

THE IMPACT OF TRANSFORMATIONAL LEADERSHIP, CAREER ADAPTABILITY AND CREATIVITY ON SALESPEOPLE'S REACTIONS TOWARD DIGITAL TRANSFORMATION

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Abstract

This study examines the impacts of transformational leadership, career adaptability, salesperson creativity and demographic variables on the positive response exhibited by life insurance salespeople to digital transformation. The research method used here was survey research. Self-administered questionnaires were distributed to 318 full-time life insurance salespeople working across different insurance companies in Taiwan. In order to test the four research hypotheses of the study, the data were subjected to multiple regression analysis with the research variables of interest. The analysis confirmed hypothesis 1, revealing that there was a strong positive correlation between transformational leadership and the positive responses from life insurance salespeople toward digital transformation. Hypothesis 2 was also confirmed, which means that career adaptability significantly and positively relates to the rates of positive digital transformation perceptions among the salespeople. In addition, as stated in hypothesis 3, there was a positive relationship between salesperson creativity and positive reactions to the digital transformation. Finally, hypothesis 4 was partially confirmed because age did influence the positive responses while others did not. This study offers novel observations regarding the relationship between transformational leadership and reactions to digital transformation. The findings also confirm and extend earlier research that career adaptability and creativity are two factors that can help individuals deal with technological changes.

Keywords: Transformational leadership, career adaptability, salesperson creativity, digital transformation.

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1. INTRODUCTION

Digital transformation is the process of utilising digital tools to transform the business and its value system in different ways (Dal Mas et al., 2023). It is not about the introduction of new technology; it is about the change of the business processes, the attitude and the way of working. Moreover, digital transformation is about being relevant in today's world that is rapidly changing. It makes organizations to be relevant,

innovative and add value to the consumers and other stakeholders (Viriyasitavat et al., 2019; Allal-Chérif, Simón-Moya, & Ballester, 2021). Thus, with increasing numbers of life insurance companies using digital technologies and digital channels for selling their products and services, the tasks of insurance sales forces are also changing (Alt et al., 2021; Eckert, Neunsinger, & Osterrieder, 2022). However, little empirical research has been done to explore how salespeople from insurance firms handle such transformations. Therefore, this study seeks to fill this gap by examining the factors that may cause life insurance salespeople to exhibit positive behaviors towards change in this digital age. In particular, the impact that factors such as transformational leadership, career adaptability, and salesperson creativity have on life insurance salespeople's positive perception of the digital transformation is examined in this research. It also establishes whether or not there are some other factors such as gender and age that could affect such relations. Knowledge of these antecedents can assist organizations in managing the change and performance of their salesforce during digital processes (Scardovi, 2017; Wasiq et al., 2023; Liao & Yang, 2020; Elsaid, 2021).

The digital transformation is a disruptive process to the business model of companies, including the insurance industry. The use of digital technology in Taiwan's life insurance has the following impacts: increased efficiency, reduced costs, increased on efficiency and improved measures that have been put in place to secure life insurance. This has helped the industry reduce cases of fraud in service delivery and, at the same time, transform into a customer-centered and innovative industry (Li et al., 2023; Zhang, Xu, & Ma, 2023). This has placed the life insurance industry in Taiwan among the most progressive industries that have implemented digital transformation technologies for change. In this case, technological development, particularly in relation to the world of technology, can be regarded as the major determinant that will define the future of the industry and give rise to new areas of growth (Zhang & Chen, 2024). Of course, it is important to note that because of the advancement in technology, the notion of transformational leadership is becoming more applicable in this regard, and therefore, this research aims to find out the correlation between transformational leadership and the reactions of life insurance salespeople to digitalization. Transformational leadership concerns leaders who challenge, and encourage followers to seek individual and organizational objectives (Tsou & Chen, 2022). It is realized that through the formulation of strategic visions, role modeling, and personalized coaching, transformational leaders can ensure that salespeople embrace the changes that are brought by the deliberate process of digitalization (Ku, Chien, & Ma, 2020; Yang, Xiong, & Ren, 2020). Thus, we hypothesize that transformational leadership has a positive relationship with life insurance salespeople's positive reactions towards digitalization.

