



**Employee reskilling in the South African short-term insurance industry with
the implementation of automation, robotics and artificial intelligence**

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A research project submitted to the Gordon Institute of Business Science,
University of Pretoria, in partial fulfilment of the requirements for the degree of
Master of Business Administration.

11 November 2019

ABSTRACT

The Fourth Industrial Revolution has disrupted the short-term insurance industry in South Africa and it is evidenced by organisations implementing automation, robotics and artificial intelligence in their operations. The challenge faced by insurance organisations is the skills required for the future are not readily available in the market. The organisations have the opportunity of creating those required future skills and capabilities with their existing resources through the process of reskilling. It was important to establish factors that influence the success of employee reskilling, which must be considered when organisations establish reskilling plans as part of their future strategy.

A critical literature review was conducted to look at what is already available in support of talent management and employee reskilling, and various factors were established as key for the organisations. Semi-structured Interviews were conducted with 13 leaders that assume senior roles within the insurance industry as heads of business units and senior managers in human capital management and development areas. This engagement provided an in depth understanding into factors that are considered by leaders to be key in the success of reskilling.

The study found that factors that influence reskilling include culture, structure of the organisation, talent identification and management, psychological barriers and career management as influential in the success of employee reskilling. The study provides recommendations for leaders to influence the reskilling process positively.

KEYWORDS

Employee Reskilling, Continuous Learning, Psychological Contracts, Career Adaptability, Fourth Industrial Revolution

DECLARATION

I declare that this research project is my own work. It is submitted in partial fulfilment of the requirements for the degree of Master of Business Administration at the Gordon Institute of Business Science, University of Pretoria. It has not been submitted before for any degree or examination in any other University. I further declare that I have obtained the necessary authorisation and consent to carry out this research.

Tshepiso Modise

11 November 2019

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Chapter 1: Introduction to Research Problem

1.1 Research problem

The Fourth Industrial Revolution (4IR), also referred to as Industry 4.0, is driven by the technological advancements and capabilities such as Robotics, Artificial Intelligence (AI) and various other technologies (Ayentimi & Burgess, 2019; Whysall, Owtram, & Brittain, 2019). Technology has been involved mainly in activities such as processing data, and now 4IR will extend the machine's capability to include the decision-making processes (Syam & Sharma, 2018).

The insurance industry is susceptible to AI disruption and it has been slow in embracing technology to improve some of their processes (Morgan, 2017). Technology is currently positioned to reduce human resources in order to do business efficiently and cost-effectively, within the insurance industry. Human intervention in these activities will be limited to a few exceptions (Myers & Fox, 2017). Frey and Osborne (2017) have identified professions in the insurance industry as highly susceptible to computerisation, which is also defined as job automation. Routine and repetitive activities that are identified to be affected include the capturing client details, verifying policy details and processing claims.

These routine, volume-heavy transactions and reporting processes are being performed by the majority of staff, and this implies that automation, robotics and AI will take over those tasks and potentially reduce the number of resources, which would then move the skill set focus to, business development and marketing activities (Deloitte, 2017). Figure 1 below shows the areas within the value chain of the insurance business that will be impacted by automation.

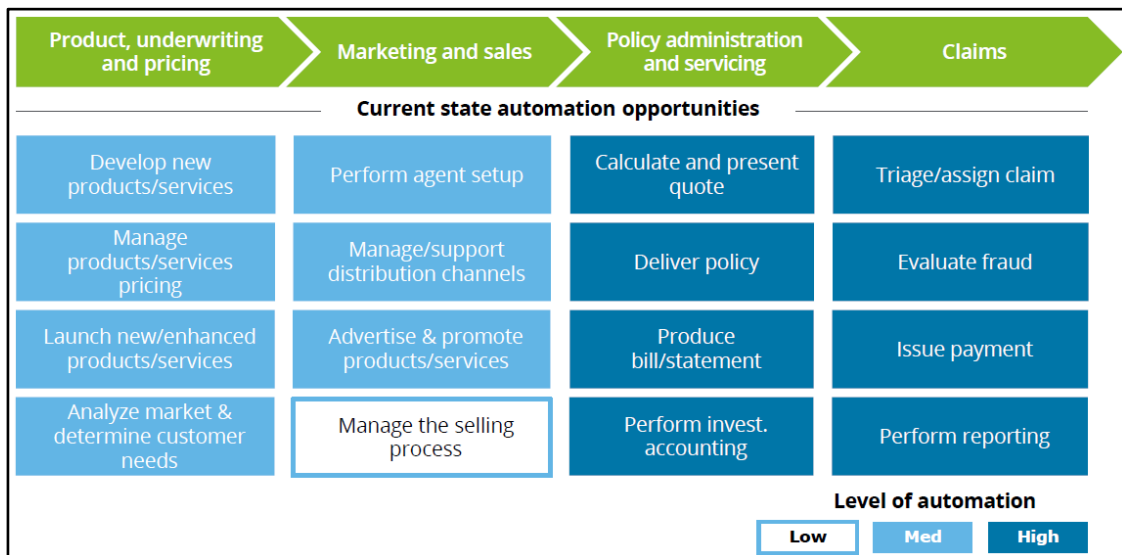


Figure 1 : Automation opportunities in the Insurance value chain

Source : Deloitte (2017)

Krakovsky (2018) also supports the argument that routine tasks can be easily automated, thus offering the view that technology can instead augment the current staff capabilities for non-routine tasks. Organisations are demanding higher productivity from the employees and this can be achieved by automating tasks that can be done by technological advances referred to as the unholy trinity i.e. automation, robotics and artificial intelligence (Lent, 2018).

The 2017 Deloitte report highlighted that in the near future, automation will result in a net job loss of 9.1 million jobs in the United States, and the major impact will be felt in the insurance industry (Deloitte, 2017). The World Economic Forum (2017) report also highlights the possibility of 41% of all jobs in South Africa as being susceptible to automation. The insurance industry is already finding it challenging to attract and retain talent and the issue will be exacerbated by the aging population within the industry that will result in a talent gap (Duett, Baggett, Pappanastos, & Hamby Jr, 2017).

Recent examples around the world include 30 employees of Fukoku Life Insurance firm being replaced by IBM's AI system called Watson Explorer, that calculates claim payouts to policyholders (Holtz, 2017). Another example is of Mitsui Sumitomo Insurance firm, where the sales division would replace 90% of administrative tasks because the work will be done by AI (Olano, 2018). These are a few examples that

reflect the skills that are taken over by automation and robotics while leaving employees with skills that are redundant. The alternatives for the displaced employees would be unemployment, or they would need to assume low skilled and lower-paying work (Krakovsky, 2018).

Schwab (2018) asserts that economies within the 4IR era need to embrace a human-centric approach and must invest in human capital for long term prosperity of the economy. Ayentimi and Burgess (2019) also highlight that the disruptions by 4IR in certain countries in sub-Saharan Africa, will require active management of skill mismatch and under-education that could cost them their competitive advantage in the world economy. Organisations that adopt and implement automation and AI, will also need to focus on retraining and reskilling their staff midway their careers due to the increased pace of change (Illanes, Lund, Mourshed, Rutherford & Tyreman, 2018; Schwab, 2018).

Businesses need to consider that staff members will need to continuously acquire different skills for the duration of their stay at the organisation. Brende (2019) has reinforced the need for organisations to invest in human capital in terms of lifelong learning and reskilling of employees. The reskill imperative is an important drive by the organisations to make certain that the employees are reskilled and upskilled within a short space of time (World Economic Forum, 2018).

Automation, Robotics and Artificial Intelligence have accelerated the need and the urgency of organisations to reskill their staff, and most importantly to reduce the transition period for staff to learn and adapt from one skill to the next. Illanes et al. (2018) define the magnitude of this problem as similar to the early 20th century, when North America and Europe experienced a large scale move from an agricultural-based economy to a manufacturing economy. The transition from one required skill to the other was relatively easier then, because it took many years and allowed time for older workers to retire and be replaced by new entrants that would acquire the new required skills (Illanes et al., 2018).

There is a clear urgency and need for organisations to relook at the internal processes regarding retraining and blending of the human skills along with artificial intelligence (Smidt, Becker, & Bradley, 2015).

Organisations must take immediate action in addressing under-skilling and deskilling. Gommans et al. (2017) define under-skilling as a mismatch or depreciation of skills to the job requirements due to changing work environment, while Bravo (2015) defines deskilling as the reduction of employee's job knowledge, which will be the outcome of the implementation of automation. Both definitions refer to the reduction in skill and knowledge of the employee due to the changing environment such as technological advancements.

The pace of technology, and the need for organisations to remain relevant and competitive, requires an investigation in how organisations can continuously identify key skills and to implement reskilling programmes for their human capital.

1.2. Purpose statement

The purpose of this research is to explore the reskilling considerations required by insurance companies due to technological changes and new job requirements. PWC (2018) proposes three factors that insurance organisations must consider in training employees of the future, which are : Adaptability, Speciality and Soft Skills. Adaptability refers to the organisation's ability to adapt to constant change; Speciality refers to the organisation's ability to create an environment of coexistence between humans and automation; Soft skills refer to the organisation's focus on leadership skills, emotional and creative intelligence (PWC, 2018).

The main aim of this research is to get an understanding of key factors and contributors to the process of reskilling staff in an organisation that implements automation, and to get an understanding of the dependencies or relationship between identified factors.

The research will be important in contributing towards the current models used for talent management in terms of training and development processes for current and future resources in a working environment that implements automation, robotics and AI.

Whysall, Owtram and Brittain (2019) acknowledges the gap between the required skills of the future workplace that embraces industry 4.0, and the current employee

skills, and highlights the importance of organisations to increase focus on forecasting future needed skills due to the rapidly changing environment.

1.3. Roadmap of the Research Study

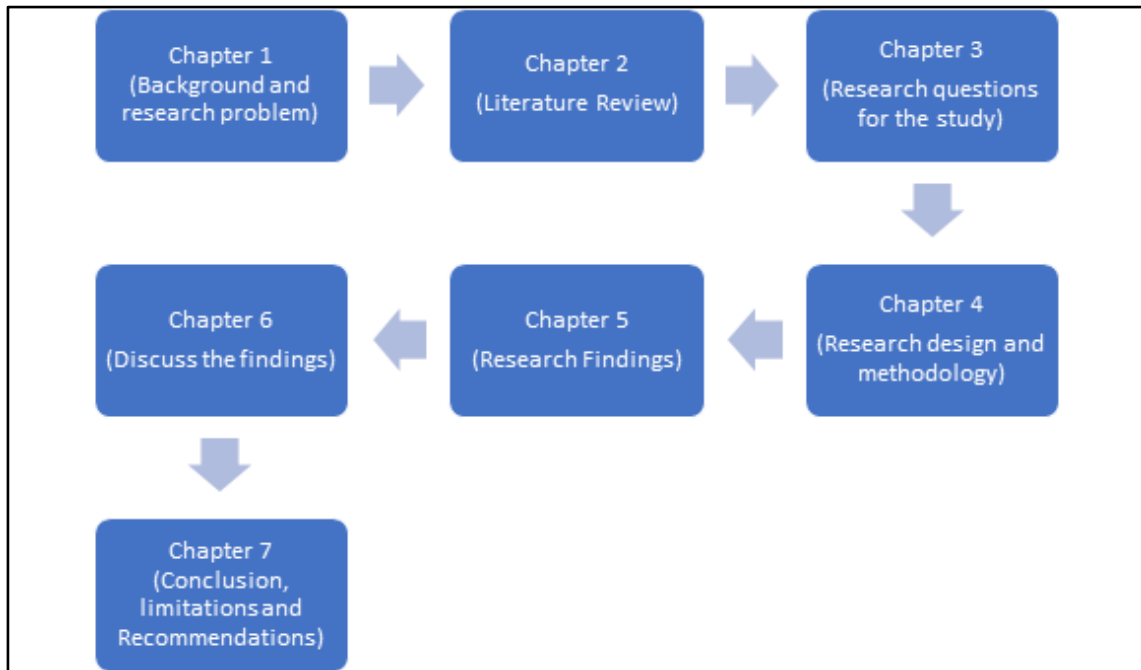


Figure 2: Research Roadmap

Chapter one provides an introduction, background and context for the reader into the topic undertaken by the researcher. The impact and contribution of this study is also stated in this chapter to provide the relevance and business need of this research to the reader.

Chapter two delves into a critical review of the current literature related to the research problem. The literature review included corroborating and contrasting views on the topic of reskilling and the chapter highlights those views with the aim of uncovering the gaps to be explored further within the study.

Chapter three expresses the research questions for the study, and it was important to establish these questions based on the gaps identified in the literature review.

Chapter four provides the reader with the research design and methodology followed to undertake this study. Details such as the population, sampling technique and sampling size are explained comprehensively within this chapter. The data collection and data analysis process are addressed, as well as limitations and validity of the research are also expressed within this chapter.

Chapter five provides the research findings of the data collected following the research design, and are presented according to the research questions and the themes that were uncovered in the process.

Chapter six provides a critical review in terms of reviewing the research findings and analysing the linkages between the literature covered in chapter two, and what was discovered in chapter five. The analysis will be expressed according to the research questions in chapter three.

Chapter seven concludes the study with a summary of the research findings and proceeds to provide recommendations based on the analysis done in chapter six. The recommendations will include business-specific solutions regarding the employee reskilling in the short term insurance industry, and will provide future research recommendations on the topic.

Chapter 2: Literature Review

2.1 Introduction

This chapter provides a critical review on the current literature and theories regarding staff reskilling in an environment that embraces robotics, automation and AI. It is important to determine what is currently known in order to identify gaps that this research aims to address.

The review will cover the overall understanding of Talent Management in the context of the reskilling of employees. The discussion will proceed to cover the concept of deskilling and reskilling which elaborates the cycle between the two processes. The review proceeds to cover Career planning, Psychological Barriers, Company culture and Company structure as the main considerations for employee reskilling.

2.2 Automation, Robotics and Artificial Intelligence

The processes in the insurance business that include customer engagements, back-office processes, and services outsourced or rendered by the internal staff (as presented in Figure 1), present varying opportunities for automation, robotics and artificial intelligence to be incorporated within the value chain. The coexistence and interaction between human beings and machines, create an opportunity for both, to offer their comparative advantages to the relationship, and resulting in humans doing more non-routine tasks while the machines execute routine tasks (Autor, 2015).

Myers and Fox (2017) define automation as the manner in which various systems, equipment and software are used to complete a process with no or limited human intervention. Software automation is a lot more prevalent in the insurance industry as functions such as claims processing are being automated.

Automation involving computing power was introduced in the third industrial revolution and has evolved and improved with each industrial revolution because of the improved processing power of computers, and continues to take over repetitive, routine, standard and non-value adding tasks (Syam & Sharma, 2018).

Organisations have increased expectations of productivity from the employees because of the automation of tasks that can be done by computers efficiently and economically (Lent, 2018; Estlund, 2018). Robotics, in the form of software in this instance, is defined as a tool used to replicate the activities done by a human being on existing software applications such as websites and spreadsheets (Lamberton, Brigo, & Hoy, 2017).

Artificial Intelligence along with Machine Learning refers to the improvement of technology's cognitive and sensory abilities that were previously considered to be impossible for machines and only possible by human beings (DeCanio, 2016; Estlund, 2018; Syam & Sharma, 2018). These are activities and tasks that were defined under the Polanyi Paradox, as tacit knowledge and tasks that cannot be easily explained, thus difficult to be taken over by technology (Autor, 2015). Di Fiore (2018) argues that decisions related to strategy, innovation and marketing would still rely on a human judgement that considers personal context. Predictive tasks have an inherent element of judgement that humans are expected to execute, however, Agrawal, Gans and Goldfarb (2019) argue that some of those predictive tasks are increasingly being taken over by artificial intelligence. This means that decisions on strategy, innovation and marketing might not be fully taken over, however, they are being influenced by artificial intelligence. Parnas (2017) provides a stern warning that artificial intelligence that uses heuristics as part of their algorithm, should not be accepted or trusted because the consequences include machines providing untrustworthy information to make decisions.

Artificial Intelligence includes examples such as natural language processing, which means that the machine is capable of understanding and analysing the natural language used by human beings, and Machine Learning refers to the ability of the machine to learn through algorithms (Jarrahi, 2018).

The impact of all these technologies is the same in terms of employees because there are instances where automation, robotics or artificial intelligence will replace employees, and there are instances where the employees and technology will have to coexist and contribute their comparative advantages (Autor, 2015). It is expected that organisations will adopt an augmented strategy which will involve automating key processes and tasks, and retrain the existing employees which would result in a

complementary working environment with comparative strengths used from technology and employees (World Economic Forum, 2018).

The insurance industry is a highly regulated industry and it is very important to understand the impact of automation on the law of work, and the impact of the law of work on the trajectory of automation (Estlund, 2018). The future of work will be impacted by the advancement of technology and the future world of work will require new skill sets to transform the organisation (Hyun Park, Seon Shin, Hyun Park, & Lee, 2017). Digital skills are the types of skills required for the future world of work it is important for employees to have those skills because they will be left behind if they do not acquire those skills (Robinson, Cotten, Ono, Quan-Haase, Mesch, Chen, Shultz, Hale, & Stern, 2015).

2.3 Talent Management

Collings and Mellahi (2009) define strategic talent management as a set of activities and processes that would involve identifying key positions which would contribute towards the organisation's competitive edge. Talent management activities involve managing activities such as talent attraction, talent development, talent mobility, career development and succession planning (Whysall, Owtram, & Brittain, 2019). The three important elements of achieving the competitive advantage in terms of talent management include, systematic identification of key positions, developing a talent pool of high performing and high potential employees, and a human resource structure that supports business in terms of filling key positions and increasing employee engagement (Collings & Mellahi, 2009; Raharjo, Nurjannah, Solimun, & Achmad Rinaldo Fernandes, 2018). Early identification of talent is important to have a better outcome regarding the identified talent (Eichinger, 2018). The effectiveness of talent management within an organisation also relies on how the organisation combines the systems, processes and practices (Sparrow & Makram, 2015).

In the previous decades, the trend for organisations has been to poach employees from other organisations that have the required skills, and this was in response to the changing environment (Whysall, Owtram, & Brittain, 2019). The rapid pace of change in technology has created a challenge for organisations because the skills required are not readily available for poaching, thus putting the responsibility back to

the organisation to forecast their needs for future skills (Cappelli & Keller, 2014; Whysall, Owtram, & Brittain, 2019). Poaching employees from other organisations while they also retaliate by poaching your own key employees is not a sustainable plan regarding talent management and the energy must instead move towards retaining valuable employees (Crittenden, 2018; Claus, 2019).

