

## The Importance of Organizational Change in the Jordanian Insurance Companies

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### **Abstract:**

This study intended to recognizing the level that organizational change in Jordanian insurance companies rank, (2884) workers in (24) Jordanian insurance companies where the study population, as for the study sample, a proportional stratified random sample was withdrawn from the study population, the researcher approached descriptive method by studying the means for the main and sub variables using the prepared and controlled questionnaire to achieve the objectives of the study. Spss v.25 statistical analysis was used, the findings of this study showed a high level of organizational change equal to 4.05 out of 5 in the perspective of employees in terms of its collective dimensions: Technical, structural, cultural change and change in work, in Jordanian insurance companies. The Researcher recommended to approach that research in other sector such as measuring the organizational change in banking sectors.

## 1. Introduction

Today's organizations operate in a competitive environment with rapid changes and developments and intensity of competition. Therefore, these organizations must adopt a set of concepts that will help them to respond rapidly. One of these concepts is called process of organizational change (Alqatawenh, 2018).

Creating a culture of change among modern organizations requires radical changes in all systems that affect humanity in terms of the technical skills of employees, the fundamentals of implementing resources, organizational policies, and the behavior of the leader who leads the most important role in success regardless of the trouble of the work faced by employees.(Aslam, Muqadas, Imran, & Saboor, 2018) Organizational change is a continuous process of renewal by an organization in order to meet the changing needs of its internal and external customers.(Raza, Khan, & Mujtaba, 2018)

So, organizational change is an urgent need for organizations that provide them with many benefits, for example, solving administrative and organizational problems that organizations may face every day in the work environment, and help to raise the efficiency of performance, and also works to keep pace with scientific and technological development, and finally the work of change. Fulfilling the requirements of the working individuals, as well as the beneficiaries or customers(Muia, 2017) .

The purpose of the study is to investigate what is The Importance of Organizational Change in the Jordanian Insurance Companies.

## 2. Literature review

The concept of organizational change was accessed by the opinions of authors and experts in the field of management, there is a debate in accomplishment a unified concept of organizational change, and it can be traced back to the different orientations of writers and researchers and the areas in which research was conducted. Therefore, the researcher considered that it is necessary to review some of the concepts presented by a number of researchers and writers to reach the concept of organizational change:

organizational change is “the modifications to the objectives and administrative policies or any other element of the organization to suit the

conditions of the organization and the methods of work of the administration and its activities with the changes and new conditions in the surrounding environment or the development of management and methods of organizational attitudes and aspects of activity of a new organization that achieves precedence on other organization (OWAIS & DAHIYAT, 2021)

Also,(ALQIREM, ABU AFIFA, SALEH, & HANIAH, 2020) Defined organizational change as “the planned and deliberate efforts to intervene in the organizations’ work approach in order to bring about qualitative changes in the behavioral and organizational objective areas to improve performance in the work environment, develop the capabilities of workers and improve organizational structures, through the development of qualified departments capable of dealing with the novelties, this is done using knowledge of behavioral sciences, such as motivation of individuals, communication, and relationships between individuals and groups. and other behavioral aspects on which organizational change largely depends.

Additionally,(Buchanan & Badham, 2020)defined it as “what enterprise leaders implement to support strategic renewal and achieve outstanding performance in a dynamic environment”.

Organizational change falls under the category of strategic change management, and is defined as an educational strategy aimed at changing the beliefs, values, attitudes, and structure of the organization; To be able to adapt itself to face different changes in the technological, social and economic fields(By, 2020)

Organizational change is also defined as the transformation that takes place in the organization's activities, operations, objectives and workers, in response to pressure forces, often external. The level of some employee behaviors, in order to implement the new strategies (Jung, Kang, & Choi, 2020). Organizational change is also known as one of the organizational managerial patterns and behaviors that are followed to move workers, organizations and different departments from one situation to another in a way that ensures the satisfaction of all stakeholders, and making positive changes to the different work environments, and this comes in the form of organizational structures, some of which are hierarchical, and regularly sequenced , starting from the top management to the bottom, and some of them are divided into a group of departments, where each

department works independently to achieve the overall goal of the organization (Aujla & Mclarney, 2020).