Career adaptability refers to the resources and capabilities that an individual has and can apply when handling the existing and expected tasks, transitions, and critical incidents required in their occupations

(Cleavenger & Munyon, 2013; Pandey et al., 2016; Alqhaiwi, Koburtay, & Karatepe, 2023). Professionalism and adaptability can become valuable adaptability resources that salespeople can use to manage digital transformation requirements more effectively (Lampel & Germain, 2016). Hence, we hypothesize that career adaptability plays a significant role in the positive reaction towards digital transformation among life insurance salespeople.

Creativity is defined as the extent of developing unique and valuable ideas about product policies, sales techniques, and customer services (Mayasari & Chandra, 2020; Sahadev et al., 2024). Hence, the salespeople have to be creative in their approach to perceive the digital chances and find ways to improve sales performances. Based on this, we hypothesize that salesperson creativity is positively related to life insurance salespeople's positive reaction to digitalization.

Last but not least, demographic variables may act as a factor in influencing the salesforce's perception of digitalization. For instance, young and active salespeople are likely to respond more positively as they work more with digital tools (Breidbach, Keating, & Lim, 2020). Thus, there is evidence that suggests that demographic variables do have a positive correlation to life insurance salespeople's reactions towards digital transformation.

In order to examine these hypotheses, a survey utilizing a multiple regression model is administered to Taiwanese life insurance salespeople. The conclusions will be useful and timely to help salesforce management learn about changes in their working environments and improve their work outcomes with respect to fast-paced digital transformations within the insurance sphere.

2. LITERATURE REVIEW

2.1 Transformational leadership and digital transformation

Transformational leadership is a leadership approach characterized by the ability of the leader to influence other members to strive beyond expectations via their self-interests and relation to the group's objectives (Siangchokyoo, Klinger, & Campion, 2020; Aslam & Sahibzada, 2024). Transformational leadership involves behaviors like providing a vision, appealing to the self-interests of the followers and encouraging group goals, offering emotional and intellectual encouragement to the followers, and finally, behaving in ways that inspire the followers. Significant empirical evidence indicates that transformational leadership enhances the positive inclinations of followers to work and perform at the workplace regardless of the organization context (Karimi et al., 2023).

In the context of digital transformation, transformational leadership offers direction and value that enables followers to accept change actively (Budur, 2020; Hilton et al., 2023). Promoting higher collective other-

centric perspective, transformational leaders challenge followers to come up with innovative solutions to fulfill organizational digital strategy (Kim & Park, 2020). Finally, transformational leadership also helps followers develop new skills for the digital change process (Bin Bakr & Alfayez, 2022). Thus, there is evidence that supports the hypothesis of a positive relationship between transformational leadership and increased digital technology usage during transformation (Asmawi, Zakaria, & Chin Wei, 2013; Shin & Eom, 2014).

Based on this evidence, we anticipate that the transformational leadership behavior by sales managers will also help the salespeople to have positive reactions toward digital transformation initiatives in the life insurance context. It can be argued that transformational leaders can help convey a vision that can spur salespeople into adapting to the new digital skills that will help them improve on the role of advocating for customers in the new era. It also has the added advantage of offering the more personalized help that is required to assist salespeople to transform their digital capabilities. Here, we hypothesize:

H1: Transformational leadership is positively associated with life insurance salespeople's positive reactions toward digital transformation.

2.2 Career adaptability and digital transformation

Career adaptability is regarded as a competency that helps employees manage work transitions and changes that arise from innovation and other factors including technology and digitalization (Koen, Klehe, & Van Vianen, 2012; Lee, Xu, & Yang, 2021). Career adaptability can be described as the personal assets of an individual in regard to how they manage the current and future demands and challenges. The adaptability elements such as curiosity and confidence as individuals seek to adapt to new challenges and alter their behaviors to fit new opportunities (Federici, Boon, & Den Hartog, 2021; Xu et al., 2024).

The studies have established that higher career adaptability is associated with enhanced work attitudes and performance such as job satisfaction, commitment, engagement, and well-being. In the context of digital transformation particularly, career adaptability can help salespeople be flexible in adopting new skills like working with advanced technologies, engaging their creative abilities in problem solving, and managing negative emotions that arise from change processes that are uncertain generally (Parola & Marcionetti, 2022). In other words, individuals who are flexible and who seek to know more about the digital world, who have a vision for the future and who are sure of themselves will appraise change from a growth perspective. This adaptability mindset is crucial for salespeople to adapt selling strategies, share value propositions successfully with stakeholders, and establish customer relations in the digital environment (Rossier et al., 2017; Wang et al., 2024).