It is then important for organisations to focus on designing and implementing talent management practices that would support current employees and increase their cognitive skills, productivity and contextual behaviour required for future assignments (Khoreva, Vaiman & Van Zalk, 2017).

The technology that has disrupted business functions, has also affected how organisations need to manage talent in areas such as work design, workforce planning, recruitment, development, remuneration and career management (Montealegre & Cascio, 2017). Hasan, Ferguson and Koning (2015) highlight that the changes introduced by technology can affect a job by altering role's function and tasks, or the relationship between roles can be affected, or the role can be eliminated entirely. It is now vital for organisations to apply concerted effort in analysing and addressing the needs of the strategic workforce of the future (Bughin, Lund, & Hazan, 2018).

It is not practical or preferable to have all positions within the organisation filled with exceptional performers because it will result in the organisation's scarce resources invested towards roles that are not critical for the organisation (Collings & Mellahi, 2009). Workforce differentiation is an exclusive approach to talent management which advocates for an organisation to focus and invest only on selected employees and roles that are scarce and would achieve the greatest returns for the organisation (Cappelli & Keller, 2014).

Organisations would need to apply the Talent Supply Chain Management (TSCM) concept, that was adopted from the supply chain management field, to assist organisations in managing talent by identifying capabilities required to achieve strategic objectives, and determining if the organisation should in-source or outsource certain functions depending on the capability gaps (Whysall, Owtram, & Brittain, 2019).

2.4 The influence of company structure and culture

Human capital must be central to the long term strategy of the organisation the skills of the employees must be complemented by technology instead of being replaced by it (Autor, 2015). Crittenden (2018) argues that the silo structures of the organisation where resources are grouped based on their skill set is not an ideal configuration for an organisation to keep up with the technological changes.

Organisational structure refers to the formation of the organisation into its subdivisions and the coordination of those subdivisions to complete a task, and how the design considers the environment, size, technology and strategy of the organisation (Cummings, & Worley, 2014). The traditional forms of structure include: functional departments that are dedicated to a specialisation; Divisional units that are self-contained and oriented to focus on a product or a customer segment; and lastly the matrix structure which combines both functional and self-containment (Cummings, & Worley, 2014).

Organisations are required to change the way they operate and adapt to digital ubiquity to minimise the negative impact of digital disruptions (Montealegre & Cascio, 2017). Organisations need to change their structure to a form that promotes shared mental models which would result in highly coordinated resources for the organisation (Cassidy & Stanley, 2019). Organisational fluidity influences the structure of the organisation by promoting networking instead of hierarchies, the spontaneity of interactions instead of structured interactions, temporary projects instead of specialised departments and it also promotes a participatory decision-making process (Alcover, Rico, Turnley, & Bolino, 2017). Pantouvakis and Bouranta (2017) argue that the organisation's adaptability also relies on the behaviour of the employees, the management team and a good organisational culture.

Organisational culture provides a strategic competitive advantage for an organisation, and it is defined as the personality of the organisation and sets the tone of how things are done (Rezaei, Mardani, Senin, Wong, Sadeghi, Najmi, &

Shaharoun, 2018). Culture has a major influence on the behaviour of the employee because it encapsulates the values, attitude and behaviour (Raharjo et al., 2018).

Goran, LaBerge and Srinivasan (2017) give a stern warning that waiting for the organisational culture to change without any intervention will put the organisation at a disadvantage in terms of digital penetration, which involves addressing the organisation's culture of being risk-averse, creating more focus on the customer, and removing silos. Iriana, Buttle and Ang (2013) argue that the success of technology implementation within the organisation will be greatly influenced by organisational culture because people are involved, and would require a proper change management process.

It is the responsibility of the organisation to create opportunities for lifelong learning of their employees (Crittenden, 2018). The organisational learning culture promotes an environment that allows employees to reskill for the future job requirements introduced by technology (Pantouvakis & Bouranta, 2017). Managerial coaching is important because it is a process of empowering employees to exceed their levels of performance, as well as helping them to develop themselves to elevate their potential. A learning organisational culture is important to the success of managerial coaching (Ladyshevsky & Taplin, 2018).

Gurbaxani and Dunkle (2019) define six dimensions that are key considerations for any organisation undergoing digital transformation, and they are Strategic Vision, Culture of Innovation, Know-how and Intellectual Property, Digital Capability, Strategic Alignment and Technology Assets. These dimensions express the structural and cultural considerations for the organisation to undertake a reskilling initiative, along with the digital transformation.

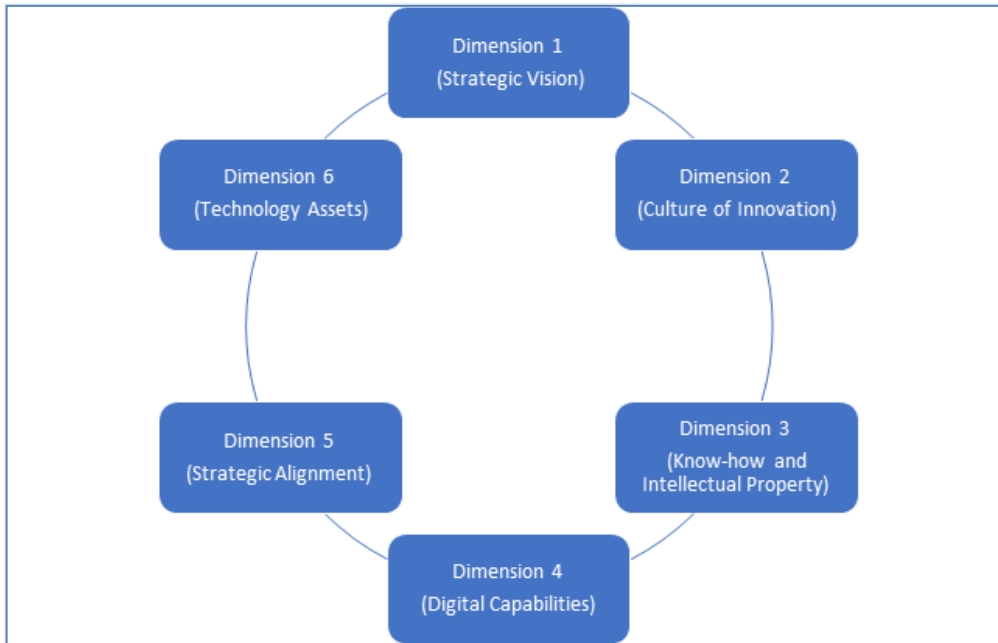


Figure 3: The six dimensions of digital transformation
(Source: Adopted from Gurbaxani and Dunkle (2019))

The dimension of strategic vision is important as it defines the future state of the organisation, and must coincide with the assertion from Autor (2015) that human capital should be central to the dimension of strategic vision. The culture of innovation refers to an organisation taking calculated risks and learning from failures. This dimension is supported by Goran et al. (2017) in terms of the organisation addressing its culture of being risk-averse. The dimension of Know-How and Intellectual Property refers to increased use of the software by the organisation to improve on performance and delivery to clients. This dimension is reinforced by Autor (2015) in terms of using technology as a complement to employees to deliver to clients. The digital capability dimension refers to the future skills required by the organisation and the skills gap that must be addressed for the organisation to have skills of the future. Pantouvakis and Bouranta (2017) support this in terms of organisational learning culture that is required to promote reskilling for future skills. The dimension of strategic alignment refers to the willingness of the organisation to fund strategic initiatives without the certainty of a return.

This reiterates the culture of risk-taking and reinforces the point made by Pantouvakis and Bouranta (2017) that it is important for the organisation to have a culture of organisational adaptability. The dimension of technology assets refers to

the organisation having the right technology for the implementation of the strategic vision. Cummings and Worley (2014) refer to the organisation's structure that should consider the technology and strategy of the organisation, along with the size and the environment.

Change communication is part of the overall change management process and focuses on factors regarded as difficult to control, and those that contribute towards resistance or support of a change (Lies, 2012). Communication contributes towards the success of a change initiative because its aim is to establish change readiness and to improve commitment from the employees (Simoes & Esposito, 2014).

2.5 Psychological barriers

Employees have a perception of technology replacing them and thus heightening their fear of losing jobs (Montealegre & Cascio, 2017). There are two types of job insecurities that have implications for management and business, namely; job tenure insecurity which refers to the fear of loss of employment; and job status insecurity which refers to a perceived threat to valued features of the job (Gallie, Felstead, Green, & Inanc, 2017). The latter form of insecurity is very important to consider because it relates to changes in terms of personal treatment from management and supervisors, along with the diminishing importance of job characteristics such as skill, task interest and remuneration. The changes in technology have reduced job security and also requires employees to be flexible in managing the fluidity of the job demands, to have favourable career outcomes (Wiernik & Kostal, 2019; Claus, 2019).

Seasongood (2016) suggests that an integration of human skills and capability where some processes are augmented by robotics and automation, while other processes are fully taken over by robots in order to allow staff to focus on higher-level tasks. This, however, does not remove the employee concern in terms of job security. The new ways of work require the employee to have skills such as social intelligence, which means the employees must have the capability to connect, collaborate and build trust (Davies, Fidler, & Gorbis, 2011).

Organisational structures are now formed to promote shared mental models, which means the structures promote employees collaborating and working in a highly coordinated manner, thus forming trust and seamless ways of completing tasks (Cassidy & Stanley, 2019). It is important for managers to realise that employees being reskilled to coexist with technology, would also require social acceptance in a form of shared mental model between employees and machines (Montealegre & Cascio, 2017).

Shared mental models are important in establishing trust between employees as it creates an understanding of the capabilities and shortcomings of team members in completing a task. In an instance of automation augmenting the employee, it is important for the employee's mental model to align with the capability of the technology to avoid distrust of the collaboration (Boelhouwer, van den Beukel, van der Voort, & Martens, 2019). This is supported by Parnas (2017) also highlights the risk associated with overreliance on artificial intelligence and being ignorant to its shortcomings, which means that the reskilling of employees to coexist with technology cannot result in employees relinquishing their cognitive abilities and purely rely on technology.

Khoreva et al. (2017) highlight the changes in psychological contracts between employer and employee, which is causing high-potential employees to be less loyal to their organisation. Psychological contracts are an employees perception of the rules and resources exchanged between employer and employee, and the fulfilment thereof has an impact on the employee's job satisfaction, organisational commitment and performance (Khoreva, Vaiman, & Van Zalk, 2017; Alcover et al., 2017). A negative attitude or behaviour from an employee would be a result of the violation of the psychological contract by the employer, most likely in areas with frequent and unpredictable change (Skromme, Granrose, & Baccili, 2006; Chiang, Jiang, Liao, & Klein, 2012; Alcover et al., 2017). The types of psychological breaches include: inadvertent breach, where there was a divergent view from what the employee envisaged and yet the organisation honours the contract; then there is a disruption breach, where the organisation is unable to fulfil the contract due to resources being unavailable or due to any other external factor outside the control of the organisation; lastly the deliberate breach, where the organisation chooses to not honour the contract even if it has the ability to do so (Alcover et al., 2017).

The concept of psychological contracts is rooted in the social exchange theory framework which addresses the mutual exchange between employer and employee (Lv & Xu, 2018). Social Exchange Theory is defined as activities done by employees voluntarily with the expectation of benefiting from the organisation thus when an organisation invests in their talent, they are likely to get a return on that investment from the motivated employee (Baharin & Hanaf, 2018). Positive reciprocity would be expected from employees when the organisation invests in the employee thus it is important for organisations to focus on the fulfilment of psychological contracts in the process of talent management (Khoreva et al., 2017).

Kim and Lee (2018) define the locus of control as a reliable and stable characteristic that can be relied upon to determine the source of motivation for an individual. Individuals who take a passive position of not taking full ownership of a situation and their future, are considered to have an external locus of control, while individuals who take an active position and take full responsibility for their future, are regarded as having an internal locus of control (Kim & Lee, 2018). This is supported by a proactive career orientation, which also refers to an individual taking charge of their career, and has the ability to change through counselling interventions (Wiernik & Kostal, 2019).

Lunenburg (2011) argues that self-efficacy is a factor in determining the employee's motivation because self-efficacy is defined as the belief that the employee would have regarding their ability to complete a task and the goals they set. This suggests that employees with low self-efficacy would have low motivation to undertake challenging goals and objectives such as being reskilled within an environment undergoing changes. There are four sources of self-efficacy that could be considered when looking to improve the employee's self-efficacy which are, past experiences, vicarious experience, verbal persuasion and emotional cues (Lunenburg, 2011).

Past experiences refer to instances when the employee went through a similar challenge with favourable outcomes and this links with the ability of the employee to adapt to the fluidity of the job demands, and having the psychological contract honoured. Vicarious experience refers to an employee being motivated by seeing their peers accomplishing the tasks and them having the confidence to take on the

challenge as well. This is supported by a structure that encourages shared mental models and thus supports the argument made by Cassidy and Stanley (2019) that such an environment has social influence that promotes high levels of collaboration and coordination. Verbal persuasion refers to an environment with positive social influence, with supportive leadership and teams that motivate the employees to believe that they are able to accomplish a set of tasks. Emotional cues refer to an employee experiencing psychological symptoms as they believe that they will fail at a task.

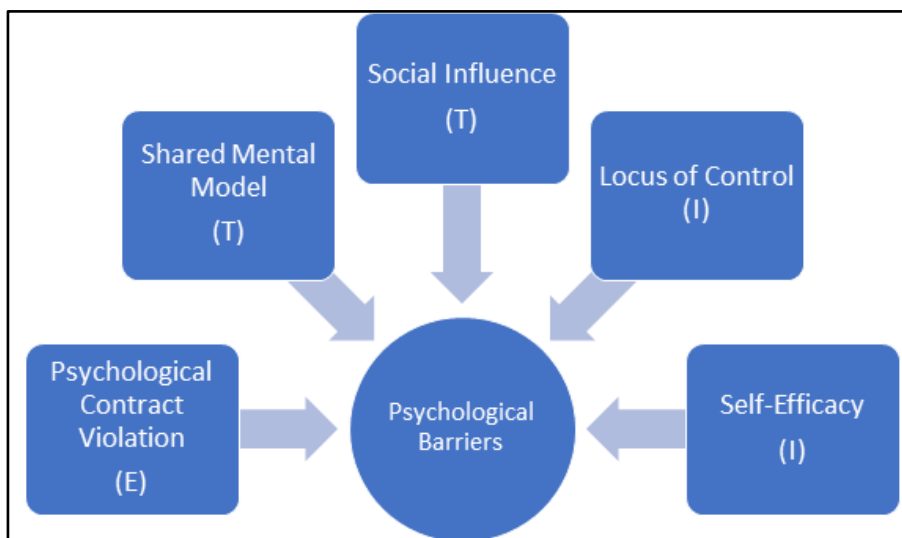


Figure 4: Contributing factors of psychological barriers
(I - Individual; E - Employer; T - Team)

An organisation can offer the opportunity to reskill their staff, however, they need to be cognizant of other factors that can contribute to the success or failure of the process (Figure 4). The factors are indicated with an (I), (E) or (T) which means that some factors are more influenced by the Individual, and others by the Employer, while others are influenced by the Team.

Organisations must consider the debilitating fears and anxieties caused by the potential of job losses due to changes introduced by technology. The other consideration should be the ability of the employee to adapt to the changes in terms of self-efficacy and high internal locus of control. The ability of the organisation to create an environment and organisational structure that promotes shared mental models and positive social influence for human and technology interaction and

coexistence is also very important to reinforce the intentions of reskilling employees. Lastly, the ability of the organisation to manage psychological contracts in the transformation of the organisation to embrace technology is key to the success of reskilling employees.

2.6 Career planning

Kaplan (2016) argues that technology in the form of automation and artificial intelligence, will liberate employees to perform more challenging and ambitious tasks instead of forcing employees to do demeaning work that does not challenge them. Spencer (2018) presents an alternative argument by stating that technology threatens the very quality of the work because employees will only qualify for jobs that do not have any intrinsic value. Both these viewpoints are warranted and with the continued and increasing reliance on technology raises a salient point that organisations need to make significant adjustments to how employees are coached to manage their own careers and the technology required to encourage this process (Montealegre & Cascio, 2017).

Career adaptability is the ability of an employee to adjust to the frequently changing environment by planning, exploring and making decisions needed to fit into different professions (Chan, Uy, Ho, Sam, Chernyshenko, & Yu, 2015). Career adaptability highlighted by Tladinyane and Van der Merwe (2016) covers four dimensions that must be considered : Career concern, which refers to the awareness of an individual to plan for vocational education and a different future; Control, which relates to the individual taking responsibility for growing themselves and to be persistence and self-discipline;Curiosity, which refers to employees being encouraged to explore alternatives for themselves; Career confidence, which is self-efficacy and self-confidence to solve career problems in different roles (Tladinyane & Van der Merwe, 2016).

This is important and must align with the organisation's adaptability, which is one of the factors that an organisation must embrace in order to manage the constant change and uncertainty of future skills required for an organisation (PWC, 2018). Organisational adaptability, or organisational fluidity, is about the organisation's ability to adapt to changes within its environment at the cost of increasing uncertainty

and complexity to the organisation (Alcover et al., 2017). Teece, Peteraf and Leih (2016) state that regardless of how the organisation adapts to the changes within the environment, it would be pointless if those changes are not aligned to strategy.

The alignment between the career adaptability and the organisation's adaptability will require organisations to develop broader skill sets and competencies for their talent pool in order to meet future job demands (Cappelli & Keller, 2014). Transdisciplinarity is one of the nine skills prescribed by Davis, Fidler and Gorbis (2011), which refers to the ability to understand concepts across multiple disciplines. Workers in the future will need to be adaptable lifelong learners and their knowledge base will be "T-shaped", which means they must have a deep understanding of at least one field, but a broader range of other disciplines (Davies et al., 2011).

The continuous learning is followed by frequent and continuous reassessment of the current skills against the skills needed in order to have a reskilling plan aligned with the future skills requirements. Baharin and Hanafi (2018) refer to competency mapping as a process of identifying key competencies for the organisation, which also identifies the individual strengths and weaknesses that should be considered in the development plan.

Career path discussions and work designs can no longer be set up in a linear manner, but they should be set up as a career portfolio, which means acquiring more skills and having various experiences (PWC, 2018). Employees will need to plan for an extended career lifespan which will consist of multiple career transitions (Claus, 2019).

