5.7.6. Communication and engagement

Regarding communication and engagement, the respondents noted the following:

> *"Firstly, engage with the people that are involved to understand what the amount of change is; what is expected and then also go and engage with the affected stakeholders in business." – Participant 2*

> *"Communication is a big driver of change as well as engagement, having workshops also. We recently onboarded a new vendor to assist us with customer service, and the communication and engagement helped a lot for the people on the ground to understand*

why the vendor was there; what they would be doing and if any of this would impact them in any way." – Participant 13

5.7.7. Leadership

Leadership is another recurring issue alluded to by many of the study's respondents. Particpant 4 and 5's responses below indicate that they expect leaders to be change drivers, though Participant 4 believes that everyone in the organisation should be a change driver after the leader's initiation of the change process.

> *"… leadership is very much involved in driving the change, in driving the projects as well as in driving implementation, and in driving results and execution..." – Participant 5*

> *"It starts with leadership, and I'd also say everyone within the organisation are the drivers of the change systems and processes." – Participant 4*

5.7.8. Organisational culture and environment

Regarding organisation culture and environment, the research participants made the following comments:

> *"The culture and the environment within which the change is to take place." – Participant 1*

> *"You'll find that many of our initiatives are driven from that external factor and the environment is dictating for us in terms of what do we do." – Participant 14*

5.7.9. Summary of drivers of change theme

Therefore, the other findings of the study show that drivers of change within the large insurance organisation in South Africa include change in regulation, changes in organisational structure, sound change plan or strategy, customer and processes, communication and engagement, leadership, and organisational culture and environment. According to the study findings, implementing a change management initiative without harnessing the drivers of change would result in failure of the change initiative

5.8. Interpretation of the results

The subsequent sections present a discussion of the results with respect to the research questions, themes and sub-themes.

5.8.1. What change management methodology was used within the large insurance organisation in South Africa?

Hybrid Models

The results revealed that the change management methodologies used within the large insurance organisation in South Africa are the hybrid models, Kotter's eight-step change model, meetings, Prosci's ADKAR, and target operating model. According to the study results, hybrid models are models that combine two models such as the Kotter's eight-step change model and the Prosci's ADKAR model in implementing change in an organisation.

The feedback from interviews around hybrid models indicates that organisations do not strictly adhere to one change management methodology, rather they adopt a blended method based on their specific needs. Hybrid models in this context, as highlighted also by Participant 3 refers to the use of both the Kotter methodology as well as the Prosci methodology which highlights the needs for urgency together with structured change. This suggest that the organisation is proactively merging different methodologies to create a suitable approach to their change needs. Participant 6, on the other hand, shines a light on the lack of documentation and communication about a standard change management framework within the organisation, even though they have been trained on Prosci. This highlights a gap that could exist in knowledge sharing and clarity regarding the hybrid approach adopted in the organisation, further suggesting that the hybrid approach could be an informal way of doing change rather than a standardised and accepted methodology.

Kotter's eight-step change model

Miles et al. (2023) used Kotter's (2018) eight-step change model to redesign departmental graduate medical education recruitment at a medical school in the United States. The result was a guided major change to graduate medical education recruitment for 15 programs and was associated with maintained match fill rates and increased website engagement (Miles et al., 2023). In another study, Sittrop and Crosthwaite (2021) studied the use of Kotter's (2018) eight-step change model to minimise risks on customer relationship management systems in an organisation in Australia where the model was the preferred choice. The results revealed that even with some success in the execution of Kotter's (2018) change model, it may well have been considerably enhanced if the capabilities recognised in this study were considered and included earlier and throughout the change process (Sittrop & Crosthwaite, 2021).

It appears, based on the feedback from the interviews, moving from Prosci and adopting Kotter's (2018) eight step model created some confusion with employees. Participant 3 revealed uncertainty as to why the organisation shifted from Prosci to Kotter, this suggest that the reason behind the shift was not communicated or was poorly communicated. Other than lacking the understanding of why the shift was happening, it also implies that there is a misalignment when it comes to understanding the organisation's change management strategy. On the other hand, Participant 13 shares a positive view of Kotter's (2018) eight step model, highlighting the benefits of engagement and inclusivity based on its structured and fluid nature. The contrasting feedback from the participants again highlights a flaw in the implementation of the model rather than its effectiveness.

Meetings

Meetings serve as a way of coming together and deliberating processes or agreeing on imminent actions (Klonek, et al., n.d). Therefore, meetings provide a perfect practical workshop to methodically discover whether staff members show willingness or confrontation to change (Klonek, et al., n.d). In addition, all organisations and institutions use meetings in their work, and meetings are considered a precondition for instigating strategic change since the regular workflow of staff members is disrupted and may hence change (Klonek, et al., n.d).

Prosci's ADKAR

Ariestyadi and Taufik (2021) studied the use of the Prosci's ADKAR model in change management strategy in an online commercial platform in Indonesia. According to the study results, successful implementation of the Prosci's ADKAR model resulted in changes to the procurement procedure in 16 company divisions and strengthened the changes in the online commercial platform operation (Ariestyadi & Taufik, 2021). In another study, Arbaein et al (2024) used of the Prosci's ADKAR model to assess readiness to change amongst senior administrators of basic healthcare centres in

Saudi Arabia. According to the results of the study, the dimensions of the Prosci's ADKAR model were helpful in detecting the readiness and willingness of senior administrators to go through change (Arbaein et al., 2024).

Participant one states that Prosci ADKAR is the method used by change specialist in the organisation to lead change. However, there is a level of doubt expressed by Participant one on whether the methodology is the best approach, suggesting that its popularity may be based on familiarity rather that strategic direction. Participant two, on the other hand, reveals a lack of understanding of the Prosci ADKAR methodology, indicating a possible gap in training or the inconsistent use of the methodology. Again, this highlights a gap in understanding of the change management frame works and how they are implemented in the organisation.

Target operating model

A target operating model is a depiction of the anticipated state of the operating model of a business (Kwan et al., 2019). The current model of the business is noted and the target or anticipated model is the expected business model following the implementation of change management (Kwan et al., 2019). Government organisations around the world including the Norfolk and Suffolk police service in the UK have used the target operating model to improve on service delivery (Gov.uk, 2013). In 2020, the SABC launched its target operating model to improve its performance (SABC, 2020).

In the study's context, the mention of a target operating model while discussing change management methodologies reveals a gap in understanding of change management methodologies. Participant 11 speaks about the use of TOM as a methodology in the organisation, suggesting that there is an understanding of how change is implemented but not the tools utilised to implement. Participant 12 highlights the role of project management in change initiatives , specifically when implementing new systems. This could imply that the is a deeper understanding of project management or that the participant sees the role as one, possibly leading to a skewed understanding of change and its methodologies.

5.8.2. What was the impact of the change management methodologies when implementing change management initiatives?

The results revealed that the impact of the change management methodologies when implementing change management initiatives are communication, cultural change, improvement on project and deliverables, and staff engagement.

In a case study, Alshmrani (2021) studied how change management impacted the performance and survival of the soft drink bottling company Coca Cola that was founded in 1886. The study revealed that Coca Cola has been around for such a long time because of the company's effective use of the different change management strategies over the years (Alshmrani, 2021). In recent years following the COVID-19 pandemic, the company experienced immense supply chain challenges originating from China where the pandemic first struck (Alshmrani, 2021). These external factors triggered the need for change in the company's internal processes. Ever since, Coca Cola has always revised its communication practices to ensure the timely transmission of information among all stakeholders in view of facilitating its change management programmes (Alshmrani, 2021). This approach to managing change has been on-going at Coca Cola over its many years of existence, and the company has been engaging staff and customers by surveying their opinions and getting feedback on a regular basis (Alshmrani, 2021). As explained by Alshmrani (2021), Coca Cola has been involving its workers in the decision-making process since the duty for change is not restricted to top management but spreads to all levels of the company (Alshmrani, 2021). As elucidated by Alshmrani (2021), the realisation of a business change process depends on the resourceful distribution of tasks and responsibilities. Therefore, the impact of change management on communication, cultural change, improvement on project and deliverables, and staff engagement at Coca Cola has resulted in an increase in the company's production efficiency and effectiveness.

In another example, Tabrizi (2023) explained that Microsoft Corporation underwent change management to become innovative again. The company had been on the defensive side in the competition for several years, and then went on the offensive through a cultural change that enabled the company to reason like a startup, and this has resulted in profitability in recent years (Tabrizi, 2023). Also, the movie streaming company Netflix is a glaring example of a company that has successfully managed change and has been a disruptive competitor at the same time (Challa & Jena, 2024). Through its successful implementation of change management, Netflix could improve on projects and deliverables, and also on overall business performance (Challa & Jena, 2024).

The feedback from participants indicates that change management methodologies can impact the organisation's change initiatives in diverse ways. The sub-themes discussed reveal the strategic and human side of change. There is a clear understanding from the participants that it is important for these sub-themes to marry each other for the organisation to achieve successful change. However, it is also clear that they understand that cultural resistance, leadership buy in and a lack of consistency and education on change management methodologies are areas that need to be improved.

5.8.3. What led to the failure of change management initiatives within the large insurance organisation in South Africa?

The results revealed that change saturation, culture of entitlement, lack of understanding of strategic objectives, no leadership involvement, no proper processes, no specific methodologies, and organisational culture are the factors that led to the failure of change management initiatives within the large insurance organisation in South Africa.

Consequently, change management is not only a risk mitigation plan or employee opposition reduction plan but it is an organisational agenda that aids members to accept new ideals, competences and behaviours to facilitate the accomplishment of business outcomes (Hiatt & Creasey, 2012; Musaigwa, 2023). Change management is about combining the zeal and vigour of staff around a corporate and common vision, with the purpose of making the change an important part of their jobs and behaviours (Hiatt & Creasey, 2012; Musaigwa, 2023).