Through the previous definitions of organizational change, we can say that the concept of organizational change is: organized and deliberate efforts undertaken by the organization at the time of need to bring about appropriate changes in the work environment in order to achieve an increase in the efficiency and performance of the organization

### **Second: Elements of Organizational Chang:**

Organizational change is a process based on a set of integrated elements among them, so it is necessary to focus on them to reach successful change and achieve the desired goal. Elements of Organizational Chang are :(Jacobsen, 2021)

- Subject of change: It is the element that will be changed.
- The changer: organizational change depends on the presence of a major figure interested in and supervising the change process, such as the general manager, a sub-manager, a director of human resources, or a framework of higher authorities. Provided that it has the support of higher authorities.
- Supporter of change: the state of providing support and assistance to the change process by contributing to it or demanding it.
- Neutral: the state of adopting no clear position or opinion towards the change process.
- Resistance: the state of rejecting the change process and seeks to thwart and eliminate it or delay and distort it.
- Resistance to Resistance: It is the practices and activities carried out by those responsible for the process of change and its supporters in order to tame and abort the resistance.

### **3. Frame work variables: Dimensions of organizational change**

After reviewing the concept of organizational change, its objectives and elements, it has become necessary to refer to the dimensions of organizational change, since, based on previous studies, organizational change has a number of dimensions, the researchers adopt the most

important dimensions which can be applied easily in insurance sector and can be stated as follows:(Cuganesan, 2021)

1. Change in People (Human Resources): it includes physical change of individuals and qualitative change of individuals. The physical change of individuals occurs by laying off some of them, reducing the number, or making a replacement. As for qualitative change, it takes place by understanding and realizing their behaviors and personalities, and then working to change them so that they can do a number of things that the work requires, and make them work for them.
2. Change in the tasks and duties of the employees :The change includes a number of aspects related to human resource activities, including the reallocation of the competencies and duties of employees, as well as the appointment of new employees. And other aspects on the organizational change in human resource activities.
3. Change in technology :Using advanced technologies that help decision makers regarding decisions that affect personnel matters. It also connects the employees of the organization regardless of their remote work locations, which contributes to developing performance in general and increasing productivity in particular.

The ability of the employees of the organization to keep abreast of developments in various modern fields through the practice of modern administrative methods and applications, through the ability to innovate, which contribute to change, whether in the product or communication, which affects the organization extensively (De Keyser, Guiette, & Vandembemt, 2021).It considers technological development, social phenomena, the adoption of the system and administrative organization, a change in values and accuracy in science, and what affects the personality of the individual towards organizational change, and this is through knowledge and new innovations in products and the use of new communication methods contribute to improving and developing the current situation (Modranský, Jakobová, & Oláh, 2020).

4. Structural changes: It includes the organization's ability to change and change the activity that it exercises through the nature of the relations between the various departments, departments and units, by changing the procedures and methods used in making decisions,

which would lead to an impact on decisions in its various aspects. And methods (Söderlund & Pemsel, 2021), which contribute to how to influence decision-making, and the change is through the re-division of administrative units, by merging all departments with each other .

5. Cultural change It is the organizations undertaking the process of transforming the nature of culture inclusive of itself. It is essentially a qualitative change. Cultural growth may be a process of continuous and limited savings. Cultural change is also a surprising wealth. Cultural change is a process of disintegration and disintegration based on rapid movement. It relates to the extent of the organization's ability to understand the behavior of workers at work and the tasks they perform and the extent of response to the social conditions of work, which would affect the basic axes of change (Du, Li, & Luo, 2020). By understanding the biological conditions of work, the roles that individuals play within the organization, and the manner of behavioral practices practiced by individuals in the organization. This was confirmed by a study (Graham, Woodmass, Bailey, Li, & Lomness, 2021) that we can distinguish between external and internal factors that lead to cultural change within the organization, which are:
  - External factors: the fact that institutions operate in an open field that affects and is affected by the changes in the environment in which they operate, represented in technological development, changes in economic, political, and media systems that push the organization to adapt its working methods.
  - Internal factors: The internal factors of cultural change differ from one organization to another (commercial, service, industrial, private or public), and we find that among the most important of these factors - the change in the organization's leadership, the change of employees and their composition, and the size of the institution.
6. change of work :Change in work and job duties include job tasks in terms of quality or quantity or all of them together, Organizations understand and exploit the changes that occur in jobs through their