The career orientation of the employees in the organisation must be considered. An organisation would have Boundaryless and Protean career-oriented people, and it is important to consider that when creating reskilling plans. Boundaryless career orientated employees refer to the individuals that respond to decreased organisational resources by seeking opportunities from outside their current employer and also build an external professional network. Protean career-oriented employees refer to individuals who take responsibility in managing their own careers and their career decisions are based on personal values (Wiernik & Kostal, 2019).

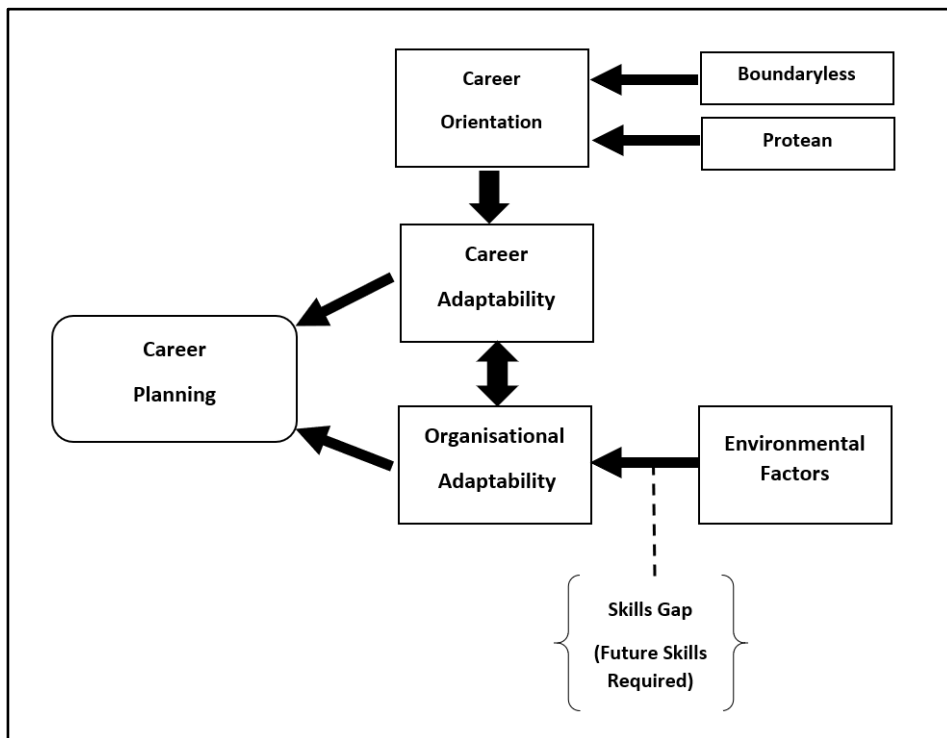


Figure 5: Career planning model

Organisations must consider career planning in their effort to reskill employees that are impacted by the implementation of automation. Career paths can no longer be determined in a linear fashion because of the changing working environment. Career orientation of the employee is a key consideration when planning for reskilling as it highlights the intentions and motivations of the employee. Career adaptability is important determines the ability of the employee to adjust to the changing environment and it is a contributing factor in the effort to reskill employees.

2.7 Cycle of Deskilling and Reskilling

Knowledge and skill set in the form of declarative knowledge such as facts and principles about a task, and procedural knowledge in the form of knowing how to execute the task, are both contributing factors towards the individual's performance (Bravo, Santana, & Rodon, 2015). Maintaining the level of knowledge required for the organisation will require the organisation and the employee to put effort towards the cycle of deskilling and reskilling.

Deskilling is defined as a change in the organisation of work resulting in tasks or responsibilities taken away from one role and allocated to a different role (Diprete,

1988). Deskilling occurs as a consequence of job fragmentation and standardisation of job functions (Taskin & Van Bunn, 2015). An example of deskilling in previous years was when specialised roles such as artisans were displaced by factories and decomposed into smaller tasks that would require little or lower-level skills (Frey & Osborne, 2017). The same thing is evident in how current processes and functions are being replaced by automation, robotics and artificial intelligence. Recent examples include the profession of coding or software development experiencing deskilling as the process itself is being automated by the introduction of frameworks that requires little formal qualification (Krakovsky, 2018).

Deskilling is represented by point A to B in Figure 6 below.

Being underskilled, also referred to as skill mismatched, is the result of changes in the work environment in terms of new work expectations, and employee knowledge deficit caused by the unwillingness of the employee to get trained or lack of training provided by the organisation (Gommans et al., 2017) . Underskilling should be proactively managed throughout the employee's career to have relevant interventions introduced at the right time of the employee's career, and when the organisation requires the employee to deliver on their role (Gommans et al., 2017). Underskilling is represented by point B to C in Figure 6 below.

Over-education and over-skilling refer to an instance where the level of education acquired by an individual, exceeds the level required for the individual to perform optimally for the assigned role (Flisi, Goglio, Meroni, Rodrigues, & Vera-Toscano, 2017; Romanov, Tur-Sinai, & Eizman, 2017). Overskilling is represented by points E and H in Figure 6 below.

Reskilling occurs when there is a degradation of knowledge for a task while knowledge substitution is taking place for a different task (Bravo, 2015). Given the pace of technological changes and the pace of organisations trying to catch up with technology, the cycle of deskilling and reskilling will occur at a higher frequency. Reskilling is represented by point B to D and C to G in Figure 6 below.

The pace of technology necessitates organisations to maintain an optimum level of skill and knowledge for the employees, to maintain their competitive advantage.

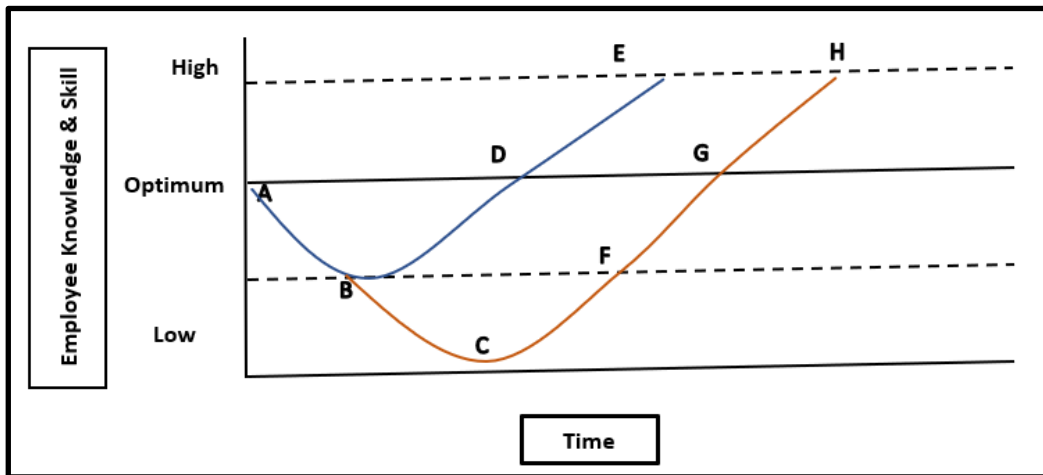


Figure 6: Deskillling and Reskilling cycle

It is important for the organisation to determine the point at which the skills and knowledge of the employee no longer provide additional value to the organisation and to initiate the process of reskilling. Eichinger (2018) asserts that it is important for staff to have learning agility to avoid too much automaticity. Automaticity is a potential trigger for reskilling as it refers to a point where an employee conducts an activity without thinking about it and thus becoming an automatic reaction (Eichinger, 2018).

Technological changes affect the way employees work within the organisation and the work design has to consider the increase in automation and the substitution effect of an individual's knowledge (Bravo, 2015). There is an urgent need to continuously retrain and reskill in the new world of work, and the challenge is not only for companies to resolve, but for educational institutions, industry and labour to also contribute in finding new ways to incentivise investments in human capital (Bughin et al., 2018).

The training and upskilling of resources that are affected by automation of business processes will be of highest priority, and Davies, Fidler and Gorbis (2011) have identified key skills that would be required for the future work. These skills include Social intelligence, novel and adaptive thinking, design mindset and virtual collaboration.

Lifelong learning needs to be offered to the employees because if organisations do not value talent, they will lose employees to other companies. It is evident that continuous reskilling is not optional for employees and the organisation. The

workforce augmentation strategy for organisations relies on highly motivated and engaged employees that are continuously reskilled in future skills to benefit the organisation (World Economic Forum, 2018).

2.8 Conclusion

With the implementation of automation, robotics and artificial intelligence in the insurance industry, it is important for organisations to identify skills and capabilities that they will need for the future and to develop those skills internally. Figure 7 below offers an overview of the sequence of the covered literature. Automation, robotics and artificial intelligence are the external influencers of employee reskilling as it creates an opportunity for technology and humans to coexist and therefore requiring different sets of skills and capabilities for employees.

Level 4 of the figure below highlights the fundamentals required for the success of reskilling and it includes Talent Management, Organisational Culture and Structure. The literature highlights the ability to identify relevant talent as key in the process of reskilling. It also highlights the need for a culture and an organisational structure that contribute towards an organisation's ability to reskill staff and adapt to changes introduced by technology.

Level 3 represents the literature that covered challenges that would need to be addressed in terms of the psychological barriers experienced by the employees, which are attributed to the introduction of technology and the changes within the organisation.

Level 2 highlights the alignment of the required skills to the strategy of the organisation provides a view of a linear career plan being obsolete and should be replaced with a career portfolio plan to cater for the changing roles introduced by technology.

Level 1, which is the main activity of reskilling covered literature that highlights reskilling as a lifelong learning discipline for employees, and it involves continuous assessments of the capabilities in order to identify skills that are diminishing, and skills that will be required in the future.

A critical literature review was important in order to identify gaps within the literature and pose research questions that would address those gaps.

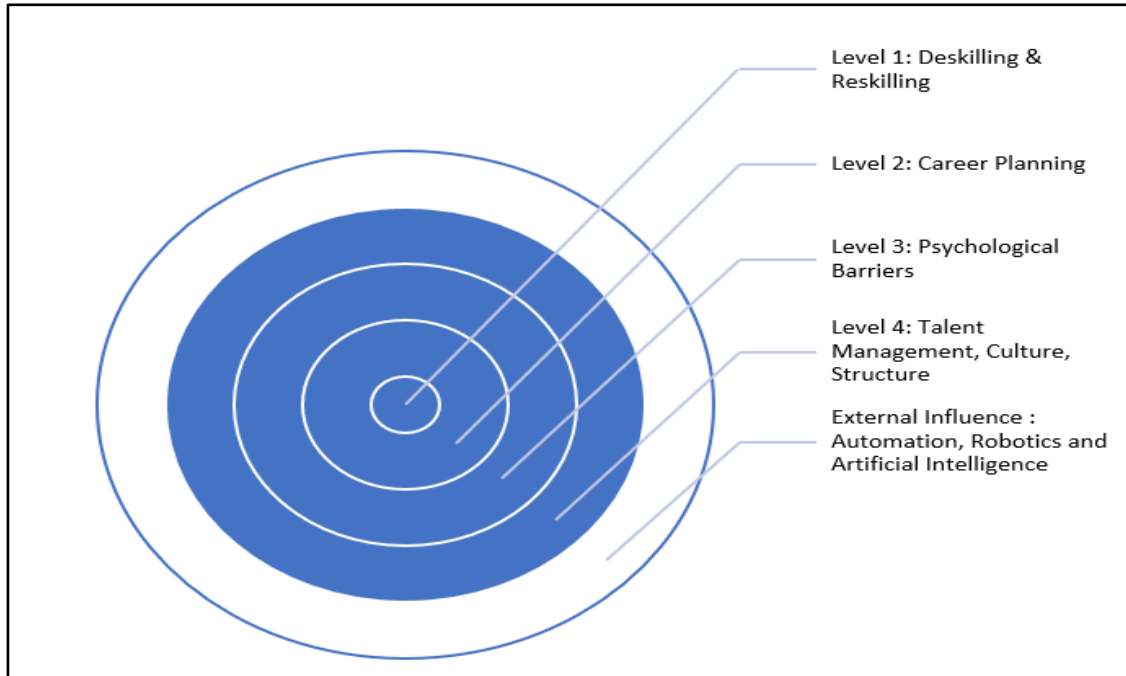


Figure 7: Conceptual framework for the literature review

Chapter 3: Research Questions

Research questions aim to create a link between literature and new insights regarding the topic covered (Sauders & Lewis, 2018). The aim of this research is to address the four main questions which were highlighted by the literature review from the previous chapter. Research objectives are also included for each research question as it provides the specificity of what the research intends to achieve (Sauders & Lewis, 2018). It was important to make certain that the research questions are aligned with the literature review conducted in chapter two, therefore a consistency matrix was used. **See Appendix 1.**

3.1 Research Question 1

What is the influence of organisational culture towards staff reskilling?

The objective of this research question is to determine the organisation's attributes associated with its culture, that influences the decisions and processes of reskilling.

3.2 Research Question 2

What is the influence of psychological barriers in staff reskilling?

The objective of this research question is to determine inhibiting and motivating factors that would influence reskilling within the organisation.

3.3 Research Question 3

What is the influence of career planning on staff reskilling?

The objective of this research question is to determine the characteristics of the career planning process that would influence reskilling

3.4 Research Question 4

What is the influence of organisational structure towards staff reskilling?

The objective of this research question is to determine the organisational structures that enable reskilling.

The next chapter addresses the research design and the methodology followed by the researcher to answer the research questions.

Chapter 4: Research Methodology

4.1 Introduction

This chapter describes the research methodology and principles used for this research to address the research questions posited in Chapter 3. The research has adopted a qualitative and exploratory approach to gather insights on the subject of employee reskilling within the insurance industry, within the South African context.

This section provides the details of the research design, sampling methods, data collection process and the analysis conducted. The research took the form of a mono method qualitative study, which means that the method chosen was only for one form of collecting data (Saunders & Lewis, 2018). The data was collected through semi-structured interviews which were conducted by following a predefined interview schedule. All interviews were conducted face-to-face with all the participants. This chapter further elaborates on the validity and reliability of the data collected, the limitations experienced by the researcher, and the analysis process that was followed for this study.

4.2 Research Methodology and Design

The research philosophy is the belief and assumption focused in the way data should be collected, analysed and used (Saunders & Lewis, 2018). This research took the form of an interpretivism study, which is a philosophy of promoting and understanding similarities and contrasting views between individuals because they are social participants within their natural setting (Wahyuni, 2012; Saunders & Lewis, 2018). The main consideration for selecting this approach for the research was that business situations such as the Short Term Insurance business in South Africa is complex and provides nuances that are specific to the South African context, thus generalisability of this research was not of crucial importance. Understanding the viewpoints of different participants in the research is more important for the research through interaction and dialogue with the subjects being studied (Wahyuni, 2012).

The interpretivist approach is ideal in instances of business research because businesses provide a unique and complex opportunity of the study (Saunders & Lewis, 2018). The main disadvantages of this approach are that there is room for

bias on behalf of the researcher and the primary data generated cannot be generalised (Mack, 2010). Mack (2010) argues that regardless of the philosophy the researcher subscribes to, it is difficult to remove the researcher's own perspective and the qualitative nature of the research is inherently characterised by subjectivity. Saunders and Lewis (2018) also suggest the inevitability of the researcher's values forming part of the research process as evidenced by the selection of the study itself. The proximity of the researcher to the industry being studied presented a challenge of subject selection, which may result in the researcher selecting a sample that is not representative of the population (Saunders & Lewis, 2018). It was important for the researcher to select participants that were not directly involved in the day-to-day activities of the researcher. It is important for the researcher to acknowledge and be cognisant of these biases so that they do not affect the objectivity of the data collection and analysis process affecting the outcome of the research (Mack, 2010).

An inductive approach was adopted for this research because it involves the building of theory, or development of general conclusions through analysing the data collected from observations and measures (Saunders & Lewis, 2018).

The research design defined for this report took the form of an exploratory study, as it was intended to ask new or different questions about a subject or topic with limited understanding, with the objective of obtaining new insights and perspective on the topic (Saunders & Lewis, 2018). The research attempts to expand the researcher's understanding regarding employee reskilling in a short term insurance environment that embraces automation, robotics and artificial intelligence. It also attempts to look for ways other managers or organisations have addressed similar challenges.

The study was conducted in a cross-sectional manner because it represents a snapshot of a specific research setting within a specific time frame (Saunders & Lewis, 2018). The research was conducted using semi-structured interviews within the planned time frame and the availability of the participants. The cross-sectional study also considered the limited time allocated for the completion of this research and the availability of the participants (Ployhart and Ward, 2011).

The researcher made use of a semi-structured interview to maintain the consistency of the interpretivism philosophy. A semi-structured interview is a method of collecting

data by asking questions in terms of themes or topics that need to be covered, thus allowing the flexibility to reorder the sequence of questions or even omit some of the questions (Saunders & Lewis, 2018).

4.3 Population

A research population is regarded as a complete set of group members, also known as a collection of individuals or objects that would be the focus of the research and would share similar characteristics (Saunders & Lewis, 2018).

This research focused on individuals that have a direct influence on the current and future employment of staff within their organisations in the insurance industry. With multiple and varying types of institutions within the South African insurance industry, such as Brokers, commercial banks, Insurance institutions, etc., it is not possible to determine the complete set of senior employees directly involved in the training and development processes, thus the sampling frame cannot be determined. A sampling frame is defined as a comprehensive account of all members of the population used to determine a list of probability sampling (Saunders & Lewis, 2018). The main attribute of these identified insurance institutions is that they manage and offer intangible products and services to their customers, while they can be varying types of legal entities.

4.4 Unit of analysis

The unit of analysis is the entity in terms of what or who will be the focus of the study and its analysis, and that could include individuals, groups, social organisations and social artifacts (Dolma, 2010). This study has identified senior managers within business units and HR business partners of organisations within the short-term insurance industry, that are directly involved in decisions regarding training, development and reskilling of staff members. It was important for the researcher to obtain the views of the senior managers because they are mostly involved in the strategic decisions influencing the direction of an organisation.

The identified subjects of the study are important in terms of providing insight into the organisation's strategy regarding the implementation of automation, robotics and AI, which will influence their decisions relating to staff training, development and reskilling for the future.