Further, Emerson (2022) outlined seven reasons why change management strategies fail including “starting with an incomplete or poorly-defined strategy, following a strategy that is too rigid and inflexible, lack of effective communications, failing to identify and address resistance, disconnect between strategy and culture, setting unrealistic expectations, and not creating and celebrating short term wins.” Accordingly, these seven reasons why change management strategies fail also cover issues such as culture of entitlement, lack of understanding of strategic objectives, no leadership involvement, no proper processes, no specific methodologies, and organisational culture that led to the failure of change management initiatives MMA.

The literature in Chapter 2 states that the beginning of successful change projects is often facilitated by persons or teams who have a deep interest in monitoring an organisation's competitive landscape, market positioning, technological improvements, and financial performance (Salvarli & Kayiskan, 2018). Sancak (2023) clarified further that change management refers to the continuous process of reinventing a company's path, framework, and capabilities to successfully address the changing needs of both external and internal stakeholders. Gupta et al. (2018:64-78) also defined change management as the act of leading and guiding the process of organisational transformation, specifically focusing on the human components involved and addressing any resistance to change.

According to Gupta et al. (2018), change management includes the strategic undertakings of planning, starting, implementing, monitoring, and securing change processes at both organisational and individual levels. Orgambídez and Benítez (2021) stated that management of change incorporates its effects on individuals, which is a challenge for many business leaders. Different forms of change that include strategic, technological, structural, attitudinal and behavioural changes, are implemented with the objective of improving competitiveness and ensuring long-term sustainability. Therefore, the importance of change management in ensuring the long-term viability and expansion of businesses is vital to organisations that seek to transform themselves.

5.9. Thematic analysis and interpretation

The analysis identified common, divergent, and complementary themes related to change management initiatives. Each theme integrates input from multiple participants, providing a comprehensive understanding of the factors influencing the success or failure of these initiatives.

5.9.1. Common themes

Common themes are themes that were consistent among the participants, and they reflect the experiences that are shared by participants in the organisation when it comes to change management initiatives.

5.9.1.1. Communication

Communication was one of the most discussed themes in the interviews – eight out of 14 participants (57%) emphasised its importance in the successful implementation of change initiatives. Participant 1 noted that communication plans were important for ensuring that employees understood the changes that were being implemented. Similarly, Participant 12 highlighted that having structured communication by following the Prosci methodology was important in order to align the organisation's leadership with its strategic objectives.

Participant 4 talked about how communication was delivered through intranet workshops, webinars, and town hall meetings led by the CEO. The participant emphasised how these sessions provided employees with clear information about upcoming changes and opened up opportunities to ask questions. Participant 10 expanded on this and explained how communication also helped in building commitment by encouraging employees to pledge their support after participating in workshops.

5.9.1.2. Staff engagement

Another theme that was often mentioned and was covered by eight participants (57%), was staff engagement. Participant 8 discussed engagement platforms that allowed staff members contact with management, hence promoting a collaborative culture.

These forums gave staff members a chance to express concerns and for leadership to get feedback on the change initiatives.

Participant 7 underlined the importance of meetings and workshops as main means of involvement since they ensured that staff members were active participants rather than passive recipients of change. Participant 9 said that visits by leaders to branches helped to increase participation by letting them personally see how changes affect employees. To keep morale up, Participant 1 also emphasised the need of praising the efforts of staff members toward the success of change initiatives.

5.9.1.3. Causes of failure of change initiatives

The causes of failure of change management initiatives were identified by 12 participants (85%), making this a significant theme. The participants mentioned a lot of factors, including change saturation, cultural resistance, and poor leadership involvement. Participant 6 described a “nonchalant culture” where employees did not see the need to follow through with changes, and this was due to the lack of consequence management in the organisation or the specific project. Participant 7 highlighted change saturation and explained that constant changes had led to employees being exhausted, which then led to a high level of disengagement.

Participant 11 pointed out that the lack of leadership involvement was also a critical factor in failure of change initiatives in the organisation, while Participant 13 noted that not having properly structured processes led to confusion during implementation and was also one of the causes of failure in change initiatives in the organisation. Participant 2 also added that due to unclear strategic objectives, many employees were unsure of what they were working towards and that further contributed to the failure of change initiatives.

5.9.1.4. Interpretation

The constant mention and emphasis of communication among several participants highlighted the importance of communication in change management initiatives. In accordance with the above, participants agreed that communication from leadership was somewhat available to them and that it was reflected through the interventions that were put in place for them. Participants also appreciated the use of methods such as the Prosci methodology in bringing about structure to the way the change was communicated as this helped align the strategic objectives and what leadership was driving. This was important to the participants as they believed that transparency in communication would lead to buy-in to the change and lessen resistance. This clearly indicates that employees want to be communicated to, they also want leadership to steer and drive the change but also include employees where necessary so that they can also understand and support the change.

Staff engagement was also very important to the participants. Similar to wanting to be communicated to, there was a sense that staff engagement provided employees an opportunity to be part of the change and therefore have some sense of ownership during change initiatives. According to the findings, the participants appreciated the visits from leadership, they appreciated the involvement in meetings and town hall gatherings. There was also a sense of belonging and inclusivity that came with being involved in the staff engagement, as participants mentioned that it boosted morale and fostered a collaborative culture. Although these were the sentiments of the participants, there is also an opportunity to enhance the engagement platforms within the organisation, the formal structures that exist may not be fully able to capture the different employee experiences and concerns, and informal platforms may be able to bridge the gap.

Several participants shared and recognised that several failure factors contributed to the overall failure of change initiatives in the organisation. This highlighted and suggested that there might be a systematic issue that exists in the organisation. Change saturation suggests that employees cannot keep up with the number of changes taking place at the same time in the organisation; hence, cultural resistance and weak leadership may reflect deeper organisational challenges that need to be addressed from a strategic perspective. Interestingly, most of the participants that highlighted these factors are at operational level where there is a strong need for leadership steer, while one participant was on the strategic level.

5.9.2. Divergent themes

Divergent themes are themes that can be classified as differing views that exist among participants, which reveal inconsistencies in experiences and how participants interpret things within the organisation differently. The following were some of the themes identified.

5.9.2.1. Lack of understanding of strategic objectives

Among the participants, there were six (43%) who discussed the challenges related to the lack of clarity regarding the organisation's strategic objectives. According to Participant 2, the inconsistency of execution when it came to change initiatives created confusion around what the long-term goals of change initiatives were in the organisation. This was due to the fact that the employee started being unsure of how their work aligned with the broader organisational objectives. This sentiment was shared by Participant 3, who noted that a lot of employees felt disconnected from the organisation's vision, which made it difficult for them to buy in and commit to the change process and therefore could not fully support the change initiative. On the other hand, Participant 5 expressed confidence and felt that the strategic objectives were clear, further stating that leadership has been involved in driving the change, driving implementation, and in driving results and execution.

5.9.2.2. No specific methodologies

Participants expressed different views on this theme, whether the formal change management methodologies were applied consistently on change initiatives. Some participants were confident that the organisation had structured frameworks in place, and there were other participants who were unsure of what methodologies were used and others who were completely unaware of the methodologies used. According to Participant 1 and Participant 3, the organisation made use of hybrid models that combined Kotter's eight-step change model as well as the Prosci ADKAR methodology. Furthermore, they described how the models provided a structured approach when managing and implementing the change initiatives. Participant 6 had a different view and explained that even though they had been trained on the Prosci ADKAR methodology, they were uncertain about whether the organisation was consistently using a specific methodology. Participant 2 and Participant 11 said that many of the change initiatives appeared to be unstructured and had no clear methodology guiding the process.

5.9.2.3. Interpretation

The differing views from participants in their understanding of the strategic objectives suggested that there was an inconsistency in communication from leadership to employees and this inconsistency could be found across the different areas of the organisation. Some participants appeared to be well informed and other participants appeared to have some confusion and were not fully aligned to the overall vision highlighting a different experience. As explained in Chapter 2, the realisation of a business change process depends on the resourceful distribution of tasks and responsibilities (Klein et al., 2022). Furthermore, the reality in organisations today is that staff have a keen interest in consuming knowledge – they want to be included in important decision making or, at the very least, they want to be seen and heard. Accordingly, opposition to change from staff is the standard and not the contrary, particularly when the vision is not clear, and when it is not clear how the change aligns to the strategic objectives, and how it will impact the employee and their day-to-day tasks (Bertassini et al., 2021; Klein et al., 2022). Also, no leadership involvement during any change management may result in reduced adoption and reduced benefits from the change (Klein et al., 2022; Musaigwa, 2023). This highlighted a gap in the organisation's engagement and communication process, as there is a need for consistent and tailored communication strategies to make sure that all employees understand their roles within the greater organisational goals and objectives.

There were also differing views that were highlighted by participants in terms of the change management methodologies used or applied in the organisation – again a gap was highlighted in how the frameworks have been communicated and applied across the organisation. It was clear from the participants' feedback that some departments followed structured methodologies while others were operating in a less formalised manner and may not have utilised any of the change methodologies, and this led to confusion, resistance and poor outcomes of the change. The absence of an approved methodology or the poor communication of an approved methodology in the organisation contributed to either partial achievement or total failure of a change initiative, as there is no alignment that precedes project implementation.

What has been interesting to see across the interviews, particularly with the divergent themes is that even participants that are on the executive and strategic level seem to agree that there is some lack of understanding when it comes to strategic objectives among employees. Similarly, one participant on the strategic level was unsure whether the organisation has specific methodologies in place. What therefore became apparent is that there are no organisation-wide change methodologies adopted by the organisation. The respondents have, in their responses, highlighted areas that are, in actual fact, a problem that they are currently experiencing, rather than what the organisation utilises as change methodologies.