From this perspective, career adaptability should be positively related to life insurance salespeople's positive reactions toward the digital transformation of the industry. Thus, it is crucial for studies to examine whether career adaptability is more robustly related to the readiness for digital transformation and to establish the chain of effects bridging both concepts.

H2: Career adaptability is positively associated with life insurance salespeople's positive reactions toward digital transformation.

2.3 Salesperson creativity and digital transformation

Creativity is the creation of new and useful ideas or a process of coming up with ideas that are unique and useful (Shubina & Kulakli, 2019). In this study, salesperson creativity is defined as the capacity of salespeople to generate novel ideas, strategies, and procedures to achieve sales goals in a sales setting (Darvishmotevali, Altinay, & Köseoglu, 2020; Gabler & Kalra, 2024). It is pointed out that with business being more digitalized there is pressure on the salespeople to be more innovative and to come up with strategies better suited to the organization's transformation in selling, adapting to technological changes, and satisfying customers. Several theories have been advanced in explaining why salesperson creativity can lead to positive outcomes in digital transformation. For instance, the interactionist perspective explains why and how creative personnel are more prepared for dealing with vagueness and dynamism at the workplace (Mikalef & Gupta, 2021). Also, self-regulation by social cognition theory gives insight that creative thinking helps increase self-efficacy to learn and to approach new behaviors which are essential for digital transition (Safavi & Bouzari, 2019; Datu & Buenconsejo, 2021; Hu et al., 2024).

Prior studies have established the proneness of salesperson creativity to have a positive impact on other measures of digital transformation. It was established that creative salespeople are responsive to technological change as a way of working. This ability can be translated into better reception and constructive attitudes of the sales force towards digital transformation initiatives carried out by the organization.

H3: Salesperson creativity is positively associated with life insurance salespeople's positive reactions toward digital transformation.

2.4 Demographic variables and digital transformation

Previous studies have analyzed the potential effects that different demographic variables can have on employees' perceptions of organizational interventions including digital transformation. To assess the impact of several independent variables, gender, age, education level, job position, tenure, and marital status have been studied. According to social role theory, the environment in which men and women work

compels them to respond in a particular way because of gender prescriptions (Iyanna et al., 2022). Yet, some studies have indicated non-existent gaps in gender differences in the acceptance of technology or even more positive attitudes from females regarding certain instruments of the digital world.

Age could influence the manner in which people embrace the adoption of technology through variation in ability, skills and flexibility (Ziadlou, 2021). Older workers have less confidence when it comes to using computers and are also more nervous about technology change, resulting in lower levels of commitment during digital transformations. Education, particularly formal schooling, can improve the cognitive skills required to acquire new knowledge in information processing and technology literacy skills for new digital systems and processes (Abdulquadri et al., 2021). Former, educated employees are more accepting of the use of technology and spend more time on e-learning courses. Likewise, a clearer correlation between digital readiness and job status has been mentioned because of the higher exposure to information technology among people in higher job positions.

The flow of attitudes toward change is further negatively affected by longer organizational tenure because it becomes harder to adapt to change at the workplace when one has formed work habits that are long standing. Other work, meanwhile, argues that there is a significant relationship (Jones, Hutcheson, & Camba, 2021). Marital status may also be linked to risk taking, that is, the ability to undertake risks (Morakanyane et al., 2020). Marital status is a demographic variable that has been used in the past to measure employee stability as well as family responsibilities that are likely to affect responses to change such as the digitalization of work. Based on the previous literature, the following hypotheses are proposed: H4: Demographic variables are significantly associated with life insurance salespeople's positive reactions toward digital transformation.

3. METHODOLOGY

In order to protect the privacy of the participants in the study, the researchers often prefer the use of anonymous questionnaires in their studies (Lelkes et al., 2012). This approach is especially helpful when studying topics that can be considered sensitive, including career adaptability, personal beliefs, and actions. Through anonymity, the participants will not be exposed to possible discrimination, retaliation, or social stigma from other people due to their involvement in the research. In addition, using anonymous surveys helps to avoid social desirability bias, whereby respondents may give answers that they consider to be more acceptable in society. In this way, researchers provide conditions that encourage participants to give honest answers, which in turn helps to obtain more reliable and valid data.