4.5 Sampling method and size

A sample refers to a subset of the defined research population (Saunders & Lewis, 2018). The sampling frame for this research cannot be determined thus the sampling method chosen was non-probability sampling. Non-probability sampling refers to a sampling technique that can be used when a sampling frame cannot be determined, which means a sample size relative to the population cannot be determined (Saunders & Lewis, 2018).

The sampling for this research will be done through non-probability, purposive (judgemental) and snowball sampling, whereby the sample will be determined through the researcher's judgement and the use of predetermined selection criteria by the researcher. The candidates will be identified from the three types of entities within the South African insurance industry, namely the Insurers, brokerages or partners associated with both Insurers and brokerages. These three entities were selected purposively because they represent the diverse views within the insurance industry and the candidates will provide variations of the data to be collected.

This research made use snowball sampling, which refers to a technique used to identify other candidates through recommendations and referrals from the initial sample members (Saunders & Lewis, 2018). Some of the participants targeted are from the researcher's organisation because it also falls within the short-term insurance industry. The other participants who are outside the researcher's organisation, are from different organisations within the South African short-term insurance industry and were chosen through the researcher's professional network, recommendations and referrals within the network. The participants outside the researcher's organisation were contacted through the internal contacts.

The researcher intended to interview a minimum of 13 participants, and a maximum of 20 participants, or until data saturation is attained. Both the minimum number of participants and data saturation were met.

Data saturation refers to a point in the data collection process when the researcher is unable to retrieve or obtain any new data from the subjects being interviewed (Marshall, Cardon, Poddar & Fontenot, 2013). It was important for the researcher to honour all confirmed interview appointments regardless of the saturation attained.

4.6 Measurement instrument

Data was collected through semi-structured interviews and the researcher allowed the participants interviewed to be open to share insights that would ordinarily be difficult to extract in a structured interview.

The semi-structured interview schedule consists of a short-list of questions and themes that the researcher used to guide the discussion and to make certain that all themes were covered. The schedule consists of a limited number of closed questions including the details of the participants, and open-ended questions which constituted the majority of questions asked. This research followed one of the prescribed interview designs and formats by Tuner (2010), which is the standardised open-ended interview design well-structured questions to allow the responses to be open-ended.

The questions were aligned with the research questions through the use of a research question mapping table below (Table 1). The sequence of questions was important to allow the interview to be conducted in the most natural way of conversation and equally so, it was important to track the questions that related to a specific research question.

Table 1: Research Question and Interview Question Mapping

No	Research Question from Chapter 3	Interview Question (Part 2 of Interview guide)
1	What is the influence of Organisational culture towards staff reskilling	6,7,10 6) How do you recognise talent that might not be relevant now but relevant in the future? 7) How do you identify career opportunities for staff? (Follow up: what is the criteria for selecting staff for retraining?) 10) Describe how your company culture contributes towards training and reskilling of staff
2	What is the influence of psychological barriers in staff reskilling	9,11,12 9) What are the factors that could potentially contribute towards successful and unsuccessful reskilling plan? 11) Describe how the company environment encourages personal development 12) What contributing factors could encourage and discourage staff from being reskilled? (Follow up: What is your organisation doing to either encourage or discourage staff)
3	What is the influence of Career Planning on staff reskilling on	1,2,5,8 1) What is your understanding of Talent Management and reskilling? 2) What is your understanding of how technology will impact talent management now and in the future? (Follow up question: Describe the initiatives that involved automation or AI taking over a specific function within your organisation and how they impacted staff reskilling) 5) What are the skills that are required for the organisation to operate currently and what skills are required for the future? 8) What would be the success criteria for the organisation in terms of reskilling? (Follow up: How would you measure the success or failure of reskilling in your organisation?)
4	What is the influence of Organisational structure towards Staff Reskilling	3,4 3) Describe the maturity of your organisation in terms of embracing technology. 4) Describe how you understand technology

		impacting your business in terms of staff training and reskilling
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In order to address the validity and reliability of the instrument, it was important to design the questions and themes of the questions from the theory in the literature. It was also important to pilot the interview process in terms of verifying the themes to be covered, the duration of the interview, the flow of the conversation and how the data will be captured and recorded. Only one interview was conducted for the purposes of validating the structure of the interview, and the interview did not form part of the final analysis of this study.

The Validity of the research refers to the strength of the association between the research questions and the information obtained from the interview questions (Pierce, 2008; Saunders & Lewis, 2018). Reliability refers to the extent of the data collection methods and the analysis process can produce dependable, consistent and trustworthy data (Pierce, 2008; Saunders & Lewis, 2018). It is important to ascertain that the results can be reproduced within the same methodology (Golafshani, 2003).

4.7 Data gathering process

The primary data was collected through semi-structured interviews and conducted with all the interviewees on a face-to-face basis. The semi-structured interview format allowed the flexibility of asking questions out of sequence, and the interviewees were afforded the flexibility to answer the questions in their own way which provided an opportunity for them to introduce new and pertinent material that was not directly solicited. The participants were also provided with an opportunity to confirm and recant their previous responses and allowed them to rephrase their answers. This was important because it allowed the participant to provide a more comprehensive answer after briefly thinking about the answer provided.

All the interviews were scheduled for 60 minutes and were all conducted in pre-arranged meeting rooms to allow participants the freedom to express their views with limited distractions. There were two audio recording devices used to capture the

conversations with the participants and the best recording out of the two devices, in terms of the audio quality, was used for transcribing.

4.8 Analysis approach

This research applied thematic data analysis techniques on the collected data from the interviews. Thematic analysis is a method used to identify, analyse, and report emerging patterns or themes within the collected data (Fugard & Potts, 2015). Thematic analysis was performed through the process of coding the interview transcripts and consolidating the codes to determine common themes. Inductive coding was done for this research. Inductive coding is a process of creating codes based on the data collected instead of developing the codes from existing theory (Braun & Clarke, 2006). A theme represents a concept that emerges from an identified pattern of responses and it captures the important elements related to the research questions (Chauhan, Motiwalla, & Jaiswal, 2016). (Refer to Appendix 5)

Inductive data analysis was conducted for this research, which means that themes emerged from the data obtained from discussions with participants (Fereday & Muir-Cochrane, 2006). Lewis (2015) highlights the importance of using quotes to emphasise or support specific concepts, thus the same was done within this research.

The **ATLAS.ti Software** was used to conduct thematic analysis because it is a tool capable of managing and analysing qualitative research data collected such as interview transcripts, video recordings, audio recordings, pictures and various other qualitative data.

The first step of the analysis was to listen and to transcribe the recorded interviews. The transcription process was conducted using a speech recognition software and the researcher reviewed and corrected errors made by the software. It was important for this first step of the analysis to be done with diligence as Attride-Stirling (2001) highlights the importance of immersion and for the researcher to familiarise yourself with the content. All the transcripts were uploaded into Atlas.ti to allow the coding process to proceed.

The second step involved the process of coding the data by identifying important concepts that are related to similar themes. This process was conducted in a few iterations until coding saturation was achieved. Coding saturation is attained when the rate of discovering and creating new codes decline with every new data that is being introduced as the analysis process continues (Holton, 2010).

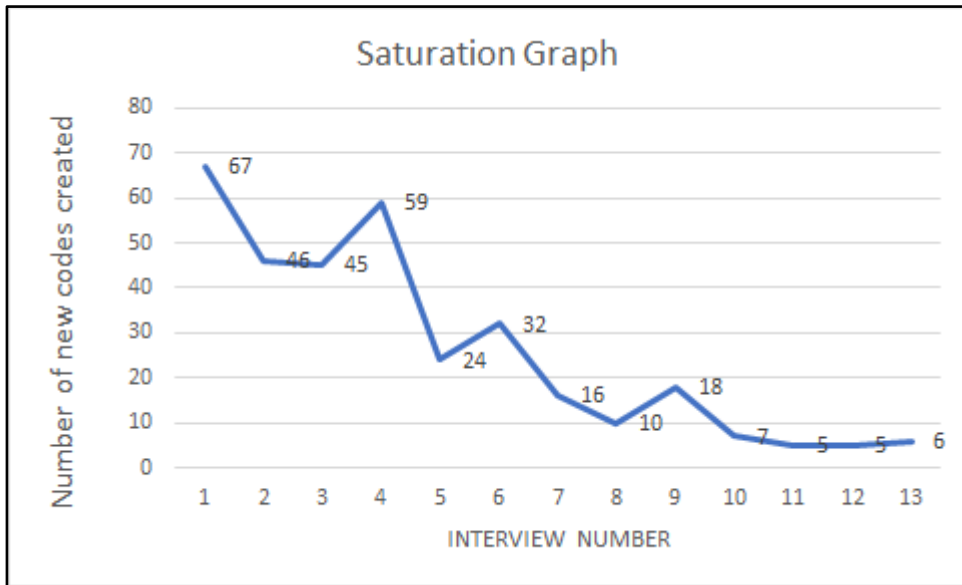


Figure 8: Saturation Graph

This saturation graph above reflects the trend of new codes added after each interview and the graph shows a steep decline after the fourth interview and the researcher was satisfied that saturation was reached after interview 10.

The third step involved rationalising codes to remove duplicates by merging the codes. The step also involved the iterative process of grouping the codes into categories, which were used to align with the research questions, and also used to identify the themes emerging from the data.

4.9 Research ethics

Ethical clearance was obtained prior to the data collection process (Appendix 4). The participants were sent the Consent form (Appendix 2) prior to the scheduled interview. The content of the Consent form was explained by the researcher prior to the interview, and the researcher assured them of their confidentiality. The names of

the participants were kept anonymous in the report by allocating a number as an identifier instead of their real names.

4.10 Limitations

The following factors must be considered in terms of the limitations of this research:

The number of participants: The participants are limited to the organisations that were identified and only represent a small sample of the population.

The proximity of participants: The participants within the same organisation and industry might only reflect limited issues while other indirect issues could be ignored.

The proximity of the researcher: The researcher works within the financial services industry and within the IT division of short-term insurance organisation. There is a risk of confirmation bias in terms of analysing results and selection bias in terms of purposive sampling.

Limited literature: This study covers a relatively new working environment and the literature that is used in this report is limited to the current theories and a possible gap might emerge. It is important for the researcher to acknowledge these limitations and try to mitigate the risks associated with these limitations in order to maintain the credibility of the report.

Time Frame of Study: This was a cross-sectional study conducted within a limited and predetermined time frame. The interviews were also conducted within a point in time.

4.11 Conclusion

Careful consideration was taken by the researcher in terms of the research design such that the credibility of the research remains intact. A summary of the research design is presented below in Table 2. The next chapter covers the findings from the data collection perspective.

Table 2: Summary of research design

Research Design and Methodology	Approach for the study
Research design	Exploratory
Research Philosophy	Interpretivism
Research Approach	Inductive
Time Frame	Cross-Sectional
Population	Senior managers in Insurance
Unit of analysis	Senior Managers and HR business partners
Sampling method	Purposive (Judgemental)
Sample size	13
Data Collection	Semi-structured interview
Data analysis	Inductive
Data analysis tool	Atlas.ti

Chapter 5: Results

5.1. Introduction

This chapter reflects the findings from the interviews conducted by the researcher, that were aligned to research questions from chapter 3. It was important for the alignment of research questions to the interview questions to establish and maintain consistency between research questions and the associated literature.

This section covers the summary of the participants involved in the research to understand the context of their responses regarding the research. It is then followed by the presentation of results for each research question, which are elaborated further for the identified themes that emerged from the participants. The quotations from the participants are also included to reflect the responses that either support or refute the assertions from the interview questions.

Table 3 : Overview of completed interviews

Description	Details
Number of completed interviews	13
Length of all interviews	512 minutes
The average duration of interviews	39 minutes
Longest Interview	69 minutes
Shortest Interview	25 minutes

The research includes interviews with 13 participants identified for this research as knowledgeable and senior in their role, that would contribute towards this study. All the participants were interviewed face-to-face, using a semi-structured in-depth format. The time of the interviews varied between various participants. The average time for each interview was 39 minutes, with the longest interview being 69 minutes and the shortest interview being 25 minutes (Table 3).

5.2 Interview Participants and Context

The participants of the research were identified and selected from insurance institutions and they occupy strategic and senior positions within their organisations (Table 4). Some of them have employees that report directly to them, however, all of them are responsible for the training and upskilling of the employees within their organisation. All the participants have more than 10 years of working experience. Six of the participants have more than five years of experience and exposure in the insurance industry. The two outliers included a participant with 32 years of experience in insurance, while another one only had three months (0.25 years) of insurance experience.

It was important for the researcher to identify and interview participants, through purposive sampling as described in chapter 4, that would enrich the study with feedback consisting of context and real-life experience.

Table 4: Summary of the participants

Participant	Years of Experience in Insurance	Total Years of Experience	Role
Participant 1	10	>10	Head of Human Resources
Participant 2	15	>10	Head of Product Development
Participant 3	0.25	>19	Chief Information Officer
Participant 4	14	>10	Learning and Development manager
Participant 5	15	>10	IT manager
Participant 6	2	>10	Employee Relations Specialist
Participant 7	9	>18	HR business partner
Participant 8	10	>10	Senior Human Capital business partner
Participant 9	2.5	>15	Head of Internal Communication
Participant 10	32	>30	Head of learning and leadership
Participant 11	7	>10	Managing Director
Participant 12	5	>10	Head of IT
Participant 13	8	>10	General Manager for Claims Legal

5.3. Presentation of Results

This section represents the results from the engagement with the participants. The table below (Table 5) presents the categories and themes that emerged for each research questions.

Table 5 : Themes per research question

Research Question	Categories	Theme(s)
Research Question 1: What is the influence of Organisational culture towards staff reskilling	Technology Adoption Delivery Organisational Culture Communication Change Management	Adaptation
Research Question 2: What is the The influence of psychological barriers in staff reskilling	Motivation Psychological Contracts	Motivation
Research Question 3: What is the influence of Career Planning on staff reskilling on	Continuous Learning Personal Development Talent Management Future Skills and behaviours	Continuous Learning & Development
	Resources Career Planning Reskilling Plan	Organisational Support
Research Question 4: What is the influence of Organisational structure towards Staff Reskilling	Technology Impact Business Strategy	Organisational Strategy
	Leadership Organisational Structure	Leadership

5.4. Results of Research Question 1

Research Question 1:

What is the influence of **Organisational culture** towards staff reskilling?

The objective of this research question was to highlight and identify behaviours, actions and language that relates to the organisation's culture, that would influence staff reskilling. The interview questions were drafted specifically to understand the type of culture that would be ideal for an organisation intending to reskill its staff.

The emerging theme from the interviews reflects that the manner in which the organisation adapts to technological changes, how they manage their immediate deliverables in relation to the future needs, how the vision of the organisation is communicated to employees, and how change is managed within the organisation. All of these factors combined reveal the culture of the organisation and its ability to adapt to changes.

The factors that identify the culture of the organisation included the manner in which they adapt technologies, the expectations of delivery from their employees, communication regarding the changes undertaken by the organisation, and the efforts and resources allocated towards change management.

5.4.1. Technology Adoption

The level of adoption of technology as defined by the organisation has an effect on whether or not the organisation continues with their reskilling efforts. The feedback from the participants indicated that their organisations are not where they ought to be in terms of embracing technology.

Participant 4: *“...financial services has been on the leading end of the adoption of technology. Insurance has not been as fast to adapt as maybe the mainstream banks have.”*

The influence of older employees within an organisation has an impact on the adoption of technology within the organisation. These are employees that have been with an organisation for an extended period with an entrenched or established way of doing things.

Participant 10: *“I'm finding that older people tend to be a lot more resilient, resentful of, bringing in technology, that they don't believe is going to be valuable. And I would even say there's a huge amount of resistance, but that's probably an 80:20, not all. So about 20% of the audience would embrace it, but they don't really see it in terms of valuable at this point. So they kind of see it as, Ooh, that's beneficial, but they haven't embraced it from a personal perspective.”*

The adoption of technology is also driven by the leadership of the organisation and in the participant's feedback, it was clear that the reluctance or resistance from the leadership team also has an impact on the organisation embracing technology.

Participant 7: *"I think because of the nature of the leadership, our leadership on average and our senior managers, the average age of our senior managers is 47. So that's close to 50. Which is 13 years from retirement. Of course technology is not a big deal for them but if you look at whether or not we want to manage our succession, manage our talent, manage our pipelines for our critical roles, We can't not talk about technology."*

Participant 9 : *"But definitely from a strategic perspective, I think you need the old guard or the older kind of leader to embrace technology in order for them to have the will to implement it and approve systems and programs that will help us to adopt technology much quicker."*

The adoption of technology is also driven by the maturity of clients in terms of how they are open to technology because organisations are reluctant to push technology to their clients in fear of alienating them and thus losing business. This would indicate an organisation that would be risk-averse and choose to maintain the status quo. This came through clearly in the participants' feedback in terms of the organisation's considerations in embracing technology, that would require the organisation to drive the reskilling imperative of their employees.

Participant 4: *"...we've been at the forefront, but it's a matter sometimes of our own client base that doesn't, that doesn't adapt as quickly as we thought they would."*

Participant 9: *"So we also have a very traditional base of clients. So our client base is still largely a population that's also not very digitized."*

Participant 8: *"So if you look at our premium customer who is just a taxi driver, believe you me he's not interested in new technology. He's interested in how he's treated when he walks in. So do you greet me? Do you, what do you do? So I feel like as much as technology has a huge impact in how we do our work,*

but at the end of the day, in terms of service delivery, what matters is customer service.”

It is important to acknowledge that the organisations see the need to embrace technology if they want to remain relevant in the future. The participants responded affirmatively regarding the need for their organisations and the insurance industry to embrace technology.

Participant 1: *“So do we still follow a traditional model? Absolutely. Do we see the shift? Do we have a need for shift? Absolutely.”*

Participant 8: *“I think organizations that are not moving towards, obviously are missing out as well as to understand that the type of people that you are attracting, your generation Ys and generation Z that are currently out there, currently using a lot of social media.”*

Participant 10: *“...the younger people are slightly different in that they've kind of grown up with technology as part of what their lives are all about. So if there's no technology and access to technology, I would imagine that they kind of would look at us as being in the dark ages because they're used to that kind of environment.”*

The adoption of technology will require the organisations to look at their reskilling efforts to remain relevant in the future. The culture of the organisation will have an influence on the adoption of new technology and on driving the need for reskilling.

5.4.2 Delivery

Organisations must keep the focus on delivering to their clients and that is important when considering the need to reskill current staff. There are immediate needs that must be addressed, and those tend to obscure the urgency of adopting technology and reskilling. The participants expressed this view as one of the main factors that delay the adoption of technological changes within the organisation.