5.9.3. Complementary themes

Complementary themes can be described as themes that complement one another. They provide a better understanding of all the dynamics that have an impact on change management initiatives within the insurance organisation. Below are some of the complementary themes based of the feedback from interviews.

5.9.3.1. Communication and staff engagement

Communication and staff engagement were two themes that were closely linked based on the feedback from participants. Participant 1 asserted that clear communication plans were important to ensure that employees understood the changes that were being deployed and implemented in the organisation. He further stated that understanding the change meant that employees would be motivated to buy into the change and support it. Participant 4 supported the statement from Participant 1 by indicating that communication was a great facilitator for staff engagements in that it provided opportunities for employees to engage with leadership and project teams and also ask questions and offer feedback during workshops and town hall sessions. Participant 9 noted that leadership visits to the different branches further enhanced engagement, employees felt heard and valued when the leaders and project managers took their time to come see and experience the impact of changes firsthand.

There was a shared sentiment amongst the participants that clear communication and active staff engagement fosters trust between employees and leadership.

5.9.3.2. Leadership involvement and organisational culture

Leadership involvement and organisational culture are two of the themes that were also complimentary. The participants explained how the role of leadership in shaping the culture of the organisation had a direct influence on how the employees respond to change initiatives in the organisation. According to Participant 11, the leadership style had a profound impact on the culture of the organisation, and the participant further emphasised that disengaged leaders in the organisation fostered a culture of indifference towards change initiatives in the organisation. Participant 8 described the “culture of entitlement” that existed in the organisation where employees were resisting change due to long-standing norms, prioritising traditional ways of work and stability over innovation and visionary thinking. Additionally, Participant 12 stated that leadership failing to address the cultural barriers that exist in the organisation made it difficult for change initiatives to take root and succeed, and this led to employees being reluctant to adopt changes and new practices that go against what they know. As clarified in Chapter 2, change only becomes enduring when it penetrates the business system and becomes an integral part of the system. It was further explained that new behaviours in an organisation can tend to last only when they are entrenched in the social norms and values (Miceli et al., 2021). Chapter 2 also explained that in order for change to succeed, a deliberate effort must be made to show other members how the new viewpoints, behaviours, and attitudes can improve the organisation's quality of life (Dempsey et al., 2022). Doing this, however, requires the support of others – especially leadership.

5.9.3.3. Interpretation

The complementary nature of the themes discussed above suggest that there they are all important to the success of change initiative within the organisation. Communication fosters and opens avenues and opportunities for engagement to take place by ensuring that they are informed about the changes that impact the organisation and, most importantly, them, from a personal and operational perspective. The explanations of respondents confirm that there is a current way of communication that works in the organisation, but the explanations also reflect a need for enhancing these platforms and ways of communication for managing change initiatives in the organisation.

The interlock highlighted between leadership involvement and organisational culture denotes how critical leadership involvement is in driving cultural change. Based on the feedback from participants and themes generated from that feedback, it is clear that leaders must display and model the right behaviours required to support change, create a culture that is not resistant to change and embraces innovation and adaptability. In the absence of strong leadership, a culture riddled with resistance will undermine even the most well-planned change initiatives. It is apparent that leadership's credibility in managing change initiatives is eroded, as they should play a crucial role in ensuring that the processes and culture for change initiatives exist in the organisation, and that the resources that manage change initiatives have the necessary knowledge and skills to execute changes. What has emerged in the themes based on the feedback from participants is that there are stakeholders who should be actively involved and contributing to the success of change initiatives in the organisation; however, they are either partially involved or completely limited in their scope of involvement, or they are involved but they are not driving the correct behaviour to aid and support the changes. Based on the feedback from participants, it is apparent that leadership has negated its responsibility to lead the changes in the organisation as well as foster and maintain an organisational culture that supports change.

5.10. Conclusion

Chapter 4 has presented the data analysis results and the interpretation of the findings of this study. The conclusions and recommendations based on the results of this study are presented in Chapter 5.

CHAPTER FIVE: CONCLUSIONS AND RECOMMENDATIONS

6.5. Introduction

This study sought to analyse the determinants of failure in change management projects inside a big insurance organisation. The study results reveal a significant research gap in scholarship related to insufficient leadership involvement and change saturation, characterised by organisations simultaneously implementing many abandoned change efforts. The current research study offers significant insights into insurance firms about management and staff commitment to change. The preceding chapters documented and analysed the findings derived from qualitative interviews. Chapter 4 presented a detailed analysis of the findings, highlighting the key themes and patterns found from the data. This chapter transitions from providing the findings to discussing the recommendations and conclusions related to the study topic mentioned in Chapter 1. This chapter will analyse the study's findings in connection to existing literature, offering a critical assessment of how the results contribute to the knowledge of success and failure factors in change management initiatives. This chapter analyses the limitations of the study and provides recommendations for future research. The chapter is arranged into various sections, encompassing key findings from structured interviews and examining both practical and theoretical consequences. Ultimately, the chapter presents the study's shortcomings and offers suggestions for additional research.

6.6. Key findings related to research objectives

In the following sections, inferences drawn from the research conducted are discussed as these pertain to the study's research objectives.

6.6.1. To determine the change management methodology that is used within the large insurance organisation in South Africa

Hybrid change models integrate components from various change management frameworks to capitalise on their advantages and address specific shortcomings. Kotter's eight-step change model is extensively utilised and highlights the importance of establishing urgency, forging a guiding coalition, articulating and disseminating a vision, enabling action, celebrating short-term victories, and embedding new methodologies throughout the organisation's culture. Its systematic methodology guarantees comprehensive planning and incremental execution. Conversely, Prosci's ADKAR model emphasises a human-centric approach, focusing on the individual's progression through Awareness, Desire, Knowledge, Ability, and Reinforcement. ADKAR assists leaders in comprehending and mitigating opposition by focusing on the personal aspects of change. Hybrid models that combine Kotter's systematic methodology with ADKAR's emphasis on human acceptance provide a comprehensive strategy for managing organisational change, tackling both organisational and personal aspects for enduring transformation.

John Kotter's eight-step change model (2018) is renowned for its systematic, sequential methodology for change, aimed at generating urgency, forming a coalition, articulating a vision, and sustaining momentum through short-term victories. The significance of Kotter's approach is in its comprehensive emphasis on facilitating and sustaining the momentum of change. This emphasis allows businesses to deconstruct extensive undertakings into manageable parts, guaranteeing that each action is contingent upon the preceding one. In the insurance sector, where new regulations or technological advancements may require significant alterations, Kotter's model facilitates the establishment of urgency regarding compliance, the formation of coalitions of advocates from diverse departments, and the assurance that all stakeholders are aligned with the transformation.

Furthermore, in an insurance firm, meetings and a Target Operating Model (TOM) serve as effective mechanisms for change. Meetings enhance communication, enabling leaders and teams to provide information, synchronise on change objectives, and directly address problems. This continuous discourse fosters trust, mitigates resistance, and guarantees that all participants comprehend their responsibilities in the transformation process. Concurrently, the TOM represents a systematic methodology for reengineering the organisation's processes, systems, and structure to line with strategic objectives. The Target Operating Model (TOM) describes the envisioned future condition of operations, serving as a methodical blueprint for achieving change. The integration of frequent meetings with TOM guidance facilitates clear communication, accountability, and systematic implementation, all of which are crucial for effective change in the highly regulated insurance sector.

6.6.2. To determine the impact of change management methodologies in implementing change management initiatives.

Each methodology distinctly influences change management projects, and their efficacy can be supplemented when employed concurrently. Kotter’s model (2018) offers a comprehensive framework for the change process, guaranteeing meticulous planning and implementation. It is especially useful for top-down transformations necessitating unified execution throughout the business. Nonetheless, its linear structure may restrict adaptability. TOM provides a macro-level perspective of the organisation's future state, facilitating the alignment of processes, technology, and personnel with strategic objectives. TOM's principal advantage is its ability to offer a framework for operational alignment, although it may inadequately address individual employee issues, an area where ADKAR thrives. The strength of ADKAR lies in its adaptability and emphasis on individual transitions, ensuring that people are prepared and motivated to accept change.

By synthesising these techniques, a business can attain a balanced strategy for change management. Kotter’s model provides a systematic framework, TOM presents a vision for the intended operational condition, and ADKAR emphasises employee assistance during the shift. In the insurance sector, a company might initiate Kotter’s model to create urgency and establish a coalition, employ TOM to realign workflows with strategic objectives, and implement ADKAR to educate employees on new procedures and tools, facilitating a seamless transition at both the organisational and individual levels. Therefore, the methodologies have greater positive impact in implementing change management initiatives.

The influence of Kotter’s model on change management projects is seen in its methodical strategy for reducing opposition. By achieving short-term victories, firms can demonstrate initial accomplishments, fostering employee confidence and aiding in the visualisation of the advantages of change. Nonetheless, a shortcoming of Kotter’s paradigm is its linear framework, which can prove difficult to uphold in dynamic contexts where unforeseen developments may necessitate reviewing prior stages. By integrating change into the organisation's culture, Kotter's methodology ensures a lasting impact, maintaining improvements beyond the original implementation period.

On the other hand, ADKAR's systematic emphasis on individuals facilitates customised interventions, rendering it very successful in mitigating resistance. By cultivating awareness and motivation, ADKAR guarantees that employees comprehend the necessity for change and are encouraged to engage actively. Knowledge and skills training address competency deficiencies, while reinforcement strategies such as subsequent training or feedback guarantee the maintenance of new behaviours. In contrast to Kotter's approach, ADKAR is adaptable and can be tailored to different phases of a project, rendering it beneficial in dynamic settings where employee preparedness may fluctuate. Nonetheless, a weakness of ADKAR is its emphasis on individual transformation, which may not provide the comprehensive strategy alignment found in TOM or Kotter's model. Consequently, its effectiveness is optimised when integrated with organisational structures that provide a unified vision. This is a demonstration that the methodologies have greater positive impact in implementing change management initiatives.