Also, the use of anonymous questionnaires is beneficial in that it allows researchers to control the questions asked of the respondents to some extent. This standardization helps in the reliability and validity of the data collected and analyzed through the study. Therefore, it can be concluded that anonymous questionnaires are appropriate for the research of career adaptability and other similar issues. By ensuring that participants remain anonymous, reducing the likelihood of socially desirable responses and allowing for consistent data collection, anonymous questionnaires present the researcher with a useful tool for data collection in relation to complex phenomena.

Participants had to respond to a set of structured questions (Table 1). Every question employed a Likert-type scale with seven points, from 1 (completely disagree) to 7 (completely agree). The construction parameters were identified based on an exploratory factor analysis. The analysis of the questionnaires and an exploratory factor analysis led to the identification of four factors.

(1) Transformational leadership

The items for transformational leadership were constructed from the previous studies (Muenjohn & Armstrong, 2008; Hakro & Siddiqui, 2022; Lee et al., 2024). Reliability was measured using Cronbach's alpha to determine internal consistency.

(2) Career adaptability

Career adaptability can be defined as the ability of an individual to be aware of the changes that occur in the working environment, to identify new opportunities and to gain new competencies to address new challenges. Career creativity is associated with the capacity to learn and implement new skills and procedures. To assess career adaptability, a five-item scale was adapted (Chen et al., 2020; Yang, Sin, & Savickas, 2023).

(3) Salesperson creativity

Creatives are more accepting of change since they are more adaptable than others, thus being more positive about digital transformation. Organizational cultures that are fostered by transformational leaders who embrace creativity and innovation enhance learning and development, thereby enhancing career adaptability among life insurance salespeople. The five questions used to measure the creativity of the salespersons were adapted from Farmer, Tierney, & Kung-McIntyre (2003) and Park, Hur, & Kang, 2023).

(4) Life insurance salespeople's reactions to digital transformation

According to the literature (Guenzi & Nijssen, 2021; Verhoef et al., 2021; Kao et al., 2024), the authors measured life insurance salespeople's responses to digital change by six items.

TABLE 1. QUESTION ITEMS

Constructs	Items
Transformational leadership	<ol style="list-style-type: none"> 1. My supervisor can explain the company's vision with precision. 2. My supervisor encourages me to surpass my own performance goals. 3. My supervisor provides assistance and direction to help me realize my full potential. 4. My supervisor fosters trust within the team. 5. My supervisor encourages innovative thinking among team members. 6. My supervisor encourages idea sharing among team members. 7. My supervisor recognizes and rewards team members who perform well. 8. My manager is a model of professional behavior.
Career adaptability	<ol style="list-style-type: none"> 1. I am able to cope with changes in my work environment. 2. I am able to set clear career goals for myself. 3. I am able to persist in the face of career-related challenges. 4. I am able to adapt to new technologies. 5. I am able to find new opportunities for career growth and development.
Salesperson creativity	<ol style="list-style-type: none"> 1. I am creative at work. 2. I am frequently inspired at work. 3. I frequently generate creative solutions. 4. I am a member of organizations that provide creative development training. 5. I am confident in my ability to generate novel ideas.
Positive reactions to digital transformation	<ol style="list-style-type: none"> 1. I believe digital transformation will improve our organization's overall performance. 2. I am confident in my ability to adapt to emerging digital technologies and processes. 3. I would love to participate in digital transformation training. 4. I believe that digital transformation will improve team communication. 5. Digital transformation aligns the objectives and actions of an organization. 6. I am enthusiastic about the potential benefits of digital transformation.

Source: Authors' research

The purposive sampling technique was used to sample three leading life insurance companies in Taiwan. This recruitment process was done through telephone interviews with life insurance managers at these companies. This study was conducted with the permission of the management of the organization in which it was conducted. Data for this study was collected from August 2023 to October of the same year. This was an envelope and a cover letter that described the research. The cover letter also aimed at informing the participants that they would not be identified and that the collected data would not identify anyone. The questionnaires were distributed by the managers for the life insurance salespeople who were involved in the research throughout the study. The participants were instructed to fill out the self-administered questionnaires and put them in the envelopes provided to them. The total number of questionnaires was 450, with the understanding that some of the questionnaires would be incomplete and would be removed. Therefore, 132 invalid questionnaires were not used in the study. In the end, the study was based on 318 valid and accurate responses.