Participant 11: *“the main reason why you, you reskill is because there's a capability that's missing. And how do you identify that there's a capability that's missing is because some of your value drivers, you cannot reach because of*

that.”

Participant 8: *“I mean everything that we do, even myself, even in HR, whatever I do, it impacts the customer.”*

Participant 9: *“So I think sometimes we get so caught up in solving the immediate business challenges that we forget the future and we don't invest in the future.”*

Business is also caught between the decision to reskill or to acquire new skills externally because of the need and urgency to deliver to their clients. The ability of the organisation to deliver to their clients is a key driver in determining whether to reskill or hire externally or both.

Participant 3 : *“That's quite hard, right. I'll Tell you why. Because there's a conflict, right? The conflict is do I go and bring those people from the market in and on day one they hit the ground running versus reskilling?”*

Participant 6: *“But if we have the time and the luxury of money in this time, you can upskill, send them to those training courses, allow them , because the times, you know, depending on what the skill is, the person might be sent on a year course or a three year course so that they can perform to the required level to acquire the skills they might need to be taken to that expert.”*

5.4.3 Organisational Culture

The culture of the organisation contributes towards its ability to adapt to the changing environment and to embrace technology in the form of reskilling staff.

The participants of this research agreed that culture is a very important factor in the ability of an organisation to adapt, evolve and reskill the staff.

Participant 10: *“So there's many other elements that can make an organization successful. I mean, you know, one of the biggest things is culture. You could have highly skilled people, but if you have an environment where the culture is toxic, it's meaningless. So it's about culture and aligning what needs to happen. But being real about the culture.”*

Participant 9 : *“So the culture has to support studying. The culture has to*

support a future focus that says we want you to get reskilled and prepared for the future because as a business, that's where we're trying to get."

Participant 11: *"if the organisation's culture is in such a way that, you know, it allows people to grow, it allow people to learn and, and people can see the benefits of doing it and then if people, people would put more effort into it."*

It is also important to acknowledge when the culture itself is a form of hindrance to reskilling and for the organisation to adapt to change.

Participant 4: *"So, culture could be an enabler or a restrictor of skills transfer or the ability for people to acquire the necessary skills."*

Participant 10: *"...if for example, a culture of an organization is blame, okay, and you have people that are highly skilled that are doing a job, but when something goes wrong, somebody is blamed. So it doesn't matter how highly skilled they are, those people will eventually leave because they're not being allowed, Even if you make a mistake, you should learn from the mistake ,share it and be allowed to grow or even share that mistake so other people learn from your mistake. So it's about learning skills and culture is so integrated."*

The organisation must reward behaviour that is aligned with the required change. The participants confirmed that for change to happen within the organisation, the behaviour that is required by the organisation must be encouraged and rewarded if the organisation intends to solidify the behaviour.

Participant 12: *"If you are rewarding and making it okay for people to retrain, right, you're going to see a lot of, a lot more people move in that direction."*

Participant 7: *"If the culture encourages innovative, Continuous Improvement thinking, managing excellence then that's great."*

Participant 3: *"...there's always this culture of wanting to be very good at what you do, right. And people align to that quite strongly. Now if they feel that being very good at what you do means adopting a new skill, they'll do it at the blink of an eye."*

Participant 13: *“I think companies must, they must as a, as part of you know, their DNA, as part of their ethos, as part of, you know, the value system of the company. They must be passionate about learning and developing. Learning and development, continuous learning and development in many different ways. You know, it must be a big, it must be a big thing for you as an organization.”*

5.4.4 Communication

It is important to communicate with staff regarding the changes and how those changes will affect them. This also includes sharing the vision of the organisation and where the organisation is going in terms of their strategy. Communication featured prominently in the responses from the participants as a factor that contributes towards the adoption and acceptance of the new changes.

Participant 13: *“we rolled out engagement workshops with all staff. So that we can explain a bit more because the main issue there seems to be communication around what technology, why technology, what is the impact, when is the impact, what do you need to do for yourself, what the company can do for you and what the company can't do for you.”*

Participant 2: *“so giving people ideas on what they can achieve and what they can grow into”*

This view was also supported by another participant with an example of a staff member that was not keen on taking on a new role while the current one was being made redundant.

Participant 7: *“She needs to know the impact of her decision, the consequence of her decision, which I think we have shared with her. She knows that if she doesn't come on board, she may be left behind.”*

There were fundamental differences between the participants in how these changes should be communicated and the timing of the communication, specifically to the affected staff. The challenge expressed by another participant was towards the timing of communication.

Participant 1: *“I don't think you want to create too much alarm before you really do commit your plans and to, you don't, you know, you don't tell people 18 months before the time something's changing and then you can't articulate exactly what those changes are.”*

Participant 3: *“I think some people won't understand where it's coming from, but we are a technology company where we specialize in insurance.”*

5.4.5 Change Management

Change management was highlighted as important for an organisation to successfully implement a change and to adapt to changes within an organisation. The participants highlighted the importance of change management for changes required within the organisation.

Participant 1: *“change management becomes essential. Absolutely essential. So if you then say, well, we do have the courage to do this, we recognize the burning platform, we are going to do this. You know, then our ability to do, manage the change and part of the change management means reskilling people and making sure that they actually have the ability to reskill.”*

Participant 5: *“one of the things that I think that we get wrong and not specifically as IT, but as organizations, the thing that we get completely wrong with implementing massive programs, new business models, new business processes is we actually forget the people element part of it.”*

Further to what was highlighted as important in terms of change management, it was also highlighted that it is often underestimated.

Participant 4: *“we take it for granted that it's easy to change and sometimes it's not. It may be easy to change because it's a decision. But the time it takes and the effort behind it, even at an individual level, the amount of information I need may be far more than the kind of information that you need.”*

Participant 13: *“I think the other thing is, involving them, you know, you need to involve people. You should not imagine that you know, everything. there must be a balance of information and you know, research coming from the bottom to say, this is what we believe are the ways to solve some of these problems.”*

Participant 2: *“change management is the last element. You're going to have to have very good Change management to assist people with making the change, learning the new skills, and actually just getting used to kind of their world has changed.”*

Participant 3: *“You need to have a good change management plan where people must be willing and understand why the change is required....People will be discouraged from reskilling because they are not comfortable with change”*

5.4.6 Conclusion

Research question 1 aimed to uncover the culture experienced and required by the insurance organisations to enable the reskilling of their employees. There was an acknowledgement from participants that the industry is moving slowly in terms of adopting technology in their organisation. They attributed this challenge to the influence of older employees as well as reluctant or Laissez-faire leadership that sees the need to change but does not drive the change. This included the leader's unclear view of the future thus not communicating the vision of the organisation properly.

There were three participants that identified the maturity of their clients in terms of embracing technology, as a contributing factor towards the organisation's attitude towards embracing technology. The feedback provided the perspective of the organisation avoiding or delaying the change in order to not lose or alienate their core customers. This was again confirmed by other participants that delivering to customer's current needs, is a lot more important than being concerned about the needs of the future.

The participants also acknowledged that to enable a culture of embracing reskilling, there must be an incentive to drive that culture change. The opposite was identified as also valid, that the resistance of a culture change was due to lack of leadership rewarding reskilling initiatives.

5.5 Results of Research Question 2

Research Question 2:

What is the influence of psychological barriers in staff reskilling

What are the factors to be considered by both the employee and the organisation in terms of discouraging employees from choosing and committing to reskilling efforts by the organisation. This focus of this research question is positioned to look at the negative associations of reskilling in the views of both the employer and the employee. These are factors that must be actively managed to achieve a favourable result in terms of employee reskilling.

5.5.1 Motivation

Factors mentioned by the participants as motivation for reskilling include: Trust between the employee and the organisation; Fear of the unknown and Social influence amongst the employees, play a very important role in motivating employees in being reskilled. The fear is also exacerbated by the leadership team that does not know the impact of the change.

Participant 1: *"... I think in areas where we do have high trust, I think that will encourage reskilling"*

The participants identified motivation within their organisation in the form of intrinsic and extrinsic for the employee. Motivation is one of the major influences towards changes made by employees and the organisation. Participants of this study identified both positive and negative motivation factors.

Participant 4: *"...in my role, if any beautiful technology comes up that says you actually no longer need that person in that job, that becomes a case for me to change. And that becomes an encourager, a very strong encourager to*

reskill because, it's not necessarily fear, but it's, it's the need to change, to remain relevant."

Participant 6: *"Other people, it might be money in terms of motivation, ... But other people it's self-development, if I'm rewarded in terms of self-development, I'm rewarded in terms of status in the organization."*

Participant 7: *"Some people are driven by money other people want a work-life balance".*

Participant 8: *"I think it makes a huge, people like to know that they're not just here to press a button, but if there's a way in which they can do things better, they would rather take that. So if you can just put it in a way to say, you know, how is this thing that you want me to do? How is it going to change my life? Yeah. How is it gonna make my work to be more meaningful and to make a huge impact or a huge difference in the business?"*

The employee value proposition was identified as an important motivation factor in terms of attracting and retaining talent within the organisation.

Participant 8: *"What's in it for me, Obviously. and it's very important because, by the way, it's not everybody that wants to be reskilled, right. So, some people are just sitting there and, yeah fine, you know what, I will go in and do it because well, we have no choice."*

External factors that contribute towards reskilling - external factors that the organisation do not have control over.

Participant 4: *"individuals again, because individuals are whole beings, they have other lives outside of the workplace. There might be other triggers or other things that happen externally that hinder the success of individuals adapting."*

5.5.2 Social influence

There is social influence between employees that was observed and highlighted by the participants, which was seen to influence the buy-in of employees in changes within the organisation, depending on the views and the opinions of their colleagues.

Participant 3: *“When you start to create social communities and you move in a direction, and there's one person not moving that direction. I don't have to do anything. The social community would reject the person ...I think the minority can be destructive if not managed properly. It just depends how big of voice they have at the table.”*

Participant 12: *“So if an employee and a colleague are having a conversation of how great it is to reskill, then it means you're going to see the positive results. But if it becomes a subject, of gossip, and animosity where everyone is saying, yeah, we're going to reskill and then, who do they think we are? we don't really want to. I came here as a data capturer, I wanna remain a data capturer, why are they forcing me? Those kinds of conversations that are happening in the shadows, right. They can, they're actually a lot more damaging than anything you can ever do, right.”*

Factors that would potentially discourage employees from being reskilled include ... The factors attributed to discouraging employees from being reskilled are not only limited to the inverse of positive motivating factors.

5.5.3 Psychological contracts

There are expectations that are created in the minds of the employees with reskilling plans, even when they are not explicitly stated in the employment contract. It was mentioned that the failure of the employer in keeping to employee's expectations has an adverse effect in terms of influencing the employee to buy into the reskilling plan or to fully commit to the organisation's plans of reskilling.

Participant 2: *“So probably your biggest discouragement is people are re*

skilled and even though they're reskilled, they don't get the job, they still lose their jobs. So that would be a killer, is I have re skilled you, And now all of a sudden there is no growth opportunity for you."

Participant 10: *"I think it could be where there's fear that there's going to be restructure, there's fear of job loss. There's normally, it's normally fear. Or it's some history of a company says this and it does that, but it still takes it down to fear and distrust."*

Participant 13: *"It causes so much issues, you know, for people because they feel like I left an organization that was invested in me and now here I am, I'm still waiting and you're not delivering on that. You keep postponing me. So those, I think are some of the things that cause discouragement for staff, you know, from a, from a reskilling point of view".*

Fear and anxiety created by the changes within the organisation have been witnessed and experienced by the participants and this also contributes towards discouraging employees from being reskilled and also being cynical towards the intention of changes implemented within the organisation.

Participant 6: *"we have systems and things can be automated, we're going that way. So, but there's a lot of fear that comes in ..."*

Participant 2: *"So people do embrace it to an extent. But there's always this underlying fear that, geez, what, what will this change and how will it change my role and what do, you know, how will I survive in future?"*

Participant 3: *"they don't really know what good looks like. So, them embracing of new technology seems like too much of a risk."*

Participant 9: *"The fear comes from the unknown, right. The unknown in terms of does technology replace jobs, does technology make me vulnerable to being exposed that I don't understand how it works, you know. Does technology mean just what does it do for those relationships that I have?"*

Participant 10: *"I think it could be where there's fear that there's going to be*

restructure, there's fear of job loss. There's normally, it's normally fear."

Participant 4: *"Again, you might feel frustration with, you know, the things that are happening as part of this change process. I might just really be struggling with letting go. Because I'm, I'm afraid I may fail at this new thing."*

Participant 2: *"there is this inherent fear that if I embrace technology, I might lose my job."*

5.5.4 Conclusion

Research question 2 aimed to uncover from the participants the types of factors that hinder the process of reskilling, either as existing factors experienced by the participants or as potential factors they need to manage. The participants identified the lack of trust between employer and employee, the fear of the unknown from both the employer and the employee, the internal drive of the employee to learn, and the influence of peers within a team, as contributors towards the success of reskilling.

The participants agreed that employees could be motivated by intrinsic or extrinsic factors and the need for employees to have their contribution valued within the organisation. What was also highlighted by some of the participants was the importance of the influence of peers and team members. Two participants highlighted the power of social influence as stronger than the influence of the leadership team.

Trust between the employer and the employee in the form of psychological contracts was a dominant factor mentioned by the participants. It was highlighted that the success of the reskilling initiative relied on the active management of the psychological contracts between the employer and the employee.

5.6 Results of Research Question 3

Research Question 3:

What is the influence of **Career Planning** on staff reskilling on

The research question is expected to reveal career planning as a key factor in staff reskilling because it covers the continuous evaluation of the employee to determine the skills required within an evolving environment. It is important to determine both the technical skills and the soft skills that would be required in the process of reskilling. The participants identified the importance of both technical and soft skills for the employee to adapt to the new changes within the organisation.

Participant 2: *“So you need to train people, the, the, the softer skills are more the people kind of change management skills. The hard skills are, are actually some subject matter, et cetera. You need a bit of both because it is a big change in what they used to do.”*

Participant 13: *“I see a combination of actuarial and IT and coding coming together to build that, having a big team of data analytics that work closely with this team of actuaries, and your coding and developers to bring those solutions from a creativity and being empathetic.”*

Participant 11: *“you cannot move away from the digital world. You, you can, you cannot move away from, you know, things like big data cannot move away from a machine learning, you cannot move away from advanced analytics.”*

Participant 6: *“I think you need soft skills. You need people who are quickly adaptable, people who are willing to learn. You know, because even with the future, with the technology that is coming, we hear that we have to be more human because a lot of things are going to be automated”*

Participant 2: *“attitude is, probably the biggest contributor to a person's ability. Because if your attitude is that you don't want to change and you don't want to amend and you know, you don't want to move with the flow, then you, you will*

become irrelevant.”

Participant 9: *“Because I think if they kept up to date with what's current, what's modern, what programs, what systems and whatever, they'd definitely be a more willingness to be adventurous and to play around with systems and companies and whatever”*

Through the interaction with the participants, factors such as continuous learning, personal development plans, talent management and future skills and behaviours, were identified as key in the career planning process that influences reskilling.

5.6.1 Continuous Learning

Continuous learning refers to a cycle of evaluating skills required for the future and allowing the employees to learn new skills on a continuous basis, while current skills are enhanced or become obsolete. The participants made a clear distinction between an employee obtaining qualifications and the employee's ability to do the job regardless of the qualification.

Participant 1: *“So our approach is not a qualifications based approach. Qualifications are important. But more important for us than the qualification is the actual ability to do the job. so yes, some jobs have a statutory requirement as an example”*

Participant 7: *“It takes so long to do a degree part time, right, By the time I'm done with my degree, Am I gonna be able to go and present it, because my next job may not require the degree. My next job requires me to be change agile.”*

Participant 12: *“So you are skilled in one field, you stopped using it over a period of time and before you know it, that skill actually leaves you, right.”*

5.6.2 Personal Development

The employees must take responsibility for their development and it is not only the responsibility of the managers and the organisation to identify development opportunities for the employee.

Participant 10: *“so you might have mechanisms in place to identify talent, but*

you have to make sure there's also mechanisms that allow talent to identify itself.”

Participant 3: *“.... mastery is important.... You have to know it, you have to understand it, you have to learn it and then you have to apply it and you have to make the mistake and then you learn again and then you get perfect.”*

Participant 10: *“it's about personal development and self-mastery. So how do I become a better person? Maybe I'm so good at my job, I feel that I'm technically sound, but how do I become a better person? And ultimately that will actually make you better at your job, whether you realize it or not. Cause self-mastery is about being, you know, and being better at all of the generic qualities as a human being.”*

5.6.3 Talent Management

It is clear that the talent is regarded as identified employees that the organisation would invest time and effort in retaining them and reskilling is one of the objectives of retaining talent.

Participant 8: *“Reskilling is, speaks to, the entire value chain of talent management, right. Because you're not going to reskill just anyone in the business, maybe just to reiterate. It's not anyone that, everyone, that needs to be re skilled.”*

5.6.4 Future Skills, Attitude and Behavior required

The participants identified behaviour and attitude as more important compared to the employee's technical skills. The employee's understanding and appreciation of the insurance business was also an important element that was raised by the participants.

Participant 2: *“So it's not just the coding component, it's actually understanding the value chain. That's really important. So that kind of skill I think will become a lot more prevalent”*

Participant 11: *“You'd need, people who are able to understand business but*

who are able to translate business needs into technical stuff, into automation.”

There was also a lot of focus placed on the behavioural aspects compared to qualifications of the employee that would contribute towards reskilling, And the willingness to learn because it becomes difficult for the employer or the organisation to have a direct influence on the will of the individual.

Participant 10: *“So, it's more about behavioral and you know, attributes as opposed to somebody who has a particular qualification.”*

Participant 2: *“What is that willingness? What is the kind of commitment that they prepared to make? That's how we assess talent and the people that are very open to that, would be the people that'll move into the new world.”*

Participant 7: *“The person has to be willing to be trained or reskilled. Right. If the person themselves is not willing then there is no buy in.”*

Participant 3: *“If you have the right people that are willing to change, that are willing to see what the future looks like, that are willing to go on this journey with you, right, then 80% of your problems are solved.”*

Overall, the list of capabilities and skills required include: Ability to make quality decisions based on large sets of data, to work meticulously, analytical, Future skills like problem-solving, curiosity, complex problem solving, curiosity. Individual learning capability was a predominant quality that was mentioned by the participants. The capability was well articulated by the participants to create an impression to the researcher that they are aware of the difference between the ability of the employee and the will of the employee. The ability of the organisation to take employees for training is less of a determining factor than the capability of the employee to learn.