6.6.3. To investigate what has led to the failure of change management initiatives within the large insurance organisation in South Africa

According to the findings, effective change management is essential for firms to adjust to changing markets, emerging technology, and increasing customer demands. Nonetheless, numerous obstacles might impede the successful execution of change projects, constraining their effectiveness and jeopardising long-term viability. Prevalent obstacles encompass change saturation, a culture of entitlement, insufficient comprehension of strategic objectives, inadequate leadership engagement, and the absence of a clearly defined change approach. This paper analyses these obstacles comprehensively and investigates how each can hinder change initiatives, emphasising how businesses should confront these issues to enable more seamless transitions. Therefore, according to the findings the causes of change management failure are change saturation, culture of entitlement, lack of understanding of strategic objectives, lack of leadership involvement and lack of change methodology

6.6.3.1. Change saturation

Change saturation transpires when a company launches numerous, frequently overlapping, change projects without the resources, support, or concentration to execute them effectively. Employees experience overwhelm and disengagement, resulting in diminished productivity and reluctance to more changes. When change saturation occurs, employees may lack the time and cognitive resources to acclimate to new processes or technologies. This is especially harmful in sectors such as insurance or banking, where regulatory and technological alterations are prevalent. Increased saturation reduces the efficacy of each project, since staff may feel overwhelmed and find it challenging to prioritise their tasks.

6.6.3.2. Entitlement culture

A culture of entitlement constitutes a substantial obstacle to effective reform. In firms characterised by this culture, employees may oppose change due to a sense of entitlement regarding their existing jobs, benefits, or status. This entitlement may present as an aversion to assuming extra duties, acquiring new skills, or embracing organisational changes that could impact seniority or autonomy. A culture of entitlement can hinder creativity, since people prioritise personal comfort over the strategic requirements of the firm. In conventional businesses such as insurance, individuals with extensive tenure in established roles may resist alterations in policies, tools, or procedures, perceiving them as unwarranted disruptions.

6.6.3.3. Insufficient or lack of understanding of strategic objectives

The employees' insufficient comprehension of strategic objectives constitutes a significant obstacle to transformation. Employees are more prone to resist changes or perceive them as superfluous when they do not comprehend how such changes correspond with the organisation's long-term objectives. The disconnect between personnel and strategic objectives frequently arises from insufficient communication from leadership or a deficiency in transparency regarding the organisation's direction. In an insurance firm, personnel may find it challenging to recognise the necessity of digital transformation if they do not comprehend its connection to client happiness, regulatory compliance, or competitive advantage.

6.6.3.4. Insufficient or lack of leadership commitment

Active participation from senior leaders is crucial for effective change management; nonetheless, numerous change programmes fail due to insufficient leadership involvement. When leaders neglect to publicly support or argue for change, employees may doubt its significance or relevance. Insufficient leadership engagement may result in diminished accountability, as employees think that organisational reform is not a priority. Leaders who are disengaged overlook opportunities to address staff issues, acknowledge achievements, and emphasise the significance of change initiatives.

Additionally, certain factors intrinsic to the management of the change process may result in its failure, such as an excessive emphasis on planning. Excessive emphasis on planning the change, coupled with insufficient attention to its implementation, may result in unnecessary complexity and hinder progress. In addition, deficiency in communication is, in Kotter's model, linked to failed change initiatives (2018). Further, a gradual pace of transformation is needed. Due to the gradual and challenging nature of strategic change, maintaining momentum and interest is difficult; therefore, immediate successes and significant managerial focus are essential to sustain the change process. Finally, failure to address opposition to change may result in an intensification of such resistance. It is imperative to foster discourse and debate while addressing resistance promptly.

6.6.3.5. Absence or lack of a designated change methodology

A clearly articulated change methodology offers a systematic framework to navigate the organisation through the change process. Many firms, however, implement change without a defined framework or approach, resulting in confusion, inconsistency, and inefficiency. In the absence of a clear methodology, no systematic approach exists to manage each aspect of the change process, encompassing planning, communication, training, and reinforcement. Change management is essential for achieving successful change in firms, especially in intricate, regulated sectors such as insurance. Kotter's eight-step change model, Target Operating Model (TOM), and Prosci's ADKAR model each serve distinct functions in executing change projects by offering organised frameworks that cater to both organisational and individual dimensions. This study examined the influence of various tactics, emphasising their strategies for facilitating change, enhancing employee involvement, mitigating opposition, and attaining enduring transformation. Comprehending their impact can assist firms in implementing methods that enhance efficiency and effectiveness in change management initiatives. Therefore, an absence of structure and processes heightens the likelihood of overlooked milestones, ambiguous expectations, and unacknowledged resistance.

6.7. Recommendations

This section presents the recommendations based on the study’s main findings.

6.7.1. Recommendations related to study findings

6.7.1.1. Change saturation

The effects of change saturation can be alleviated by implementing a strategic approach that emphasises essential initiatives and staggers their introduction to provide staff with adequate time for adaptation. Leadership must articulate the significance of each effort and illustrate its contribution to the organisation's overarching objectives, consistently assessing the organisation's ability to adapt, and utilise surveys, feedback, and performance indicators to assess employees' preparedness and pinpoint areas of resistance. Creating a change management office (CMO) or team helps facilitate the assessment of the organisation’s change capacity, ensuring that initiatives are executed at a sustainable pace and mitigating the danger of change saturation. Modifying the scope or timing of change initiatives according on the organisation's existing workload and resource availability can also enable staff to acclimate without experiencing overload.

6.7.1.2. Entitlement culture

Overcoming a culture of entitlement necessitates robust leadership and a transformation in organisational principles. Leaders should exemplify adaptability, incentivise flexibility, and emphasise that change is vital for development. Transparent discourse regarding the rationale for change and its prospective advantages for employees can facilitate a transformation in views. Moreover, incorporating change-readiness evaluations and training into routine development programmes might assist employees in perceiving change as a normative aspect of their professional advancement rather than a disruption. Leaders should exemplify the adaptability they wish to cultivate, welcome change, and showcase their dedication to perpetual enhancement. These characteristics establish a tone indicating that entitlement is incongruent with organisational principles. Change leaders should acknowledge and commend employees who exhibit adaptability and a readiness to accept change. This transforms the culture into one that prioritises growth and participation rather than entitlement.

6.7.1.3. Insufficient or lack of understanding of strategic objectives

To conquer this obstacle, leaders must articulate the organisation's strategic objectives with clarity and frequency. This communication must elucidate how each change endeavour aligns with overarching objectives, like market expansion, client retention, or operational efficiency. Leaders can cultivate a profound understanding by engaging staff in goal-setting dialogues or feedback sessions, so enhancing their connection to the organisation's objective. Explicit strategy alignment enhances engagement and fosters a sense of purpose and cohesion among people. Management ought to consistently communicate the organisation's vision and strategic objectives to all employees, elucidating how these goals influence the future and the significance of each project. Change agents must deliver continuous training and workshops to enhance comprehension of strategic objectives and updates, ensuring staff remain aligned with the organisation's dynamic trajectory.

6.7.1.4. Insufficient or lack of leadership commitment

Leaders can address this obstacle by exhibiting their dedication to change through active engagement and communication. Consistent updates from leadership, engagement in training sessions, and evident endorsement for change advocates can substantially influence outcomes. When executives overtly support and participate in change projects, employees are more inclined to emulate their actions. Furthermore, leaders may implement accountability mechanisms, like as performance evaluations or progress assessments, to emphasise the significance of attaining change objectives. Providing leaders with training that underscores the significance of their position in change management, encompassing skills in communication, engagement, and change advocacy, is an additional recommendation. Leaders should have explicit responsibilities, promoting responsibility, and stimulating active engagement, businesses can ensure significant leadership participation, enabling leaders to direct, assist, and motivate people during the transformation process.

6.7.1.5. Absence or lack of a designated change methodology.

Organisations should implement a change management technique, such as Kotter’s (2018) eight-step model, Prosci’s ADKAR model, or a customised hybrid approach to overcome this hurdle. These frameworks provide systematic direction for managing change, ensuring that all essential elements, including vision establishment, communication, personnel training, and follow-up, are thoroughly addressed. A specified methodology standardises the change process across many divisions, fostering a cohesive and united approach to change management. Organisations should implement a change management technique, such as Kotter’s eight-step model, Prosci’s ADKAR model, or a customised hybrid approach to overcome this hurdle. These frameworks provide systematic direction for managing change, ensuring that all essential elements, including vision formulation, communication, staff training, and follow-up, are thoroughly addressed. Additionally, a specified methodology standardises the change process across many divisions, fostering a cohesive and unified perspective to change management. The organisation must select a change management framework that corresponds with its requirements, such as Kotter’s eight-step model, Prosci’s ADKAR, or a hybrid methodology, to establish a definitive roadmap for planning, executing, and maintaining change. It is essential to conduct training sessions to acquaint all personnel with the methodology's ideas, stages, and tools, thereby fostering comprehension and uniformity across departments.

6.7.2. Recommendations regarding the limitations of the study

While all studies seek to produce objective, accurate data, several design choices may restrict the degree of dependability of the results. Firstly, subjectivity and bias denote the influence of personal beliefs and preferences on the presentation or interpretation of information. The researcher's perspectives, insights, and interactions might influence data collection and analysis, leading to possible biases. Participants may alter their responses based on their interpretation of the researcher's expectations or may conceal specific facts, so affecting the quality and reliability of the data collected.