TABLE 2. PROFILE OF PARTICIPANTS

Demographic variables	Groups	Frequency	Percentage
Gender	Females	189	59.4%
	Males	129	40.6%
Age	20-29	82	25.8%
	30-39	87	27.4%
	40-49	71	22.3%
	50 above	78	24.5%
Education	High school	88	27.7%
	Bachelor	219	68.9%
	Post graduate	11	3.4%
Job position	No managerial position	242	76.1%
	With managerial position	76	23.9%
Working years	0-5	106	33.3%
	6-10	75	23.6%
	11-15	57	17.9%
	16 years above	80	25.2%
Marriage	Single	135	42.5%
	Married	183	57.5%

Source: Authors' research

This study first uses the Kaiser-Meyer-Olkin (KMO) value and Bartlett's sphericity test to check the suitability of factor analysis. It can be seen from Table 3 that the KMO values of each facet are higher than 0.6. The test results of Bartlett's sphericity test for each facet show that the null hypothesis is rejected for each construct, so each construct in this study is suitable for factor analysis.

TABLE 3. KMO AND BARTLETT TEST

Tests Constructs	KMO	Bartlett's test of sphericity		
		Chi-square	Degrees of freedom	P-value
Transformational leadership	0.962	3715.972	28	0.000
Career adaptability	0.890	1961.025	10	0.000
Salesperson creativity	0.894	2008.411	10	0.000
Salespeople's positive responses to the digital transformation	0.918	2487.687	15	0.000

Source: Authors' research

TABLE 4. LOADINGS AND RELIABILITY

Constructs	Item	Factor loading	Cronbach's α
1. Transformational leadership	1	0.830	0.979
	2	0.852	
	3	0.893	

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	4	0.870	
	5	0.906	
	6	0.890	
	7	0.878	
	8	0.851	
2. Career adaptability	1	0.877	0.965
	2	0.872	
	3	0.874	
	4	0.887	
	5	0.880	
3. Employee creativity	1	0.895	0.964
	2	0.899	
	3	0.881	
	4	0.793	
	5	0.904	
4. Salespeople's positive reactions toward digital transformation	1	0.823	0.968
	2	0.859	
	3	0.849	
	4	0.885	
	5	0.887	
	6	0.881	

Note: All loadings are significant at $p < 0.01$. The authors produce this table.

Source: Authors' research

TABLE 5. CORRELATIONS FOR THE CONSTRUCTS

Constructs	Means	S.D.	1	2	3	4
1. Transformational leadership	5.854	1.028	1.000			
2. Career adaptability	5.818	0.913	0.774	1.000		
3. Employee creativity	5.708	0.965	0.673	0.807	1.000	
4. Reactions toward digital transformation	5.917	0.946	0.710	0.803	0.800	1.000

Significant at $p < 0.01$. The authors produce this table.

Source: Authors' research

Common method bias was addressed by Harmon's single-factor test. Most of the variance could not be explained by a single cause. Therefore, it was unlikely that common-method bias would have a significant impact on this investigation. Early and late replies on the research components were contrasted in order to assess non-response bias in the study. Since no significant differences were discovered, non-response bias was not a relevant issue for this study.

4. RESULTS

The tests for variance and inflation factors were used to evaluate the multicollinearity issue. It may be assumed that multicollinearity was not a significant issue in this investigation if all of the variance inflation factors were less than 10. Because the variance inflation factor for each independent variable was less than 5, this shows that there are no problems with multicollinearity.

The results of multiple regression analysis support Hypothesis 1 that transformational leadership has a direct positive effect on life insurance salespeople's positive reactions toward digital transformation controlling for demographic variables (see Table 6, beta = 0.162, t = 3.313, p = 0.001). The implication of this study is that salespersons who work for organizations with transformational leaders are expected to have better attitudes and behavioral intentions towards the digital transformation within the life insurance industry. Support for Hypothesis 2 was obtained as well, as career adaptability was found to be positively associated with the salespeople's positive reactions to digital change. Thus, salespeople possessing stronger career adaptabilities are more flexible to adapt to new technologies and therefore more willing to welcome the digitalization transformation. These results also support Hypothesis 3, namely that there is a positive relationship between the salesperson's creativity and their positive reactions towards digital transformation. This means that when it comes to evaluating or responding to digital transformation, it is easier for salespeople with higher levels of creative behavior to come up with creative ways of solving sales challenges.