Participant 1: *“I think there's a lot of interests in the beginning and then the ability and the discipline to see to it through becomes a challenge, and sometimes it's just, it's just lack of commitment or lack of will.”*

Participant 4: *“if any individual has a low learning potential, they are not likely*

to unlearn and reskill and sometimes not in the, in the period of time that the business expects.....to be successful in any future, you need to be able to learn, unlearn and relearn, and reskilling is part of that relearn process.”

Participant 5 : *“we believe that all people learn in that exact same manner, and I don't think it's as effective as we think it is or we like to tell ourselves it is.”*

Participant 12 : *“I'll put willingness, willingness to learn. So from the employee point of view, they have to be willing to learn. They have to be capable of learning.”*

Participant 3 : *“you want more T-shaped people, not just the Horizontal or the vertical. You want the full T. The more of those people you have, the better for your organization and you need your skills plan to align to more T-shaped people.”*

5.6.5 Resources

The ability and the willingness of the organisation to reskill staff is fundamental to the success of the reskilling effort. The support from the organisation comes in the form of making resources available to staff such as funds, mentorship and support from leadership. The other resource that was mentioned includes the time that the organisation will forfeit now with the employee not being available. This was presented as a major challenge for organisations and that has an adverse impact on reskilling initiatives.

Participant 10: *“I could go right now if I'm a data capturer and I could complete a MOOC on Harvard in Harvard, there's nothing stopping me. So the way technology has broadened access to development in the world changes how we can grow as human beings.”*

Participant 13: *“Talented and experienced team that can drive learning and development in an organization. So, if you don't invest in the right learning and development team, your head of learning and development, your managers, your, you know, your team leaders and the consultants in that space.”*

5.6.7 Career Planning

Participant 4: *“now when you've got disruptions to the world of claims as an example, it also means that those career paths get disrupted....we have moved away from generic career paths to more bespoke journeys for individuals.”*

The individual's career aspirations are also an important consideration in terms of creating a bespoke career path.

Participant 4: *“again, as part of, you know, organizational psychology is you have to understand that every person comes with their own career aspirations as well.”*

Participant 8: *“So career path becomes very important. they need to understand that there's a future for them in not only in the business but what their, the new skill that they are getting.”*

Participant 7: *“As they grow throughout their career it's about understanding their career aspirations and the psychology behind that because we are all driven by different things.”*

Participant 12: *“career opportunities, my view, they are a mixture of two things, what's available and the person's interest, right.”*

Participant 6: *“But at times it might not be, linear up the career ladder. But it might be lateral. As long as you challenge me as an employee, give me interesting assignments”*

5.6.8 Reskilling Plan

A reskilling plan includes activities such as the identification of impacted employees, the specific training required for the changed or future work assignments, time timelines and the success criteria for the plan. The question posed to the participants regarding the factors contributing to the success or failure of the reskilling plan, resulted in factors in these factors.

Participant 2: *“it was an opportunity for people to grow in their careers”*

Reskilling involves identifying gaps within the team and executing a plan that intends to fill that skills gap.

Participant 6: *“You Have to understand, what skills do you need, where you're moving in terms of your strategy and then assessing your workforce to say currently where are they in terms of the skills. Right. Do they have those skills? And then if there are gaps, you know what, have the necessary intervention to train them and equip them so that they are at the level that they're able to do this”*

This means that training would be tailored towards what the organisation requires, in contrast to taking employees on a generic reskilling plan without deliberate intentions for the training. There are employees that have taken the initiative to do online courses prior to the organisation requiring them to do so.

Participant 4: *“training becomes personalized and we deliver training to you based on where you have knowledge gaps, which means we all save time and you walk away and getting exactly what you needed.”*

Participant 10: *“Even though you might say we want to make you all have digital skills of the future, you could have 50 people in your organization that have personal LinkedIn learning plans, learning access, and they went and done it in their own time.”*

The use of technology plays a pivotal role in understanding the full spectrum of the knowledge gaps and the interventions taken by the organisation, and the interventions taken by the individual. What was highlighted by one participant regarding managing a large team was the difficulty of realistically managing a reskilling plan for each individual employee that would have a meaningful impact to the organisation and the employee. Technology in this instance is vital in managing the reskilling plans to the individual level without leaving anyone behind.

Participant 13: *“It's very, very difficult, to monitor everyone's development and where every person is and what the different needs of each person are. So I*

think what technology has enabled us to do is to be able to map our talent and at a snapshot, be able to understand at any given point, the levels and degrees to which we are achieving the objectives that we set in terms of their reskilling or their development.”

Learning interventions need not be limited to classroom training, it can also include concepts such as job rotations and secondments, to create opportunities of exposure in different areas of the organisation.

Participant 13: *“So within the group we look for the experiences that will enable these people to obtain the skills that they don't have. So how that would look like in practice it would be, we do things like secondments, we do things like a job rotation.”*

Each reskilling plan must have objectives and targets that the organisation must manage and there were varying degrees of what the success criteria should be from the participants. The common criteria mentioned amongst the participants included minimising job losses and mostly continuing to meet and exceed customer expectations. The reskilling plan was also influenced by the approach taken by the organisation in terms of it being a proactive plan or a reactive plan. Proactive refers to an organisation initiating and executing reskilling plans looking into their future needs or the strategy of the organisation. The reactive plan refers to organisations responding to external factors such as legislative changes that require them to make adjustments in their organisations such as having a skill internally permanently than to outsourcing. Another example would be a response to competition and to follow what they do to remain competitive and relevant to your clients.

Participant 8: *“So it's proactive and reactive. It's important to do both Obviously. You can't always be proactive, as much as we would love to be, But sometimes you have to be reactive. When the government says this is what needs to be done, then we react to it and we send our employees for those types of trainings.”*

Participant 6: *“So proactively take the people to the relevant trainings that will help them to be able to work hand in hand with technology. But bearing in mind that say there are other jobs where they will be very much redundant and then there wouldn't be any area where people can be accommodated.”*

5.6.9 Conclusion

Research question 3 aimed to uncover the career planning process and the characteristics associated with the reskilling of employees. The overriding consensus from all the participants was that career planning or career path discussion between employer and employee can no longer be focused on a linear career progression. The participants were in favour of employees exercising flexibility in terms of their careers as career paths could no longer be guaranteed. All participants confirmed that the effort of reskilling employees must be directly linked to the strategy of the organisation.

The participants highlighted specific technical skills that are aligned with the implementation of technology within their organisation such as data analytics, however, they offered their views in terms of the overriding skills and behaviours required for the future. Those are the ability to continuously learn and have the attitude and the will to adapt to the environmental changes.

Participants also highlighted the urgency of employees taking full responsibility of their personal development, however, it was acknowledged that the organisation must offer support to the employees in identifying themselves as talent and also identifying gaps they need to fill for the future. The organisation must provide time and tools that would promote and encourage employees to be reskilled.

5.7 Results of Research Question 4

Research Question 4:

What is the influence of Organisational structure towards Staff Reskilling?

Organisational Strategy

The strategy must consider the future state of the organisation in relation to the environment, its internal processes and other factors that would be important for the future existence of the organisation. The internal processes would consider the structure of the organisation to make certain that it is suited for the future. It would also depend on how the organisation decides to structure itself for it to put in place reskilling plans.

Participant 6: *“You Have to understand, what skills do you need, where you're moving in terms of your strategy and then assessing your workforce to say currently where are they in terms of the skills. Right. Do they have those skills? And then if there are gaps, you know what, have the necessary intervention to train them and equip them so that they are at the level that they're able to do this.”*

Participant 8: *“talent is a risk to the business. So because employees are our biggest assets...”*

Participant 6: *“What type of talent or what type of skills are we going to need when we transform? From how we are operating now because this is not going to be the norm and then if you don't transform you know what will happen. You'll be out of the game, and people will take the market share because they would have transformed and be relevant for that time.”*

5.7.1 Technological Impact

The advancement of technology is one of the major factors that influences the strategy of an organisation and with it being embraced, new skills would be required to maintain the organisation's competitive advantage. The participants identified typical business processes that would be impacted by technology, and the employees that would be impacted within those business processes.

Participant 1: *“So effectively we use systems, we use technology, we use automation to reduce the impact that people would have on that process.”*

Participant 3: *“I think the one that comes to mind now is RPA, robotic process automation. That's very much where you get a piece of software to do what a human would do. That's normally, repetitive in nature and it doesn't require much thinking. It's rules-based. So, if it's rules-based, you don't really need a human to process volumes of that.”*

Participant 4: *“in areas like our claims roles, where we've started to build very similar types of tech, meaning that for any claim or specific types of claims don't need any human intervention”.*

Participant 2: *“And then the other roles, the other pieces of our organization that'll change a lot more is your IT component and business link will change a lot.”*

Business processes and areas that are impacted by technology include Claims processes, Accounts functionality, Indexing, Quality Assurance and how business generally interacts with the IT division.

Participant 3: *“what a human used to do in terms of capturing data is now being done by a bot”*

Participant 13: *“And we recently partnered with an organization that provides a solution that enables us to listen to all calls using a robot. So what that basically does is, you know, the team that we had would listen to 30% of all calls. The bot is able to listen to 100% of all calls and generate a report, which means we only need now, only 10% of the current team.”*

Participant 6: *“there are jobs that are being redundant and how do we, you know, say, okay, what else can people be skilled on?”*

Participant 11: *“So you'll end up with, you know, people that you are paying on a monthly basis, but you know, when you look at your value chain and where they fit in, you find that, you know, Some of the roles are not relevant anymore”*

Alignment between IT and business is presenting itself as an important barrier to overcome within the insurance business.

Participant 3 : *“I can't do this if the business guys are not willing to also get trained on agile, right? Cause now we all talk in a certain language and nobody else in our organization talks that language. You need alignment.”*

5.7.2 Overall Business Strategy

Every business must look at how it operates within the environment and what impact

does the environment have on its strategic objectives and the impact of its objectives on the environment. What came out prominently is the importance of aligning reskilling to the business strategy. What defines strategy is business opportunities identified by the organisation, the legal framework that the organisation operates in, the technology impacting the organisation, and Socioeconomic factors that should be considered for reskilling staff.

Participant 1: *“we have seen over the last few years that for us to remain competitive, we needed to respond differently to our customers”*

Participant 4: *“Whatever you are growing within your, the ecosystem of your organization must be in alignment with the strategy, from a people, products, processes, client base, all of that. See it should be in alignment with your strategy.”*

Participant 9 : *“the culture and the business strategy has to want to be future fit.”*

Other participants highlighted the legal expectations for the organisation to train their employees. This, however, did not have a direct link to training that is directed towards reskilling as organisations are impacted by technology.

Participant 6: *“you have to submit this also to the SETA. Actually, because you also get a skills levy back. You submit that, and the objective is just to force, and they are rewarding employers to say, okay, you're going to get the rebates back by training your work force and ensuring that you capacitate that.”*

Participant 8: *“it is in terms of personal development. I mean, but I mean from a legislative perspective, we are forced to say you have to train someone, you know, that's what the law says. So there's what the law says”*

Participant 12: *“all of a sudden hiring a human being in South Africa is something that you almost really think long and hard, right. Simply because of the unfavorable labor laws. The very, complex, environment with regards*

to dealing with people that either require upskilling or you know, just getting people who are at the right level of performance.”

The other participants reviewed the need for reskilling from a competitive landscape where they are acknowledging that competition is no longer amongst the market leaders, direct competition is emerging from unexpected players from other industries.

Participant 1: *“... your telecoms businesses, your retail businesses, they’re not traditional insurance players. And I think that’s where competition is gonna come from.... all we doing among the big four big five insurance companies, we, we’re moving the same customers between us.”*

Participant 2: *“So insurance companies will become... A large component of what we do, will become IT technical type skills, but strongly linked to the business outcomes.”*

Participant 3: *“That’s really not an insurance business. It’s actually a technology business that specializes in insurance. Right. If you ask us today, I think we’ll all say we are an insurance company, we actually not, I wouldn’t say that out loud outside this room”*

All the participants were adamant that the success of reskilling must be aligned to the strategy of the organisation.

Participant 3: *“in order to implement the strategy, we’ll need to reskill the people to allow us to have in-house people implement the projects that’s required to move us to this new technology.”*

Participant 4: *“And skills development that is aligned to where we’re going as an organization.”*

Participant 7: *“there has to be a purpose to staff reskilling. There has to be a purpose.”*

Participant 11: *“we are reskilling because this is our strategy and this is how we going to get there.”*

Participant 8: *“the business will always look at what's in it for the business, right. So personal development should always be aligned to the future business needs. The current and future business needs, Right.”*

Participant 13: *“it's important that it is aligned to the overall vision of the company because what you'll end up doing if you're not careful, why this is so important is that we send people off to do all of these courses. We impregnate them with so many thoughts and thinking new age thinking and ,you know, leadership thinking, but we are not trying to go there but they've learned all of this and they have all of this. They want to express it and they have no way to express it because it's not congruent with your vision as an, as an organization. You simply did it because, well, you must train your people. So that is very important.”*

5.7.3 Leadership

The responsibility of leadership was expressed by the majority of the participants as paramount to the success of any reskilling initiative. The need to have the leaders drive the reskilling plan was evidenced in this becoming a target to be met by leaders for their own performance reviews. What was still not clarified was the weighting allocated towards this key deliverable for the leaders.

Participant 2: *“in all the senior management performance appraisals, there's actually a specific element that you get measured on around training and reskilling.”*

Participant 9: *“in order for us to build products that are more tech savvy, then it means we need leaders who, who will embrace the skills and the knowledge.”*

Participant 3: *“And you need business backing. So, what I mean by that is I can't go to [CEO] and say I want to train my entire team in agile, and he's like hell no, there's no budget for that. Go away. That doesn't work.”*

Participant 1: *“this requires change and businesses sometimes come up with*

good ideas, but then they don't have the courage or the political will to push through because doing something like that ends up disrupting . Ends up upsetting, sometimes creates casualties.

Participant 4: *“leadership is people and people who work for people in an organization and sometimes in vertically as leaders in our own frustration can voice certain things that are unnecessary and that can derail a reskilling process.”*

Participant 13: *“it's collaboration. It's lateral thinking. It's being brave enough. It's been brave enough to say, I'm going to intentionally look for people that are different to me that think differently to me but have studied different things to me and that I can teach this principal or the school of insurance, but allow them into spaces where they are free, to contribute to it.”*

Participant 8: *“That is actually the most important thing. So you can have all of those things. you can have the remuneration correct, You can have your employment engagement, employee engagement activities, you can give people flexible hours, you can give them money, you can give them all those things, but if you don't have the right people managing them, then it's a waste of time. So leadership development then becomes very important to make sure that, they are managing them correctly.”*

The current and the envisioned organisational structure was highlighted as more of a prohibiting factor than an encouraging factor.

Participant 4: *“our organizational structure and our businesses design doesn't require certain roles or certain number of roles to exist in our business and so we're quite sensitive to that as well.....the design of the organization is aligned to the strategy of the organization over three, five, 10 years.... And so sometimes, you know, it's a matter of how do we, how do we evolve our own org design to create entry level opportunities. But again, where do these entry level opportunities go to. So, we Create double or triple the number of entry roles or entry level roles that may or may not translate upwards in the business.”*

Participant 9: *“if you're not willing to reskill or hire the right talent or even*

break those boundaries and silos, you're not gonna get there”

Participant 5 : *“So, and the thing is with hierarchical structures, we've also created that, that stereotype of, so if I can't bring my general manager along, that means I can't bring this whole team at all, which is not entirely right, which is not entirely correct because you can move past that level and you'll see that there's a totally different attitude altogether.”*

Participant 11: *“I think the people one is very important because even if you trained them and people are not motivated and they don't see the value that it will add on that, in their lives, then you won't get the results.”*

5.7.4. Conclusion

The aim of research question 4 was to assess how the structure of the organisation would influence the reskilling process. The participants highlighted that the structure is primarily driven by strategy and thus the two cannot be separated. The structure is determined by how the business is responding in terms of legislation and the impact of technology. It is also impacted by what the competition does and creating a reskilling plan must consider the defined structure that would be aligned with strategy.

Some of the participants mentioned that hierarchical structures do not promote reskilling and it was not

5.8 Conclusion

The objective for chapter 5 was to present the findings for all the research questions posed in chapter 3. The table below (Table 6) presents a summary of all findings in chapter 5.

Table 6: Findings summary

Research Question	Summary
Research Question 1:	Participants were asked on how culture influences staff reskilling and the evidence presented by the participants related to five key areas which were: the manner and ability of adopting technology in their business, their focus on how they deliver to the clients, the culture of the organisation itself, how changes in the organisation are communicated and the effectiveness of change management within the organisation. All these factors came out prominently throughout the engagement with the participants.
Research Question 2:	Motivation is an important factor in the reskilling of staff members. It is important for the organisation to be more cognisance of discouraging factors due to the effort required to overcome psychological barriers. It is important to identify the difference between encouraging and discouraging factors as it is not always the case that the one discouraging factor is the inverse of the motivating factor. The psychological factors are also important to manage expectations from the employee's point of view, and from the organisation's point of view.
Research Question 3:	Career planning is no longer a linear planning activity where an employee's career plan is designed from a junior position to the most senior position. With the advent of technology, careers have a shorter lifespan and it is important for the employee and the organisation to realise the need to reskill on a continuous basis. The factors that contribute towards career planning that is aligned with reskilling include a change in how talent is managed in terms of how it is recruited, retained, and developed. The skills required for the future are not static and will be different for career development. There are, however, skills and behaviours that transverse current and future requirements.

	<p>Organisational support refers to the importance of resources made available to the employee by the employer that would contribute towards a reskilling plan.</p>
<p>Research Question 4:</p>	<p>The organisation's strategy provides direction for where the organisation sees itself, and that will guide the direction of reskilling. Technology is one of the biggest contributors to the defined business strategy. Technology influences the business strategy which means that the strategy must adjust to the changing technology.</p> <p>The leadership team is important in the execution of the business strategy and the structure of the organisation influences the manner in which reskilling can occur.</p>

Chapter 6: Discussion of Results

6.1 Introduction

The objective of chapter 6 is to discuss the findings in chapter 5 in line with the literature in Chapter 2, to determine similar and contradictory concepts in order to answer the research questions in chapter 3. This contributes to the knowledge of reskilling and provides insights into the gaps in the current literature.