Secondly, the limitation of generalisability means the degree to which a study's findings or conclusions may be extrapolated to a broader population or different contexts. Qualitative research often employs small, non-random samples, therefore hindering the applicability of results to larger populations. Furthermore, the outcomes are often customised to the specific conditions or demographics being examined, so limiting their applicability to diverse contexts or populations.

Finally, collecting and analysing qualitative data, like conducting interviews or collecting observations, is a labour-intensive procedure that requires significant effort. The identification of themes is heavily reliant on the researcher's interpretation, potentially leading to subjective analysis and bias. The researcher may consciously or unconsciously emphasise certain data pieces while neglecting others, leading to incomplete or biased conclusions.

In order to address the limitations of this study, several recommendations are made. Employing many data sources, including interviews, observations, and documents, to corroborate findings and reduce bias. Researchers should amalgamate qualitative methods with quantitative approaches (mixed methods) to augment the validity of the findings.

6.7.2.1. Peer interrogation and reviewing

Participate in regular dialogues with colleagues or peers not directly associated with the study to gain an objective perspective and challenge fundamental assumptions. Present the findings to the participants to validate the accuracy of the interpretations and ensure their perspectives are appropriately represented. A comparable methodology can be employed with thematic analysis to ascertain whether two individuals reach identical conclusions. If completed objectively, two individuals performing thematic analysis should provide identical themes.

6.7.2.2. Elimination of subjectivity and bias

Member checking is the procedure of disseminating data and interpretations to participants to validate the outcomes. Participants may offer feedback or rectify any misunderstandings by allowing access to the data, transcripts, or the researcher's interpretations. This ensures that the researcher's biases do not distort the perspectives of the subjects.

6.7.2.3. Minimising time-consuming research activities

Emphasising a manageable number of participants, inquiries, or themes aids in avoiding an excessive expansion of the research scope. Excessive interviews or data collection may result in analysis paralysis and hinder the completion of the investigation. Furthermore, narrowing the research questions to focus solely on essential elements. Determining if adequate data has been collected by employing data saturation as a criterion, hence facilitating progression to the subsequent phase.

6.7.3. Recommendations for future research

The study findings highlight several critical areas that require further investigation, including:

a. The significance of middle managers in facilitating or obstructing change is frequently underestimated, despite their essential function as intermediaries between senior management and staff. Understanding the distinct issues encountered by middle managers and their impact on change projects would be advantageous.
b. The exploration of how change management techniques differ between cultures and how global firms might adapt their strategies to honour cultural distinctions is insufficiently researched. Comprehending the influence of culture on resistance to change and adoption is especially pertinent in the contemporary worldwide business landscape.
c. The establishment of a community of change practice (COP) is required to setup and uphold change management, principles, frameworks and governance across the organisation.

By closing these research gaps, future studies can provide a more comprehensive understanding of technological improvements accelerate, further research is essential to comprehend how change management techniques must evolve for digital transformation, encompassing the distinct problems and strategies associated with these changes. Secondly, the function of middle managers in facilitating or obstructing change is frequently underestimated, despite their essential role as intermediaries between senior management and staff. Additionally, comprehending the distinct issues encountered by middle managers and their impact on change projects would be beneficial. Lastly, having an established COP ensures proper governance is followed when embarking on change initiatives. This will ensure the availability of proper, capable resources. Adequately measure and put forward budgets and ensure that change implementers and leaders are aligned with the rest of the business.

6.8. Chapter summary

The chapter presented the key findings and recommendations of the study based on the data collected and analysed in the previous chapter. The results emphasise the substantial impact of the change models and reasons why most change programmes fail. Nevertheless, obstacles to effective change, including change saturation, a culture of entitlement, insufficient comprehension of strategic objectives, inadequate leadership engagement, and the absence of a clear change methodology, can substantially hinder development inside any business. Each of these obstacles impedes various facets of the transformation process, encompassing strategic alignment, employee engagement, and leadership support. By proactively addressing these obstacles, companies can improve their adaptability and resilience, allowing them to respond effectively to market fluctuations, regulatory demands, and technological progress. Effective change management encompasses not merely the implementation of new processes or systems, but also the cultivation of an organisational culture that prioritises adaptability, learning, and ongoing enhancement. By implementing and continuously adapting this model, firms can effectively improve their operational efficiency, employee satisfaction, customer satisfaction and overall success in a dynamic work environment.

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APPENDIX A: EDITOR'S DECLARATION

Hanta Henning BA Hons. English (NWU) MA English Ling (NWU)

Academic Text Editing & Translation
Akademiese Taalversorging & Vertaling

082448272 henningJG@ufs.ac.za

EDITOR'S DECLARATION

This document serves to confirm that I have completed the proofreading and reference editing of Thembakazi Arendse's research paper titled ***The Failure Factors of Change Management Initiatives Within a Large Insurance Organisation*** submitted to the University of the Free State (UFS).

The document has been edited to conform to English (United Kingdom) writing conventions in line with the UFS English Writing Style Guide. Editing was focused on spelling, grammar, cohesion, and coherence in the text. In addition, sources cited in the dissertation have been cross-referenced to the candidate's bibliography and the original publications to ensure that all references are complete.

The editor cannot be held responsible for any of the following:

i. Any grammar, spelling, or syntax errors made should the dissertation be worked on by anyone subsequent to the editing having been completed;
ii. Factual correctness of any information contained in the dissertation; and/or
iii. Any instances of plagiarism that may occur in the dissertation.

Henning

Hanta Henning
Copy Editor and Translator
15 November 2024

APPENDIX B: ETHICS APPROVAL

UNIVERSITY OF THE
FREE STATE
UNIVERSITEIT VAN DIE
VRYSTAAT
YUNIVESITHI YA
FREISTATA
UFS

GENERAL/HUMAN RESEARCH ETHICS COMMITTEE (GHREC)

16-Apr-2024

Dear Mrs Thembakazi Hansi-Arendse

Application Approved

Research Project Title:
The failure factors of change management initiatives within a large insurance organisation.

Ethical Clearance number:
UFS-HSD2024/0160

We are pleased to inform you that your application for ethical clearance has been approved. Your ethical clearance is valid for twelve (12) months from the date of issue. We request that any changes that may take place during the course of your study/research project be submitted via an Amendment on RIMS to the ethics office to ensure ethical transparency. Furthermore, you are requested to submit a Final Report on RIMS for your study/research project to the ethics office once the project has concluded. Should you require more time than the allotted 12 months to complete this research, please apply for an extension by submitting a Continuation/Report on RIMS. Thank you for submitting your proposal for ethical clearance. We wish you success with your research.

Yours sincerely,

Dr Sean van der Merwe
Vice-Chairperson: General/Human Research Ethics Committee

Digitally signed by Sean van der Merwe
Date: 2024.04.16 12:19:21 +02'00'

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APPENDIX C: INVITATION TO PARTICIPATE IN THE RESEARCH

2/1/25, 5:48 AM Gmail - Invite to participate in research: The failure factors of change management initiatives within a large insurance organisation.

Gmail Thembakazi Arendse <arendse.tembi@gmail.com>

Invite to participate in research: The failure factors of change management initiatives within a large insurance organisation.

Thembakazi Arendse <arendse.tembi@gmail.com> Wed, Apr 24, 2024 at 9:00 AM
To [redacted]
Cc: [redacted]

Dear Respondent,

You are hereby invited to participate in a University of the Free State (UFS) MBA research project titled: **The failure factors of change management initiatives within a large insurance organisation.**

"For your comfort, this research project is governed by the confidentiality and non-disclosure agreement concluded between Metropolitan International Holdings (including its affiliates) and myself on 18 September 2023 (NDA), which remains binding, and which inter alia, contains restrictions regarding the sharing of confidential information with any third parties outside the scope of this research project."

The aim of the study is to explore the failure factors of change management initiatives within a large insurance organisation headquartered in Gauteng, South Africa.

Participation in the research is strictly voluntary and your anonymity will be retained using pseudonyms throughout the study. You have the right to opt out of participating in the research at any time.

Participation in the research involves an interview that will be conducted at your workplace or via Teams, during your lunch hour. The duration of the interview will be from 45 to 60 minutes. Another option is that you may propose a place where you are comfortable to be interviewed, during working hours at your convenience.

The research has been approved by UFS General/Human Research Ethics Committee (GHREC) with ethical clearance number: **UFS-HSD2024/0160**. For more information on the background of the study and ethical clearance, please see the contact details below.

Your participation is valuable to this study and greatly appreciated! Should you have any questions or concerns about the project, you are welcome to contact me, Thembakazi Hansi-Arendse at arendse.tembi@gmail.com. Otherwise, you may also contact my research supervisor, Mr Peter Christie at ChristiePA@ufs.ac.za. If you have any concerns or complaints related to the research, please contact the Research Ethics Admin Office at rims@ufs.ac.za.

Regards,
Thembakazi Hansi-Arendse

Thank you for taking the time to read the email and for participating in this study. Please complete the attached consent form.

Consent to Participate in the study - POPIA compliant consent.docx
145K

APPENDIX D: INTERVIEW GUIDE

Data Collection Instrument: Interview Schedule

Aim	Objectives	Questions
The aim of the study is to explore the failure factors of change management initiatives within a large insurance organisation in Gauteng, South Africa	1. To determine the change management methodology that is used within the large insurance organisation in South Africa	1. What change management methodology was used within the large insurance organisation in South Africa?
	2. To determine the impact of change management methodologies in implementing change management initiatives.	2. What was the impact of the change management methodologies when implementing change management initiatives.
	3. To investigate what has led to the failure of change management initiatives within the large insurance organisation in South Africa	3. What led to the failure of change management initiatives within the large insurance organisation in South Africa?