TABLE 6. RESULTS FOR MULTIPLE REGRESSION MODEL 1

Regression model 1				
	β	t	p	VIF
Gender	0.15	0.488	0.626	1.080
Age	-0.047	-0.867	0.387	3.282
Education	-0.021	-0.637	0.524	1.236
Job position	0.028	0.861	0.390	1.189
Working years	-0.031	-0.652	0.515	2.548
Marriage	0.047	1.139	0.256	1.945
Transformational leadership	0.162	3.313	0.001	2.673
Career adaptability	0.346	5.739	0.000	4.082
Salesperson creativity	0.403	7.634	0.000	3.131
R ²	0.726			
Adj. R ²	0.718			
F value	90.676			

Significant at p < 0.01. The authors produce this table.

Source: Authors' research

Hypothesis 4 proposes a positive correlation between demographic factors of life insurance salespeople and their positive perceptions of digital transformation, which is partly confirmed. More so, it was established that there is a negative and significant relationship between the age of the salespeople and

their positive reactions towards digital transformation (see Table 7, $\beta = -0.216$, $t = 2.257$, $p < 0.05$), while there is a positive and significant relationship between the education level of the salespeople and their positive reactions towards digital transformation as well as their position. Therefore, the present study affirms that the proposed variables – transformational leadership and career adaptability, salesperson creativity, and key demographic characteristics could predict positive attitudes, willingness, and constructive behaviors among life insurance salespeople in embracing the continuous use of digital technologies in the traditionally people-centered insurance sales industry. Such insights that have been presented in this paper offer significant managerial implications for insurance firms to enhance positive changes whenever a company is moving to digitization.

TABLE 7. RESULTS FOR MULTIPLE REGRESSION MODEL 2

Regression model 2				
	β	t	p	VIF
Gender	0.008	0.150	0.881	1.059
Age	-0.216	-2.257	0.025	3.214
Education	0.103	1.758	0.080	1.203
Job position	0.080	1.385	0.167	1.178
Working years	-0.074	-0.886	0.376	2.485
Marriage	0.002	0.032	0.974	1.938
R ²	0.116			
adjusted R ²	0.099			
F value	6.827			

Significant at $p < 0.01$. The authors produce this table.

Source: Authors' research

5. CONCLUSIONS

This research sought to establish the relationship between the independent variables of transformational leadership, career adaptability, and salesperson creativity and the demographic characteristics of life insurance salespeople's positive behaviors towards digitization. Hypotheses 1, 2, and 3 were found to be supported by the results presented in the analysis. More importantly, the results showed that transformational leadership has a positive relationship with the index of positive salespeople's attitudes towards digital transformation. This implies that when managers display some transformational behaviors like inspiring a vision, displaying the right model, creating a tolerance for group goals, and coaching individual employees, salespeople are more inclined to accept as opposed to resisting digital transformation. This is consistent with previous studies that show that transactional leaders rely on transformational leaders to obtain commitment as well as facilitate change in organizations (Grass, Backmann, & Hoegl, 2020; Shafi et al., 2020; Zhang et al., 2024). In a theoretical perspective, this

research finds its significance in a proof of the practical applicability of the transformational leadership theory within a new domain of digital transformation.

In accordance with hypotheses, both career adaptability and salesperson creativity proved to be significant and positively related to salespeople's attitudes toward digital transformation (Jannesari and Sullivan, 2019). It is important for organizations and their salespeople to consider these results in order to better understand how these four career self-management strategies relate to resourceful and positive responses to such change initiatives that may alter one's career. Further, the creation of new ideas and solutions on the job also seems like the ability to better adapt to change, in this case changes concerning business digitalization (Jia et al., 2022). Altogether, the results on career adaptability and salesperson creativity support the notion of prior scholars regarding adaptableness, flexibility, and innovation orientation as contributing to the open-mindedness to receive other macro organizational change (Alikaj, Ning, & Wu, 2021).