6.2. Discussion of results for Research Question 1

Research Question 1: What is the influence of **Organisational culture** towards staff reskilling?

The objective of this research question was to determine what the participants considered to be the attributes and characteristics of the organisation and its employees, that would be associated with the culture of the organisation. Further to that understanding, it was important to establish from the participants what attributes of the organisational culture would influence the reskilling plan of the organisation.

Culture is defined as the encapsulation of values, attitude and behaviour of the organisation (Raharjo et al., 2018), and an organisation's adaptability depends on the behaviour of employees, the leadership team and a good organisational culture (Pantouvakis & Bouranta, 2017).

6.2.1. Technology Adoption and Client expectation

The participants acknowledged that technology adoption within the insurance organisations, the employees and the customers they serve, are not aligned to fully determine the direction of the organisation in embracing technology. Reskilling of employees is associated with the direction of the organisation in terms of its technology adoption strategy. What was in the findings included uncertainty of the technological changes, the influence of older generations, the influence of leadership and the expectations of their client base.

The participants identified factors such as the influence of older employees having a major impact on the adoption of technology, as stated by Participant 10, "... I'm finding that older people tend to be a lot more resilient, resentful of, bringing in technology, that they don't believe is going to be valuable. And I would even say there's a huge amount of resistance, but that's probably an 80:20, not all. So about 20% of the audience would embrace it, but they don't really see it in terms of valuable at this point. So they kind of see it as, Ooh, that's beneficial, but they haven't embraced it from a personal perspective."

The other organisational attribute identified in determining the culture of the organisation is the influence of leadership in terms of driving the adoption of technology. It would be a challenge for employees to embrace technology if the leadership does not drive that culture, as stated by Participant 7, "I think because of the nature of the leadership, our leadership on average and our senior managers, the average age of our senior managers is 47. So that's close to 50. Which is 13 years from retirement. Of course technology is not a big deal for them but if you look at whether or not we want to manage our succession, manage our talent, manage our pipelines for our critical roles, We can't not talk about technology."

The organisation's attempts to meet the clients' expectations exceed the need for the organisation to adapt in order to meet the client's future expectations. Participant 9 states, "So I think sometimes we get so caught up in solving the immediate business challenges that we forget the future and we don't invest in the future." The expectations of the clients have an influence on the organisation in terms of embracing technology.

Goran et al. (2017) state organisations cannot wait for the culture to change without intervention because it will leave the organisation in an uncompetitive state. Iriana et al. (2013) assert that technology adoption is influenced by culture because of the people involved.

6.2.2 Organisational Culture

Attributes identified by participants that contribute towards a culture that embraces reskilling include rewarding the required behaviour, embracing innovation and promoting a learning and development culture within the organisation. Participant 11 stated, "if the organisation's culture is in such a way that, you know, it allows people to grow, it allow people to learn and, and people can see the benefits of doing it and then if people, people would put more effort into it." This is supported by Pantouvakis and Bouranta (2017) stating that for employees to be reskilled for future jobs, the organisation must embrace a learning culture. Gurbaxani and Dunkle (2019) advocates for a culture of innovation for an organisation going through digital transformation and short term insurance industry is undergoing that transformation and would require their employees to be reskilled.

6.2.3 Change Management and Communication

The strategy of the organisation must be communicated to the employees because communication is a contributing factor towards employees accepting change within the organisation (Simoes & Esposito, 2014). The participants highlighted that communication is an important part of change management, however, the current challenges include the uncertainty of leadership regarding what to communicate and determining the optimal time to communicate the change without causing panic. Participant 1 stated that "I don't think you want to create too much alarm before you really do commit your plans and to, you don't, you know, you don't tell people 18 months before the time something's changing and then you can't articulate exactly what those changes are." This was also supported by Participant 3 by stating the clarity of the message prior to it being communicated to the employees, "I think some people won't understand where it's coming from, but we are a technology company where we specialize in insurance."

6.3. Discussion of results for Research Question 2

Research Question 2: What is the influence of **psychological barriers** in staff reskilling?

The objective of this research question was to establish factors that were considered to be discouraging in terms of reskilling employees. It was also important to establish which of those factors are within the organisation's control and which are within the employee's control.

6.3.1 Motivation

The findings highlighted that reskilling is influenced by the ability of the employee to trust the organisation's intentions of the change, the fear of not fully understanding the impact of change, and the views of peers in terms of social influence. The participants highlighted that the motivation from an employee's perspective could be intrinsic or extrinsic, and sometimes both with one of them being a dominant factor. Participant 6 stated, "Other people, it might be money in terms of motivation, ... But other people it's self-development, if I'm rewarded in terms of self-development, I'm rewarded in terms of status in the organization." Participant 7 stated, "Some people are driven by money other people want a work-life balance."

Kim and Lee (2018) state that the internal locus of control of an individual is a characteristic that is sort after as a source of motivation for the employee. Another characteristic regarded to be important is self-efficacy and will determine the level of motivation for the employee (Lunenburg, 2011).

6.3.2 Psychological Contracts

Psychological contracts are unwritten expectations and perceptions between the employee and the organisation that impacts employee's job satisfaction, commitment and performance, depending on the fulfilment or breach of such a contract (Khoreva, Vaiman, & Van Zalk, 2017; Alcover et al., 2017). The implementation of automation, robotics and AI within the insurance organisations has

heightened the fears of employees in terms of technology replacing their jobs. Participant 10 stated, "I think it could be where there's fear that there's going to be restructure, there's fear of job loss. There's normally, it's normally fear. Or it's some history of a company says this and it does that, but it still takes it down to fear and distrust." The participants highlighted fear in the form of job loss, fear of failing in the new role, fear of not knowing the impact of the change, and the breakdown of trust between employee and employer. This is in line with the negative attitude and behaviour attributed to the violation of psychological contracts (Skromme, Granrose, & Baccili, 2006; Chiang et al., 2012 ; Alcover et al., 2017).

6.4. Discussion of results for Research Question 3

Research Question 3: What is the influence of **career planning** on staff reskilling?

The objective of this research question is to determine the characteristics of the career planning process that would influence reskilling.

6.4.1 Continuous Learning and Self development

6.4.1.1 Continuous Learning

Learning and reskilling on a continuous basis was the theme that emerged from participants and the most important element of learning highlighted was the practical, on the job training compared to the theoretical, classroom and qualifications oriented training. Participant 1 stated, "So our approach is not a qualifications based approach. Qualifications are important. But more important for us than the qualification is the actual ability to do the job. so yes, some jobs have a statutory requirement as an example". Participant 7 supported this view in terms of the duration of the training and the time lag before the impact of the learning can be realised, "It takes so long to do a degree part time, right, By the time I'm done with my degree, Am I gonna be able to go and present it, because my next job may not require the degree. My next job requires me to be change agile."

The ability of the employee to learn the required skill within the required period was the assertion made by the majority of the participants and this aligns with Eichinger (2018), in terms of the need for employees to have learning agility which would limit

or avoid automaticity. Career adaptability requires the employees to have the ability to adjust frequently due to the rapidly changing environment (Chan et al., 2015).

6.4.1.2 Personal Development

The participants interviewed were all senior leaders within their organisation and all of them had a strong view towards the employees taking control over their development and with the organisation supporting them. The ability for employees to identify or position themselves as key resources in the organisation seemed to be lacking because currently, it is the expectation of the manager to identify talent. Participant 10 stated, “so you might have mechanisms in place to identify talent, but you have to make sure there's also mechanisms that allow talent to identify itself.” Montealegre and Cascio (2017) argue that it is important for organisations to coach employees on how to manage their own careers. Claus (2019) argues that employees must adjust to having a career portfolio because their careers will experience multiple transitions.

6.4.1.3 Future Skills and behaviour

The participants interviewed highlighted the need for insurance-specific skills to be updated as a regulatory requirement. all of them had a common view of current insurance roles requiring technical skills such as coding and data analytics. The participants also highlighted that it is more important to have employees with a learning capability and willingness to learn. Participant 10 stated, “So, it's more about behavioural and you know, attributes as opposed to somebody who has a particular qualification.” This was supported by Participant 2 and stated, ““attitude is, probably the biggest contributor to a person's ability. Because if your attitude is that you don't want to change and you don't want to amend and you know, you don't want to move with the flow, then you, you will become irrelevant.” Cappelli and Keller (2014) state that it is important to have alignment between career adaptability and organisational adaptability to have a talent pool that will meet the requirements of future skills.

6.4.2 Organisational Support

6.4.2.1 Resources

All of the participants shared the view that the support of the organisation in terms of providing resources for reskilling, is critical to the success of any reskilling initiative.

Resources included funds allocated towards training and time away from the day-to-day job demands to allow the employee space to train and learn for the required future skills. Gurbaxani and Dunkle (2019) provided six dimensions required for an organisation going through a digital transformation such as the insurance industry, and one of the key dimensions is strategic alignment and refers to the ability of the organisation to fund strategic initiatives. Participant 9 supported this and stated, “Willingness of leaders from allocating funds to, to the studies, allocating funds to the content, allocating funds to the training of their people.” Participant 3 stated, “And you need business backing. So, what I mean by that is I can't go to [CEO] and say I want to train my entire team in agile, and he's like hell no, there's no budget for that. Go away. That doesn't work.”

The other important dimension is the Technology Assets dimension which refers to the organisation having the correct technology to implement strategic initiatives (Gurbaxani & Dunkle, 2019). Participant 10 stated, “I could go right now if I'm a data capturer and I could complete a MOOC on Harvard in Harvard, there's nothing stopping me. So the way technology has broadened access to development in the world changes how we can grow as human beings.”

6.4.2.2 Reskilling plan

The competency mapping defined by Baharin and Hanafi (2018), which meant to identify key competencies required by the organisation, and to also identify the strengths and weaknesses of the employee, is important in determining a reskilling plan. Participant 6 supported that by stating, “You Have to understand, what skills do you need, where you're moving in terms of your strategy and then assessing your workforce to say currently where are they in terms of the skills. Right. Do they have those skills? And then if there are gaps, you know what, have the necessary intervention to train them and equip them so that they are at the level that they're able to do this”.

There was no clear consensus in terms of the structure of the reskilling plan amongst the participants, however, what was clear from all of them was that the reskilling plan must have support from leadership and it must align with the strategy of the organisation. Participant 13 stated, “It's very, very difficult, to monitor everyone's development and where every person is and what the different needs of each person are. So I think what technology has enabled us to do is to be able to map our talent

and at a snapshot, be able to understand at any given point, the levels and degrees to which we are achieving the objectives that we set in terms of their reskilling or their development.” This reinforces the dimension of strategic alignment and the dimension is the Technology Assets by Gurbaxani and Dunkle (2019).

6.5. Discussion of results for Research Question 4

Research Question 4: What is the influence of **organisational structure** towards staff reskilling?

The objective of this research question is to determine the characteristics of organisational structures that enable reskilling.

6.5.1 Organisational Strategy

6.5.1.1 Business Strategy and impact of technology

All participants provided specific examples related to their individual organisations that highlight the impact of technology within their business and how it has disrupted their product offerings, customer service and back-office operations. This is supported by Montealegre and Cascio (2017) as they argue that organisations need to change how they operate and they need to adapt in order to lessen the impact of digital disruption. Participant 4 stated that “Whatever you are growing within your, the ecosystem of your organization must be in alignment with the strategy, from a people, products, processes, client base, all of that. See it should be in alignment with your strategy.”

The participants agreed that the decision related to the reskilling of staff must be aligned with the strategy and vision of the organisation. Autor (2015) stated that employees must be a central component of the long term strategy of the organisation. The reskilling plans and any activity that is executed to adapt to the changes in the environment must be aligned with the strategy of the organisation (Teece, Peteraf, & Leih, 2016).

6.5.2 Organisational Structure

Cassidy and Stanley (2019) argue that organisations need to change their structures to promote and encourage shared mental models. Alcover et al. (2017) advocate for organisational fluidity that encourages network structures instead of hierarchical structures, and temporary projects instead of specialised departments that create silos. There was no consensus reached from the participant feedback regarding the ideal structure that would facilitate reskilling, however, they all confirmed that the structure of the organisation has an impact on reskilling efforts. Participant 4 stated, “the design of the organization is aligned to the strategy of the organization over three, five, 10 years.... And so sometimes, you know, it's a matter of how do we, how do we evolve our own org design to create entry level opportunities. But again, where do these entry level opportunities go to. So, we Create double or triple the number of entry roles or entry level roles that may or may not translate upwards in the business.” This means that certain reskilling opportunities cannot be pursued without considering the long term view of the organisation’s structure.

Participant 5 also highlights the challenges of hierarchical structures and stated, “So, and the thing is with hierarchical structures, we've also created that, that stereotype of, so if I can't bring my general manager along, that means I can't bring this whole team at all, which is not entirely right, which is not entirely correct because you can move past that level and you'll see that there's a totally different attitude altogether.” This point is supported by Crittenden (2018) that silo structures are not ideal for the adaptability of the organisation in terms of embracing technology.

Chapter 7: Conclusion and Recommendations

7.1. Introduction

The short-term insurance industry is slow to embrace technology (Morgan, 2017) and this will not continue to be the case as competition is increasing from non-traditional insurance companies, as well as the decline of brand loyalty from customers and a change in customer behaviour (PWC, 2018). The changes required by the insurance industry to remain competitive and still deliver on clients' expectations, include implementing automation, robotics and artificial intelligence in areas and processes identified as routine, volume-heavy and currently executed by individuals (Deloitte, 2017).

This presented an opportunity for an exploratory study to be conducted with the aim of understanding the reskilling effort required for the impacted employees within the insurance industry. This also provided an opportunity to explore the current literature in talent management and reskilling to provide the context in how this challenge can be addressed, as well as identify gaps within the current literature. The study further explored the influence of factors such as organisational culture, psychological barriers, career planning and organisational structure, towards the reskilling of employees.

This chapter will provide a summary of the key findings which were discussed in chapter 6, and provide recommendations that are applicable to the senior leaders within the insurance business, and also provide recommendations for future research.

7.2 Research Findings

The study conducted interviews with 13 senior leaders within the insurance industry and their feedback contributed towards addressing the research objectives presented in chapter 3. The outcome of the findings highlighted contrasting and congruent views between the literature and the findings.

7.2.1 What is the influence of organisational culture towards staff reskilling?

It was clear from all participants that the culture of the organisation is a key influencing factor in staff reskilling. They also expressed that the leaders are the ones to drive the culture needed to change the organisation. The adoption of technology was used as a proxy in determining how the culture of the organisation was assisting the process of adoption. What was articulated by the participants reflected the challenges experienced through the adoption of technology within their organisation. This included negative views held by senior employees and the leadership team regarding the value of change.

The views presented by a few participants highlighted the resistance of change as driven by the customer's maturity in embracing technology. This could be seen as being customer-centric behaviour, however, it also reflects the organisation's challenge of being too focused on short term goals and not investing time and effort in the future needs of the organisation, including reskilling of staff.

7.2.2 What is the influence of psychological barriers in staff reskilling?

All the participants agreed that the main factor that would discourage any change effort including technology, such as reskilling staff for the future job requirements, was fear of the unknown. What came out strongly from some of the participants was that the history of the organisation played a role in the buy-in of employees. If the organisation has a track record of unfulfilled or breached psychological contracts, that was the main reason for employees to be negative towards the reskilling effort.

Employee motivation was attributed to social influence in terms of how other colleagues perceived the change, influenced how the employees accepted the change. What was not clear from the participants was the degree of influence required by the leadership against the negative social influence. One participant stated that as a leader, "When you start to create social communities and you move in a direction, and there's one person not moving that direction. I don't have to do anything. The social community would reject the person ...I think the minority can be

destructive if not managed properly. It just depends on how big of voice they have at the table.”

7.2.3 What is the influence of career planning on staff reskilling?

Career planning in its previous definition of having a predetermined career path for employees, no longer exist in a linear fashion. Career planning exists in the form of the employee continuously reskilling to have the ability to move across various career paths. The importance of staff having both technical skills and soft skills was articulated by most of the participants and the perception shared across all participants was that soft skills are more important than technical skills. The key technical skills mentioned were insurance specific training which forms part of regulatory requirements, and digital skills for both technical and non-technical staff, such as data analytics and coding.

The main ability mentioned by all participants was the ability of the employee to learn and this was also accompanied by the required behaviour of the employee being willing to learn. In terms of career planning and determining the career path for the employees, there was more emphasis placed on the employee to determine the path instead of depending on management to determine that. It was clear that there is a need for employees to take responsibility for their development and this would be supported by their willingness to learn continuously. Support from the organisation and leadership in terms of providing resources such as funding to employees was also mentioned by the participants as a key factor of career planning.

7.2.4 What is the influence of organisational structure towards staff reskilling?

The participants agreed that the structure of the organisation is influenced by the strategy of the organisation. If the strategy of the organisation is to have no human interaction in the back office process, that will determine the structure of the organisation, which will determine the reskilling requirements based on the future-oriented structure of the organisation. What was clear from the participants was that reskilling plans must always be aligned with the business strategy. The structure was interpreted by the participants as future-oriented structure that the employees must adapt to, as well as the current structure that enables the reskilling of employees. The hierarchical structure was highlighted by a few participants as a possible

hindrance to the reskilling effort, however an ideal structure was not proposed by participants for promoting reskilling of employees.

7.3 Proposed Framework

The findings presented in the previous chapter highlight the factors required for the implementation and success of a reskilling plan, which is reinforced by the literature review. The continuous nature of reskilling plan requires a foundation established by the organisation that will sustain the effort of reskilling. Figure 9 below highlights four tiers that are important regarding influencing the reskilling of employees. Each of the tiers must have objectives and responsible individuals allocated, to make certain that reskilling within an organisation takes place.