Overall Issue	Interview Questions
Determining Methodologies	1. Can you please tell me how change management initiatives are introduced in the organisation? 2. Can you please explain the methodologies, if any, that are used within the organisation to implement change management initiatives? 3. Can you please discuss how a methodology is chosen for the implementation of a change management initiative?
Impact of change methodologies on the outcome of change	4. Based on your experience, do you think change management methodologies impact the outcome of a change management initiative? a. If they do, please explain why you say so? b. If they do not, please explain why you say so? 5. Can you tell me how the different types of methodologies employed by the organisation have impacted the outcome of change initiatives?
Drivers of change	6. Can you please explain to me what are the drivers of change? 7. Can you please describe how leadership has been involved in the change management initiatives? a. Please explain the level of involvement. b. If they are not involved, how does this affect the outcome of the change initiative? 8. What do you think is the role of organisational culture in contributing to failed change management initiatives? 9. Please explain to me what you think is leads to failed change management initiatives in the organisation?
General	10. Are there other factors that I have not surfaced that you think could contribute to change initiatives failing?

APPENDIX E: PERMISSION TO OBTAIN INFORMATION

UFS BUSINESS SCHOOL
BE WORTH MORE

21 August 2023

TO WHOM IT MAY CONCERN

PERMISSION TO OBTAIN INFORMATION AS PART OF THE MASTER'S IN BUSINESS ADMINISTRATION

Name: **TM HANSI-ARENDSE**
Student Nr: **2015288463**
Dissertation Topic: **THE SUCCESS AND FAILURE FACTORS IN CHANGE MANAGEMENT INITIATIVES WITHIN A LARGE INSURANCE ORGANIZATION**
Research supervisor: **MR P CHRISTIE**

It is a requirement of the MBA qualification that all students must undertake a research project in their final year of study.

Your assistance in permitting access to your organization for purposes of this research is most appreciated. Please be assured that all information gained from the research will be treated with the utmost confidentiality. Further, should you wish the results from the dissertation "to be embargoed" for an agreed period, this can be arranged.

Thank you for your assistance in this regard.

Yours sincerely

PROF L MASSYN
ACTING DIRECTOR: UFS BUSINESS SCHOOL

T: +27(0)51 401 7305
E: massynl@ufs.ac.za
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205 Nelson Mandela Drive
Bloemfontein, 9301

PO Box 339 (IB17)
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9301

APPENDIX F: RESEARCH STUDY INFORMATION LEAFLET AND CONSENT FORM

UNIVERSITY OF THE FREE STATE
UNIVERSITEIT VAN DIE VRYSTAAT
YUNIVESITHI YA FREISTATA
UFS UV

RESEARCH STUDY INFORMATION LEAFLET AND CONSENT FORM

DATE

22 April 2024

TITLE OF THE RESEARCH PROJECT

The failure factors of change of change management initiatives within a large insurance organisation

PRINCIPLE INVESTIGATOR / RESEARCHER(S) NAME(S) AND CONTACT NUMBER(S):

Thembakazi Maureen Hansi-Arendse 2015288463 084 448 7584

FACULTY AND DEPARTMENT:

Economic & Management Sciences
UFS Business School

STUDY LEADER(S) NAME AND CONTACT NUMBER:

Peter Christie (UFS staff member)
073 236 0305

WHAT IS THE AIM / PURPOSE OF THE STUDY?

The aim of the study is to explore the failure factors of change management initiatives within a large insurance organisation in Gauteng, South Africa. Through my role in various institutions, I have gained valuable insights, experience and knowledge about insurance and change management. Motivated by a passion for understanding the evolving landscape of change management, I am embarking on this research journey to explore why there is still a high rate of failure when it comes to change management intitiatives. The insurance industry is undergoing significant transformations due to technological advancements, regulatory changes, and shifting consumer preferences. Understanding change management failures within this context can offer valuable insights into the complexities of implementing change in highly regulated and traditionally structured industries. Additionally, studying such failures can provide lessons on how organizations can better navigate transitions, mitigate risks, and enhance organizational resilience. Moreover, given the critical role of insurance in mitigating risks for individuals and businesses, identifying and addressing change management failures can ultimately contribute to the organisation's ability to adapt and better serve its stakeholders.

WHO IS DOING THE RESEARCH?

As the lead researcher, I, Thembakazi Hansi-Arendse, have been in the insurance industry for 12 years, and 6 years of that spent as a change management professional.

HAS THE STUDY RECEIVED ETHICAL APPROVAL?

This study has received approval from the Research Ethics Committee of UFS. A copy of the approval letter can be obtained from the researcher.

Approval number: UFS-HSD2024/0160

205 Nelson Mandela Drive/Rylaan, Park West/Parkwes, Bloemfontein 9301, South Africa/Suid-Afrika
P.O. Box/Posbus 339, Bloemfontein 9300, South Africa/Suid-Afrika, T: +27(0)51 401 9111, www.ufs.ac.za

UNIVERSITY OF THE FREE STATE
UNIVERSITEIT VAN DIE VRYSTAAT
YUNIVESITHI YA FREISTATA
UFS UV

CONSENT TO PARTICIPATE IN THIS STUDY

I, the undersigned,

____ (*participant's full names to be included*), (the "**Participant**")

confirm that I voluntarily agree to participate in the research study referred to as the

____ (the "**Study**") in relation to

____

____

and which Study is being conducted by

____

(*insert the name of the researcher*), (the "**Researcher**").

I, the undersigned Participant, further confirm that–

1. the Researcher has explained the nature, procedure, potential benefits and anticipated inconvenience of my participation in the Study;
2. I have read (or had explained to me) and understood the Study as explained in the attached information sheet;
3. I have had sufficient opportunity to ask questions and am prepared to participate in the Study;
4. I understand that my participation in the Study is entirely voluntary and that I am free to withdraw at any time without penalty (if applicable);
5. I voluntarily provide the UFS and the Researcher with my personal information and consent to the UFS and the Researcher collecting, disclosing and processing my personal information in order to conduct the Study and any related activities in relation thereto;
6. I hereby acknowledge and confirm that I understand the purpose for which the UFS and the Researcher may collect, store, use, delete, destroy, outsource, transfer or otherwise process, as the context and circumstances may require and as contemplated in terms of POPIA, my personal information as set out herein;
7. I am aware that the findings of the Study will be anonymously processed into a research report, journal publications and/or conference proceedings and that my personal information will be aggregated and deidentified at such stage;
8. I also give the UFS permission to share, without notification, the collected data with other researchers at the UFS or other Higher Education Institutions. This permission is dependent on the same principles of ethical research practices, anonymity/confidentiality, safekeeping of information, and other issues listed above applying.

I, the Participant, agree to the recording of the interview.

Full Name of Participant: ____

Signature of Participant: _________________________ Date: ______________

Full Name(s) of Researcher(s): ______________________________________

Signature of Researcher: _________________________ Date: ______________

205 Nelson Mandela Drive/Rylaan, Park West/Parkwes, Bloemfontein 9301, South Africa/Suid-Afrika
P.O. Box/Posbus 339, Bloemfontein 9300, South Africa/Suid-Afrika, T: +27(0)51 401 9111, www.ufs.ac.za

APPENDIX G: MMA CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT

CONFIDENTIALITY AND NON-DISCLOSURE AGREEMENT

entered into between

METROPOLITAN INTERNATIONAL HOLDINGS PROPRIETARY LIMITED
Registration Number 2012/071065/07

and

THEMBAKAZI MAUREEN HANSI-ARENDSE
Identity Number 8705201048085

1. **INTRODUCTION**

1.1 Metropolitan International Holdings Proprietary Limited ("**MIH**") and Thembakazi Maureen Hansi-Arendse, in her personal capacity (the "**Student**"), (collectively "**the Parties**" and where the context requires, individually a "**Party**") are in the course of, sharing and disclosing Confidential Information to each other.

1.2 Confidential and proprietary information received before and/or after the signature date of this confidentiality and non-disclosure agreement ("**Agreement**") relating to a Party and/or its operations and/or in connection with the strategy review of MIH and/or members of the Momentum Metropolitan Group ("**Confidential Information**") may be disclosed by any Party ("**Disclosing Party**") to the other Party ("**Receiving Party**") for the purposes of enabling a Party to assess, evaluate, consider, structure and present the Confidential Information in the compilation of an academic research study under the topic "*The success and failure factors in change management initiatives within a large insurance organization"* pertaining to the requirements of a Masters in Business Administration degree at the UFS Business School at the University of the Free State ("**Permitted Purpose**").

1.3 Subject to compliance with all applicable laws, the Parties agree that they may only disclose such Confidential Information to:

1.3.1 in the case of MIH, members of the Momentum Metropolitan Group; and

1.3.2 those of its employees, representatives, officers, agents, affiliates, directors or advisors that are actively involved in the Permitted Purpose,

(together, "**Permitted Persons**") on a strictly "need-to-know" basis for purposes of the Permitted Purpose and on the terms as further set out in clause 2. For purposes of this clause 1.3: (i) "**Momentum Metropolitan Group**" means Momentum Metropolitan Holdings Limited and all of its direct and indirect Subsidiaries from time to time; and (ii) "**Subsidiaries**" has the meaning given to it in the Companies Act, 71 of 2008 ("**Companies Act**").

1.4 The Parties acknowledge that the Confidential Information exchanged between them shall be kept confidential and not be used for any purpose other than for Permitted Purpose and have therefore agreed to enter into this Agreement.