Regarding demographic variables, the findings were heterogeneous. Consequently, gender failed to act as a factor that could influence the reactions of salespeople. However, age differences were indeed present with young salespeople being more receptive than old salespeople to digital transformation efforts. This coincides with previous technology acceptance investigations that have revealed resistance and skepticism about new technologies and practices among older employees. From a theoretical view, the findings add to and support past generational-based digital divide theories that were proposed but are only partially tested in the sales context.

In conclusion, this work presents several important contributions to the established knowledge base. First, it contributes to the theoretical development of the concept of digital transformation in the realm of the sales domain, which has been virtually untouched when it comes to organization-level digitalization endeavors. Second, it reviews a suite of individual and managerial-level antecedents for frontline sales employees from existing theory that helps explain their openness to large-scale change. Then, it offers one of the earliest insights into the fact that, in the context of digitalization, particular attention should be paid to transformational leaders' involvement and the role they play in gaining commitment to change. Furthermore, it serves to bring into focus the role of career adaptability and innovation orientation theories in explaining responses to contemporary types of change. Last but not least, it provides further, although more limited, evidence to support digital divide theories that distinguish between generation-related differences in technology adoption readiness.

This study presents a number of implications that could help insurance companies that are set on attaining a seamless and effective digital business model transformation. First and foremost, the supportive attitudes of salespeople – which significantly and positively correlate with the transformational leadership

of managers – suggest that inspirational, visionary leadership should be fostered at a time of digital transformation. So, as insurance companies are moving to have more technology-driven organizations, the managers should purposefully act as transformational leaders, thereby gaining commitment to the vision of a better future, providing examples of how employees too can set inspiring examples and encourage them, and inviting creativity. Arming leaders with coaching and development programs that align with the principles of transformational leadership may surely yield substantial returns for sales practitioners who willingly embrace the call to lead digital change across the organization.

Hence, evidence derived from career adaptability research supports the proposition that insurers require targeted and purposeful resource commitment toward the cultivation of a future-ready sales force that can become effective amid uncertainty. In this process of digitalization which changes the traditional modes and approaches of sales, it becomes the responsibility of the managers to ensure that the salespeople get enough practice to develop their digital literacy, tools and methodologies. Insurers should help sales professionals prepare for such changes by focusing on skills-based training programs, job rotations, global mobility assignments, and continuous feedback – all of which assist the sales force to be ready to adapt to digital transformation and at the same time, enhance their competencies. If sales teams are prepared proactively by focusing on technological changes, strategic workforce development may enhance the capability and attitude of the sales team towards transformation initiatives.

Moreover, the results of the studies show the intensive need to encourage the generation of ideas and innovation practices within sales units for the effectiveness of digitalization. Managers must proactively cultivate environments within which salespeople can speak up freely with new concepts of digitization or digital strategies or services that meet new customer needs in the digital era. Promoting common areas for the sales teams and the establishment of open meetings to encourage idea generation, implementing proper motivation programs and rewards that would spell out consequences for creating impressive innovations and providing leadership through the use of creativity in the usage of technology in sales could help to create the right environment for creative output to achieve the best in the use of technology in sales. As for the future work, increasing the creative value of sales roles is directly related to a better perception of the positive impact that transformative digital change can have.

Last, studies on demographics suggest that firms should consider differences with respect to age while leading the sales forces toward digitization. Entry-level sales representatives might have better acceptance of digital restructuring than middle-aged and employee veterans. While, the technical skills gaps may require a differentiated digital upskilling initiative across the gender or education divide, Age-sensitive approaches in leadership communication, change management strategies, and training initiatives can support the envisioning of company-wide sales in the process of digital transformation.

Here are some potential research limitations of this research. The research analyzes survey data and is based only on information provided by insurance salespeople, which may distort the results. This is because employees or salespeople might exaggerate or understate their positive or negative attitudes and behaviors. Another limitation of survey data is that it only contains a snapshot view of a certain point in time thus precluding causal relationships between variables. This requires a longitudinal or experimental approach to research in order to place the effects within the causal territory. Third, the sample selected is restricted to Taiwanese life insurance salespeople only. The study limitations may affect the generalizability of the results in that they only include insurance salespeople from one country and context. Further studies are required to confirm if it will be as effective among other populations.

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