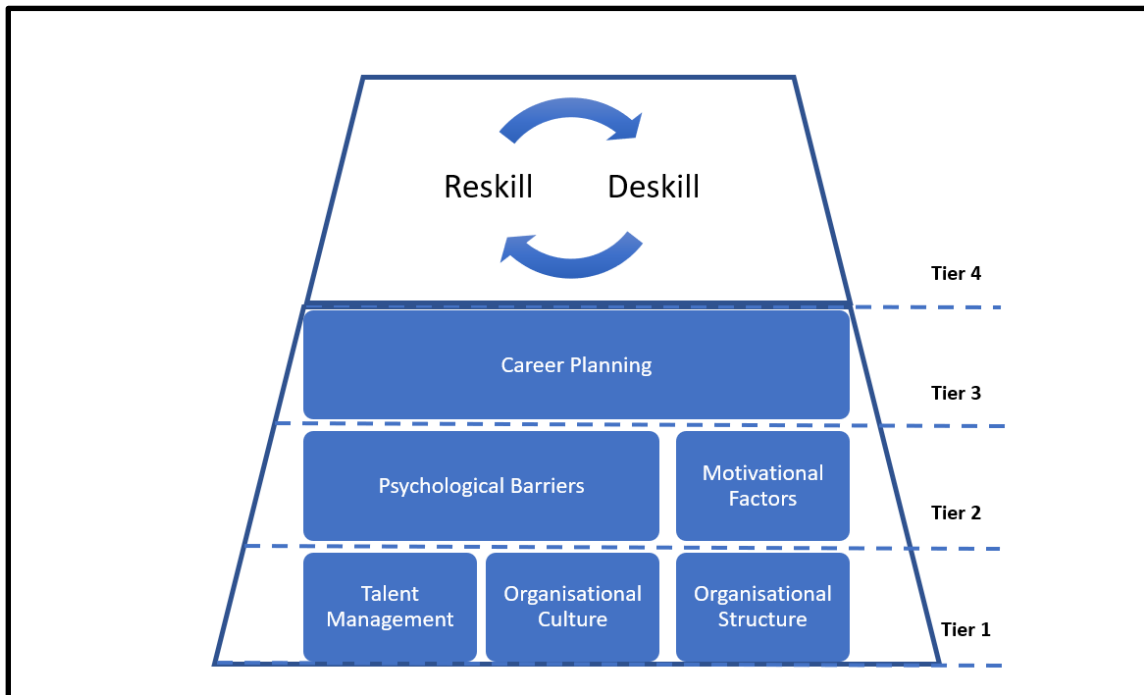


Figure 9: Employee reskilling framework

7.3.1 Tier 1 : Talent Management, Organisational Culture and Organisational Structure.

This level of the framework refers to the elements of the organisation that must require well established to influence the reskilling effort positively. The role of the leader and the organisation is important in Tier 1. Talent management process within the organisation must include an element of enabling employees to identify

themselves as potential talent. The culture of the organisation is mostly driven by the leader and the type of behaviour that is rewarded will reinforce the culture. It is important to have leadership that will drive the required change. The design of the organisational structure must always be aligned with the strategy, and positions or roles cannot be created without a direct link to the future needs of the business. Without these three fundamental factors, reskilling will be impacted negatively.

7.3.2 Tier 2: Psychological barriers and motivational factors

The conceptual framework for literature review in chapter 2 (Figure 7), focused on psychological barriers only, and the revised framework (Figure 9) includes the motivational factors. The findings in from chapter 6 highlight the need to reinforce motivating factors for the employees such as intrinsic and extrinsic rewards, and also focus on the psychological barriers that will discourage employees from being discouraged from reskilling. There is a need to focus more on barriers that the employee is in control of, and this means that the effort and the responsibility for Tier 2 is more on the employee's side. The responsibility of the employer is to create an environment that promotes collaboration and trust. The responsibility of the employee is to proactively manage the psychological barriers. It is important to manage expectations in terms of psychological contracts for both employer and employee when reskilling is required.

7.3.3 Tier 3: Career planning

It was previously the responsibility of the employer to determine the career path of the identified talent and this Tier requires the employee to take more ownership of their career and be open to career adaptability. Career planning must always be aligned with the strategy of the organisation and the determined structure, and that will allow the reskilling plans to be relevant and in support of the future job requirements. The ability of the employee to learn is also a key factor for the successful reskilling of the employee.

7.3.4 Tier 4: Deskillling and Reskilling

This Tier refers to the actual reskilling exercise where continuous learning is important. The employer and the employee are both responsible for this tier because they both have to realise the opportunities of development and reskilling, while proactively identifying areas that are becoming obsolete to avoid automaticity.

7.4 Implications for Management

The areas that need attention from a business point of view include, changes to the talent management process, changes in the culture (in terms of rewards), and in allocating time and resources proportionally between current and future needs of the organisation.

Self development

The findings highlight the need for employees to drive their own development and that would require support from leadership and the organisation. The current talent management process identifies talent using tools such as the talent grid. The challenge is that this is mostly visible to the leadership team and the individuals identified as talent. Providing employees with access to this information will allow them to identify themselves as potential talent to make necessary adjustments towards their personal growth.

Career orientation

In identifying key individuals for reskilling, it is important for leaders to identify the career orientation of the employees. The organisation must invest in a mechanism that can identify the career orientation of the employees to allow them to invest time and money on those that are willing and able to learn.

Open communication

Communication came as one of the issues that has an impact in establishing trust and confidence within the team and the leadership team. The management team must always communicate the vision of the organisation and must allow employees to voice their concerns openly.

Psychological barriers

The findings highlighted the importance of psychological contracts between employers and employees and it is key for leaders to be clear in terms of expectations when employees are encourage to reskill.

Culture and leadership support

The leadership team must create an environment that promotes continuous and should consider the time required for the employees to be reskilled because it is a challenge for employees to reskill while expected to deliver on their day-to-day activities. The leadership team must take an active role in making certain that reskilling occurs and that deliverable should be in the leader's performance contracts. Taking an active role in the change management process will provide an opportunity for leaders to engage with employees who are influential within the team, and to bring them onboard as change agents.

Learning and development team

The team responsible for learning and development within the organisation must have a reskilling plan that is always aligned with the organisation's strategy, as well as the trends in the environment.

7.5 Limitations of Research

The limitations of the study were highlighted in chapter 4 and they include:

Limited sample size

The number of identified participants was to 13 and from insurance organisations with a long history of being in the industry. The views presented by the participants are not representative of the population. The sample only included the views of senior leaders and not of employees impacted by reskilling within an environment embracing technology.

Time Frame

This was a cross-sectional study which means that the results only reflect a point in time and the frequency of changes within technology might limit the findings to be relevant for the time period.

Proximity of the participants

The study was conducted with participants from established organisations that are likely to subscribe to similar forums and would therefore be exposed to similar industry issues and circulated solutions, thus they would offer similar issues and solutions to this study.

7.6 Suggestions for Future Research

There is an opportunity to expand this research by including employees as part of the study to offer converging or diverging views between senior leaders and the affected employees.

The study could also review the relationship and the influence of various factors that influence reskilling, such as identifying which of the factors has a higher relevance compared to the others.

Considering that this study involves continuous learning within a changing environment, it would be ideal to conduct a longitudinal study to review the influence longevity of the identified factors. The study could identify which factors remain relevant over an extended period.

7.7 Conclusion

Automation, robotics and artificial intelligence are the technologies that are rapidly disrupting the short term insurance industry and it is clear that incumbents must embrace technology to compete against organisations that are already seeing the benefits of technology. The current incumbents have employees that are in roles that are destined to be taken over by technology and it is important for organisations to make necessary and urgent changes to their business models if they want to be relevant in the future.

The changes required include investing technology but most importantly in their human capital. The organisation must establish the necessary capabilities that would allow them to continuously reskill their staff to keep up with the changing environment. The study has provided key factors that influence the success of employee reskilling and it is upon the organisations and their employees to manage these factors proactively for their organisation to be relevant in the future.

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Appendix 1: Consistency Matrix

Research Question	Literature	Data Collection Tool	Analysis
<p>Research Q1 What is the influence of Organisational culture towards Staff Reskilling?</p>	<p>(Cappelli & Keller, 2014) (Whysall, Owtram, & Brittain, 2019) (Pantouvakis & Bouranta, 2017) (Cassidy & Stanley, 2019) (Raharjo & Achmad Rinaldo Fernandes, 2018) (Kim & Lee, 2018) (Pantouvakis & Bouranta, 2017)</p>	<p>Semi-structured interview</p> <p>Interview Question(s) 6, 7, 10</p>	<p>Thematic analysis</p>
<p>Research Q2 What is the influence of psychological barriers in staff reskilling</p>	<p>(Montealegre & Cascio, 2017) Gallie et al., 2017) (Davies, Fidler, & Gorbis, 2011) (Cassidy & Stanley, 2019) (Khoreva, Vaiman, & Van Zalk, 2017) (Alcover et al., 2017) (Lv & Xu, 2018) (Kim & Lee, 2018)</p>	<p>Semi-structured interview</p> <p>Interview Question(s) 9, 11, 12</p>	<p>Thematic analysis</p>
<p>Research Q3 What is the influence of Career Planning on staff reskilling on</p>	<p>(Montealegre & Cascio, 2017) (Chan et al., 2015) (Davis, Fidler & Gorbis, 2011) (Claus, 2019) (Wiernik & Kostal, 2019)</p>	<p>Semi-structured interview</p> <p>Interview Question(s) 1, 2, 5, 8</p>	<p>Thematic analysis</p>
<p>Research Q4 What is the influence of Organisational structure towards Staff Reskilling</p>	<p>(Alcover, Rico, Turnley, & Bolino, 2017) (Raharjo & Achmad Rinaldo Fernandes, 2018) (Iriana, Buttle, & Ang, 2013) (Ladyshevsky & Taplin, 2018)</p>	<p>Semi-structured interview</p> <p>Interview Question(s) 3, 4</p>	<p>Thematic analysis</p>

Appendix 2: Informed consent letter



Employee reskilling in the South African short-term insurance industry with the implementation of automation, robotics and artificial intelligence

Dear Sir / Madam.

I am currently a student at the University of Pretoria's Gordon Institute of Business Science and completing my research in partial fulfilment of an MBA. I am conducting research on employee reskilling and am trying to find out more about factors that influence employee reskilling in an organisation that embraces automation, robotics and Artificial Intelligence (AI).

Our interview is expected to last about an hour and will help us understand what is required of human resource business partners and senior manager in terms of reskilling. Your participation is voluntary, and you can withdraw at any time without penalty. The interview will be confidential, and all data will be reported without identifiers. Any quotation used in the research will be anonymised.

If you have any concerns, please contact my supervisor or me. Our details are provided below.

Researcher name: Tshepiso Modise Research Supervisor Name: Meena Ambaram
Email : modise.edu@gmail.com Email : meena.ambaram12@gmail.com
Phone : +27 (0) 82 420 8405

Signature of participant: _____
Date: _____

Signature of researcher: _____
Date: _____

Appendix 3: Interview Schedule

The following section details the interview schedule to be used for this research study. The questions are divided into information regarding the role of the participant, followed by questions representing reskilling of staff members.

Part 1 - Role of Participant

1	What is your Role within the Organisation / Business Unit?
2	How long have you assumed this role within the organisation and similar industry?
3	How are you directly or indirectly involved in the retraining of employees

Part 2 - Reskilling of employees

1	What is your understanding of Talent Management and reskilling?
2	What is your understanding of how technology will impact talent management now and in the future? (Follow up question: Describe the initiatives that involved automation or AI taking over a specific function within your organisation and how they impacted staff reskilling)
3	Describe the maturity of your organisation in terms of embracing technology.
4	Describe how you understand technology impacting your business in terms of staff training and reskilling
5	What are the skills that are required for the organisation to operate currently and what skills are required for the future?
6	How do you recognise talent that might not be relevant now but relevant in the future?
7	How do you identify career opportunities for staff? (Follow up: what is the

	criteria for selecting staff for retraining?)
8	What would be the success criteria for the organisation in terms of reskilling? (Follow up: How would you measure the success or failure of reskilling in your organisation?)
9	What are the factors that could potentially contribute towards successful and unsuccessful reskilling plan?
10	Describe how your company culture contributes towards training and reskilling of staff
11	Describe how the company environment encourages personal development
12	What contributing factors could encourage and discourage staff from being reskilled? (Follow up: What is your organisation doing to either encourage or discourage staff)

Appendix 4: Ethical Clearance confirmation

**Gordon
Institute
of Business
Science**
University
of Pretoria

22 August 2019

Modise Tshepiso

Dear Tshepiso

Please be advised that your application for Ethical Clearance has been approved.

You are therefore allowed to continue collecting your data.

Please note that approval is granted based on the methodology and research instruments provided in the application. If there is any deviation change or addition to the research method or tools, a supplementary application for approval must be obtained.

We wish you everything of the best for the rest of the project.

Kind Regards

GIBS MBA Research Ethical Clearance Committee

Gordon Institute of Business Science
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Appendix 5: Code groups and codes

RQ	Code Group	Code	Codes per group
1	Delivery	Ability of staff to operate Efficiency reduces costs Focusing on current issues Reskilling from a customer view Technology changing consumer offerings	5
	Technology Adoption	Client has more control Limited use of technology New generation looking for new technology Older generation comfortable with current status Reason to embrace technology	5
	Change Management	Change management Change management as part of reskilling Creating excitement about technology Need to adapt Old ways of working Resistance to change and technology Set way of thinking (Fixed Mindset) Voice of the employee	8
	Organisational Culture	Criteria for assessing staff for career opportunities Culture as a barrier to change Culture as enabler Culture of innovation Culture vs Environment Environment and culture Future focused culture Learning culture Office environment contributes to reskilling Open culture of allowing staff to study Reward the desired change Timing for reskilling	12

	Communication	Communicate the future state and the vision Reskilling awareness	2
2	Motivation	Ability to Execute Discouragement from reskilling Discouraging mind set of leaders Employee choose not to learn Employee extrinsic and intrinsic motivation Employee influenced by external factors Employee value proposition Encouragement for reskilling Engaged Employees Fear of failure in new skill Fear of losing job Fear of making other roles redundant Fear of the unknown Impact and influence of peers Impact on remuneration Increased employee satisfaction Motivation by gamification Social influence The slow pace of implementation affects people leaving	19
	Psychological Contracts	Creating expectations from Reskilling Lack of Trust Psychological safety Psychological shift and commitment to change Setting employees up for failure Transparency about opportunities and expectations	6

3	Continuous Learning	<p>Continuous learning and trying until mastery Exposure from future ready organisation Gradual learning and unlearning Impact of technology on learning Individual learning capability Job Rotation Job shadowing Learning and Development team Learning solutions Open to Collaboration with external vendors Personalised training based on knowledge gaps Relationship between university and organisations Selection of relevant training courses Skills compared to qualification Skills gap identified Training required to address performance gaps Type of Leadership</p>	17
	Talent Management	<p>Ability to retain talent Defining talent Defining talent management Identifying Impacted talent Reskilling for Human and technology coexistence Talent aligned with strategy Talent as competitive advantage Talent Management about Leveraging skills Talent Management Considerations Talent pool criteria Technology implementation affects talent retention</p>	11
	Resources	<p>Availability of funds Reduced and focused time for training Reduced time of implementation Resources for Reskilling Time to reskill</p>	5

	<p>Future Skills and behaviours</p>	<p>Ability to learn unlearn and relearn Assessing future competencies Attitude of the individual contributes to ability Business and IT skills Combination of Soft and Hard skills Creativity as skill of the future Current and future skills Customer Centric Skills and Abilities Defining the Future employee Different Talent required to deliver software for users Digital literacy as a future skill Energy Intent and Attitude Exploit Employees natural abilities Future capabilities vs skills Future skill - Data Analytics Future skill - Experimentation Future skills Future Skills - Emotional intelligence Future Skills more analytical Learn to be more human Managing people not an exact science Need for new skills due to technology New skills require reskilling Organisational capabilities People that can adapt to change are important Prioritise based on strategy with business Problem solving skills Required future skills Required skills for leaders Skill required for the future Staff that is attentive to detail Technical skills required for the future T-Shaped person Understanding of the insurance value chain Willing to learn You can't make a hundred mistakes</p>	<p>36</p>
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Career Planning	<p>Career aspirations vs career opportunities</p> <p>Career path barriers</p> <p>Career path was previously guaranteed</p> <p>Creation of meaningful work</p> <p>Criteria for assessing staff for career opportunities</p> <p>Disruptions to career paths</p> <p>Employee Fit</p> <p>Employer vs Employee responsible for reskilling and career path</p> <p>Keeping career relevance</p> <p>relevance of Retiring age in Career discussions</p> <p>Reskilling for career opportunities</p> <p>Selection criteria</p>	12
Reskilling Plan	<p>Benchmarking Reskilling Efforts</p> <p>Defining Reskilling</p> <p>Factors for Reskilling</p> <p>Failure of reskilling</p> <p>Incentivise reskilling</p> <p>Inherent cost of reskilling</p> <p>Monitoring staff after training</p> <p>People and technology combined</p> <p>Post reskilling plan measures</p> <p>Proactive and Reactive Approach to reskilling</p> <p>Proactive in reskilling</p> <p>Reduction of job losses through reskilling</p> <p>Reskill for relevance</p> <p>Reskilling at different levels</p> <p>Reskilling benefit measures</p> <p>Reskilling communication and timing</p> <p>Reskilling definition</p> <p>Reskilling plan</p> <p>Skilling for compliance not for relevance</p> <p>Success criteria for Reskilling</p> <p>Success in improved customer engagement</p> <p>Success of reskilling is aligned to strategy</p> <p>Success through change in behaviour</p> <p>Success through delivery on new role and skills</p> <p>Success through impact to business</p> <p>Success through transformed skills</p> <p>Trigger for reskilling</p>	27

	Personal Development	Comfort zone Employee maturity and agency Formal Personal development Plans Self development part of formal process	4
4	Technology Impact	Attracting talent impacted by technology Impact of technology on staff Impact on business processes and IT interaction Manual claims process Manual process made redundant through automated Service Desk impacted by technology Technology is a means to an end Use technology on processes	8
	Organisational Structure	Organisation Structure as factor to reskilling Organisational Structure aligned to strategy Organisational structure does not require certain roles	3
	Business Strategy	Collaboration of competitors in research and development Digital disruption creates an opportunity for organisations Limited growth in insurance Poor schooling system Reskilling issue across insurance industry Reskilling to consider employment equity Setting of strategy Skills levy - Incentive for employer to training Strategy linked to Reskilling	9

	Leadership	<p>Courage from leadership Employer to identify performance gaps Involvement of management in reskilling Leader hates to tell staff what to learn Leadership aligned to strategy Leadership development Leadership embracing technology Manager and employee aligned with strategy Managers are measured on staff reskilling Managers communicating benefits of reskilling Motivation from leadership Reskilling based on intuition Support and buy in from leadership Understanding of employees</p>	14
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