1.5 The Confidential Information, without limiting the ordinary meaning thereof and subject to the exceptions contained herein, includes:

1.5.1 all information (including oral, written, printed, photographically and electronically recorded information of all types) disclosed by or acquired in any way directly or indirectly from the Disclosing Party (or its advisors or representatives) in whatever form relating to a Party, its operations, and includes without limitation documents, data, letters, agreements, undertakings, structures, products, assets under management, property, financial information, research and development, know-how, trade secrets, messages, codes, formulae, specifications, designs, drawings, models, samples, blueprints, plans, processes, marketing methods, personal information, customer lists, supplier lists, client details and contracts, business relationships, employee information, projects, business policies, projections, budgets, cash flow charts, systems, hardware, software and copies, notes and extracts, and the strategic plans, direction, manner, timing and implementation of any projects to be undertaken;

1.5.2 the fact of and details of the Parties' discussions relating to the Permitted Purpose;

1.5.3 the existence and contents of this Agreement; and

1.5.4 any other information that would reasonably be regarded as confidential.

2. **UNDERTAKING**

The Receiving Party undertakes:

2.1 not to disclose or publish the Confidential Information or any part thereof to any parties or persons other than the Permitted Persons, except where the Confidential Information is disclosed:

2.1.1 with the Disclosing Party's prior written consent which consent may be withheld in the Disclosing Party's sole and absolute discretion.; or

2.1.2 necessarily in carrying out any obligations contained in this Agreement; or

2.1.3 after being requested or required to disclose such information in terms of any law, rule or regulations or by any judicial, governmental, supervisory or regulatory body, stock or securities exchange, court of law or legal process;

2.2 that it will not under any circumstances (other than those referred to in clauses 1.3 and 2.1), utilise, employ, exploit or any other manner whatsoever use the Confidential Information or any part thereof for a purpose other than the Permitted Purpose;

2.3 not decompile, disassemble or reverse engineer the whole or any part of the Confidential Information;

2.4 to inform any person to whom it discloses Confidential Information, in accordance with the terms of this Agreement, that such information is confidential; and

2.5 to procure that any person to whom it discloses Confidential Information complies with the undertakings given under this Agreement as if they were the Receiving Party and procures that, prior to the disclosure of any Confidential Information, such person enters into a written confidentiality acknowledgement (in the form attached hereto as **Annexure A**) from the academic institution as set out in clause 1.2, notwithstanding that such person or representative thereof may be under a duty as employee of confidence or under a professional duty of confidence.

3. **OWNERSHIP**

3.1 The Receiving Party expressly acknowledges and agrees that the Confidential Information remains the property of the Disclosing Party and that nothing in this Agreement or in any disclosures made under this Agreement shall be deemed or in any way construed to grant, convey or otherwise transfer to the Receiving Party any ownership interest, proprietary right, title, license or any other similar right with respect to any part of the Confidential Information.

3.2 The Receiving Party agrees that all intellectual property, which subsists in the Confidential Information, including rights to improvements and developments, shall belong to the Disclosing Party and remains its exclusive property. The term “intellectual property” shall include but shall not be limited to inventions, whether patentable or not, patents, trademarks, copyrights, know-how and trade secrets.

3.3 The Receiving Party shall not remove any proprietary legends from materials containing the Confidential Information, nor shall it at any time, copy, duplicate or reproduce in any manner or form, the material or any part thereof or make any adaptations or translations of such material. In addition, the Receiving Party shall further, upon written request from the Disclosing Party, add any proprietary legend to such materials.

4. **SCOPE AND APPLICATION**

4.1 No Party or its Permitted Persons make any warranty or representation under or pursuant to this Agreement (and none is to be implied or relied upon by the Receiving Party) as to the sufficiency or accuracy of its Confidential Information or the use thereof, and no Party or its Permitted Person shall have any responsibility, liability or obligation of whatever nature by reason of the communication of the same by it to the Receiving Party under this Agreement.

4.2 No Party or its Permitted Persons shall have any obligation under or pursuant to this Agreement to disclose any Confidential Information to the Receiving Party, or to update, alter or add to any Confidential Information previously provided to the Receiving Party. Nothing herein shall be construed to impose on the Disclosing Party any such obligation or as a promise, express or implied, to disclose, update, alter or add to any Confidential Information.

4.3 This Agreement and any Confidential Information made available during the relationship does not and will not constitute an offer (or acceptance) of any kind by any Party in relation to the relationship or any commitment by any Party.

4.4 The Receiving Party shall be responsible for any breach of the terms of this Agreement by any persons to whom it discloses Confidential Information and shall, at the Receiving Party's sole expense, take all reasonable measures to restrain such persons from unauthorised use of the Confidential Information.

4.5 This Agreement does not constitute and shall in no case be construed to create any relationship of agency, association, joint venture, or partnership amongst the Parties or to impose any partnership obligation or liability upon any Party.

4.6 The Receiving Party acknowledges that, where applicable, some or all of the Confidential Information is or may be price-sensitive information acknowledges that Confidential Information which has been made available to it pursuant to this Agreement in respect of the Permitted Purpose could be price-sensitive "inside information" as contemplated in the Financial Markets Act, 19 of 2012, ("**FMA**"), and the secrecy provisions of the Companies Act, the provisions of which the Receiving Party is familiar and, accordingly, undertakes to comply in all respects with the provisions of the FMA, the Companies Act and other legislation which may be applicable.

5. **STANDARD OF CARE**

5.1 The Receiving Party undertakes to protect the Confidential Information using the same standard of care that a reasonable and diligent person applies to safeguard its own proprietary, secret and confidential information and undertakes to store and handle the Confidential Information in such a way as to prevent any unauthorised disclosure thereof.

5.2 In the event that the Receiving Party becomes aware that the Confidential Information has been disclosed by it or its Permitted Persons contrary to the terms of this Agreement, the Receiving Party will forthwith:

5.2.1 inform the Disclosing Party in writing specifying what Confidential Information has been disclosed, how and to whom it has or may have been disclosed, when the unauthorised disclosure took place and what steps will be taken to retrieve the Confidential Information and prevent future unauthorised disclosures;

5.2.2 take such steps as are necessary or as the Disclosing Party directs to retrieve the Confidential Information from unauthorised persons and to prevent further unauthorised disclosure of the Confidential Information; and

5.2.3 co-operate with the Disclosing Party in taking any steps to retrieve the Confidential Information from unauthorised persons and to prevent further disclosure of the Confidential Information.

5.3 Clause 5.2 is without prejudice to any rights of the Disclosing Party arising from the unauthorised disclosure of any of their Confidential Information.

5.4 To the extent that the Receiving Party is ordered to disclose any of the Disclosing Party's Confidential Information pursuant to a judicial or government request, requirement or order or the rules of any applicable stock or securities exchange or other applicable regulatory organisation (hereafter called the "**Forced Disclosure**"), the Receiving Party shall promptly notify the Disclosing Party thereof and take any and all reasonable steps to assist the Disclosing Party in contesting such a request, requirement or order, or otherwise take all reasonable steps to protect the Disclosing Party's rights prior to Forced Disclosure and if such disclosure must be made then to take all such steps as may be reasonable, practicable and legally permitted in the circumstances to agree the timing and contents of such announcement or disclosure with the Disclosing Party before making the same.

6. **EXCLUSIONS**

6.1 It is acknowledged that this Agreement extends with retrospective effect to include and cover Confidential Information, which may have been disclosed by the Disclosing Party to the Receiving Party prior to the date of this Agreement, to the extent it was disclosed for the Permitted Purpose.

6.2 Confidential Information shall exclude information or any portion of information that:

6.2.1 is or becomes, before or after receipt thereof, published or generally available to the public, other than as a result of any unlawful act or omission on the part of the Receiving Party; or

6.2.2 is or was lawfully acquired from a third party who did not, obtain it in contravention of a confidentiality agreement with the Disclosing Party. The contents of this clause shall not be construed as placing an onus on the Receiving Party to ascertain or attempt to ascertain whether the information received was subject to a confidentiality agreement; or

6.2.3 is known to, or in the possession of, the Receiving Party prior to the disclosure thereof by the Disclosing Party; or

6.2.4 is independently developed by the Receiving Party; or

6.2.5 the Disclosing Party confirms in writing is disclosed on a non-confidential basis.

7. **RETURN OF MATERIAL CONTAINING OR PERTAINING TO THE CONFIDENTIAL INFORMATION**

7.1 The Disclosing Party may at any time in writing request that the Receiving Party return any material containing, pertaining to or relating to Confidential Information disclosed pursuant to the terms of this Agreement together with written statement to the effect that upon such return it has not knowingly retained in its possession or under its control, either directly or indirectly, part of the Confidential Information or copies thereof.

7.2 As an alternative to the return of the material as contemplated in clause 7.1 above, the Receiving Party may destroy such material and furnish the Disclosing Party with a written statement to the effect that all such material has been destroyed.

7.3 The word "material" shall mean any printed form, computer readable form, coded form, or the like from which the Confidential Information or part thereof can be reproduced or derived.

7.4 The Receiving Party shall comply with a request in terms of this clause within 7 (seven) business days of receipt of such request.

7.5 This clause shall not apply to the extent that:

7.5.1 the Receiving Party is obliged to retain any Confidential Information in terms of any applicable law, rule or regulation or by any competent judicial, governmental, supervisory or regulatory body or in accordance with reasonable internal policy; or

7.5.2 the Confidential Information is stored by third party service providers who provide automatic information technology back up services to the Receiving Party.

8. **PERSONAL INFORMATION**

8.1 The Receiving Party hereby warrants, represents and undertakes in favour of the Disclosing Party that it shall at all times comply with all applicable legislation which regulates the protection of privacy and the use, disclosure, retention, protection and any other form of processing of the personal information forming part of the Confidential Information belonging to the Disclosing Party.

8.2 The Receiving Party further undertakes that it shall immediately notify the Disclosing Party of any security compromises or suspected security compromises, in relation to the personal information forming part of the Confidential Information, of which it becomes aware or suspects, and the measures to be taken and/or taken to address such security compromise, as soon as reasonably practicable upon becoming aware of such security compromise, but in any event within the time limits provided for in any applicable legislation. In such event, the Receiving Party must:

8.2.1 co-operate fully with the Disclosing Party in relation to any notifications which may be made by the Disclosing Party to any regulator, the data subjects or any other person;

8.2.2 co-operate with the Disclosing Party in relation to any investigations that the Disclosing Party may initiate or which may be initiated by an investigator or other authority; and

8.2.3 in the event that the Disclosing Party is MIH, notification of any actual or suspected security compromise must be delivered to the following email address for the attention of the Information Officer: dataprivacy@mmltd.co.za.

9. **BREACH**

9.1 The Parties agree, acknowledge and accept that:

9.1.1 any breach of this Agreement by a Party ("**Breaching Party**"), including but not limited to the disclosure of any Confidential Information to any person in breach of this Agreement, could result in a current or future, actual or potential commercial, financial or competitive disadvantage and/or cause other injury to the non-breaching Party ("**Non-breaching Party**"); and

9.1.2 monetary damages might not be an adequate remedy, and the Non-breaching Party may be entitled to specific performance and injunctive relief as remedies for any such breach. Such remedies will not be deemed to be the exclusive remedies for a breach of this Agreement by the Breaching Party but will be in addition to all other remedies available at law to the Non-breaching Party.

9.2 In the event of any breach or threatened breach by the Breaching Party or any of its Permitted Persons, without prejudice to and in addition to any other rights or remedies of the Non-breaching Party under this Agreement or at law, to enforce the performance of this Agreement by interdict or specific performance upon application to a court of competent jurisdiction without proof of actual damage and notwithstanding that in any particular case damages may be readily quantifiable, and the Breaching Party or its Permitted Persons acknowledge that it shall not be entitled to plead sufficiency of damages as a defence in any proceeding for injunctive relief.

10. **ADDRESSES FOR NOTICES AND SERVICE OF LEGAL PROCESSES**

10.1 The Parties choose their respective addresses set out in this clause 10, as their *domicilium citandi et executandi* ("Domicilium") for the purposes of giving of any notice, the serving of any process and for any purpose arising from this Agreement.

10.2 For the purpose of this Agreement the Parties' respective addresses are:

10.2.1 **MIH**
Momentum Building
268 West Avenue
Centurion, 0157
Attention: Kudakwashe Mudzengi
Email address: kudakwashe.mudzengi@mmltd.co.za

10.2.2 the **Student**

17 Bermuda Crescent

Uitsig

Bloemfontein,9301

Attention: Thembakazi Hansi-Arendse

Email address: Arendse.tembi@gmail.com

10.3 The Parties shall be entitled, by written notice to the others, to vary its Domicilium from time to time to any other address within the Republic of South Africa which is not a post office box or poste restante, or to vary the e-mail address forming an element of such Domicilium.

10.4 Any notice given by one Party to the others ("**Addressee**") which:

10.4.1 is delivered by hand during the normal business hours of the Addressee at the Addressee's Domicilium for the time being shall be deemed, (unless the contrary is proved by the Addressee), to have been received by the Addressee at the time of delivery;

10.4.2 if transmitted by e-mail to the then e-mail address of the Addressee between 08h30 and 17h00 on a business day, shall be deemed to have been received by the Addressee (unless the contrary is proved by the Addressee) on the day of the date of dispatch (or on the following business day if it was delivered outside of such hours).

10.5 Notwithstanding anything to the contrary contained in this Agreement, a written notice or communication actually received by one of the Parties from another, including by way of e-mail will be adequate written notice or communication to such Party.

11. **DURATION**

The obligations set out in this Agreement shall be continuing obligations and shall survive the cessation or abandonment of any discussions or negotiations (preliminary or otherwise) regarding the Permitted Purpose or the cancellation or lapse of this Agreement for any reason whatsoever, and shall endure until such time that such information ceases to be Confidential

Information notwithstanding the return or destruction of any Confidential Information and any copies thereof.

12. **NON-SOLICITATION**

The Student undertakes in favour of MIH that he shall not, for a period ending 24 (twenty four) months after the date of the Party last signing this Agreement, draw away, canvas, solicit or entice away or endeavour to do so (or induce any other person to do so) any suppliers, customers or employees of MIH or its business operations.

13. **JURISDICTION AND APPLICABLE LAW**

13.1 The Parties consent and submit to the non-exclusive jurisdiction of the High Court of South Africa, Gauteng Local Division, Johannesburg in respect of any proceedings relating to this Agreement.

13.2 This Agreement is subject to and shall be interpreted in accordance with the laws of the Republic of South Africa.

14. **ENTIRE AGREEMENT**

14.1 This Agreement constitutes the entire agreement and understanding of the Parties relating to the subject matter hereof, and no variation of this Agreement shall be effective unless reduced to writing and signed by the Parties.

14.2 A failure to enforce or to require the performance at any time of any of the provisions of this Agreement (including the provisions of this clause) shall not be construed to be a waiver of such provision and shall not affect either the validity of this Agreement, or any part hereof, or the right of any Party to enforce the provisions of this Agreement.

14.3 This Agreement may be signed in any number of counterparts, all of which taken together shall constitute one and the same instrument. Any Party may enter into this Agreement by signing any such counterpart.

14.4 Confidential Information provided by a Party to the other Parties does not represent a commitment by the Disclosing Party to enter into any business relationship with the Receiving Party or with any other entity. If the Parties desire to pursue business opportunities, the Parties will execute a separate written agreement to govern such business relationship. Each Party reserves the right, in its sole discretion, to terminate the discussions contemplated by this Agreement concerning the business opportunities.

14.5 If any provisions of this Agreement or part thereof is rendered under any law void, illegal or unenforceable in any respect, the validity, legality and enforceability of the remaining provisions (and such aforesaid provision against the other parties) shall not in any way be affected or impaired thereby.

For METROPOLITAN INTERNATIONAL HOLDINGS PROPRIETARY LIMITED:

SIGNED AT _Centurion_ ON _18 September_ 2023.

____

Who warrants his/her authority hereto

Full Names _Kudakwashe Mudzengi_

Designation _Chief Executive Officer_

For THEMBAKAZI MAUREEN HANSI-ARENDSE:

SIGNED AT ____Bloemfontein_________ ON __12 September_ 2023.

____

Who warrants her authority hereto

Full Names: Thembakazi Maureen Hansi-Arendse__

Designation: _Student_________________________

Annexure A

Confidentiality Undertaking

We, the undersigned, as a receiving party and as a condition to being provided with certain confidential information of Metropolitan International Holdings Proprietary Limited and/or members of the Momentum Metropolitan Group for purposes of enabling Thembakazi Maureen Hansi-Arendse under student number 2015288463, in her personal capacity (the "**Student**") to assess, evaluate, consider, structure and present the Confidential Information in the compilation of an academic research study under the topic "*The success and failure factors in change management initiatives within a large insurance organization"* pertaining to the requirements of a Masters in Business Administration degree at the UFS Business School at the University of the Free State ("**Permitted Purpose**") confirm that:

1. We are aware that a confidentiality agreement has been concluded between Metropolitan International Holdings Proprietary Limited and the Student dated 12 September 2023 ("**Confidentiality Agreement**") in relation to the Permitted Purpose, whereby the parties thereto have amongst other things agreed to keep strictly confidential all information with respect to the Permitted Purpose, including but not limited to the following (all such information, together with such other confidential information as defined in the Confidentiality Agreement, hereafter the "**Confidential Information**")**:**
   1.1. the fact of, and details of the strategy review, discussions, and the status thereof;
   1.2. the existence of the confidentiality undertakings and this acknowledgment; and
   1.3. all information in whatsoever form relating to the parties to the Permitted Purpose and their business operations obtained as result of the confidential information shared.
2. We understand and are fully aware of the obligations and consequences of the confidentiality undertakings arising out of or in connection with the Confidentiality Agreement, and we shall be liable for any violation of the terms of this Confidentiality Undertaking and the Confidentiality Agreement.
3. This Confidentiality Undertaking will be effective from the signature date and shall continue for the same period as the Confidentiality Agreement.
4. We undertake to keep all of the Confidential Information strictly confidential and secret in accordance with the terms of the Confidentiality Agreement, and not to disclose any of the Confidential Information to any person unless permitted thereto in the Confidentiality Agreement, and then only subject to the person to whom such disclosure is made (including their representative) signing this Confidentiality Undertaking.
5. By signing this Confidentiality Undertaking, we acknowledge that we have read and understand the Confidentiality Agreement and agree to be bound by the terms thereof.

6. We choose the following addresses as our *domicilium citandi et executandi* for purposes of giving of any notice, the serving of any process and for any purpose arising from this Confidentiality Undertaking:

   Address: [205 Nelson Mandela Avenue]
   [Universitas]
   [Bloemfontein]
   [9301]
   Attention: ___________________
   Email: ___________________

7. This Confidentiality Undertaking is subject to and shall be interpreted in accordance with the laws of South Africa.

8. We agree to submit to the non-exclusive jurisdiction of the High Court of South Africa, Gauteng Local Division, Johannesburg in regard to all matters arising from this Confidentiality Undertaking.

9. This Confidentiality Undertaking may be executed in counterparts, each of which will be deemed to constitute an original and which together constitute the same agreement. Where it is not possible for a party to physically sign the document, electronic signatures will be accepted by a party confirming their acceptance of the terms and conditions of the Confidentiality Undertaking electronically, or by inserting a digital signature in the space provided.

SIGNED AT ___________________ ON ___________________ 2023.

____

Who warrants his/her authority hereto
For: [UFS Business School, University of the Free State]
[insert full names of signatory]
[Research Supervisor]

APPENDIX H: TURNITIN REPORT

TM Hansi-Arendse_HH edited_clean.docx

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