distribution and the functional relationships that link employees to each other and mutual communication at administrative levels and other units where interaction with various changes is required ((Technical, structural, and behavioral), effective change leadership is crucial to developing connections between workers and improving learning and often requires accommodations to change in order to meet stakeholder needs (Aujla & Mclarney, 2020).

#### 4. Research Methodology:

The study adopted quantitative approach and descriptive analysis, organizing and describing these data quantitatively, then displaying them in recurring tables. This approach deals with data summarization and analysis by means of measures of central tendency and measures of dispersion, the researchers implemented the Survey strategy by a questioner collecting data method, a proportional stratified random sample was drawn from the study population. The study population was the employees in Jordanian insurance companies, in 24 companies, according to the website of the Jordanian Federation of Insurance Companies and the number of employees is estimated to be approximately (2884) workers. <http://www.joif.org/>.

The analysis criteria were measuring the importance of organizational change in insurance companies by means and standard deviation and relative importance of all questioner's items and then identified the categories and their main six variables and administrated a robust contrast between them.

The sample drawn from population was (339) workers (Sekaran & Bougie, 2019), unit of analysis was individuals, where the representative appropriate number for the study sample and population represented in table (1)

**Table (1): Study Population and Sample of the Employees in Jordanian Insurance Companies**

Company	population	sample	Company	population	sample
Jordan Insurance	261	31	Holy Land Insurance	67	7
Middle East Insurance	167	20	Arab Life and Accident Insurance	133	16
National Insurance	65	7	Philadelphia Insurance	48	6
United Insurance	73	9	American Life Insurance (ALICO)	106	12
Al Manara Insurance	64	7	Jordan International Insurance	112	13
Arab General Insurance	82	10	Islamic insurance	109	13

Company	population	sample	Company	population	sample
Jerusalem Insurance	107	13	Arab Islamic group	108	13
Arabian Eagle Insurance	262	31	Arab Guarantors	72	8
Jordanian French Insurance	156	18	Arab Jordanian Insurance Group	85	10
Arab International Insurance Federation	59	7	Arab Orient Insurance	356	42
Delta Insurance	86	10	Mediterranean and Gulf Insurance	93	11
Al Safwa Insurance	45	5	Solidarity - First Insurance	167	20
<b>Population</b>	<b>2883</b>				
<b>Sample</b>	<b>339</b>				

distributing questionnaires proportionally to workers in Jordanian insurance companies, according to the equation The following: the number of employees in the company  $\div$  total number of employees  $\times$  sample size (Sekaran & Bougie, 2019).

The retrieve rate was 81% out of the distributed volume, questionnaires were checked, (4) responses were omitted due to the incompleteness of the answers, 320 questionnaires subjected to analysis. The sampling and analysis unit for this study are employees of the Jordanian insurance companies

### Reliability and Validity:

reliability and validity are strictly interrelated, nevertheless they clarifies different belongings. reliability refers to how dependably a tool or questioner measures variables and If the same outcome can be steadily achieved by using the same tool or questioner or any other tool of collecting data under the same conditions, the measurement is categorized as consistent. Validity in other side states how precisely any tool of collecting data as a questioner dealings with what it is proposed to measure and if research has high validity, that means it resulted outcomes that resemble actual features, characteristics and distinctions. (Hair Jr, Hult, Ringle, & Sarstedt, 2021)

**Table (2) Results of the instrument's reliability test**

Variable	Alpha value	Number of items
Technical change	0.813	8
Structural change	0.793	7
Cultural change	0.783	6
Change in work	0.733	3
Organizational change	0.781	24

It is clear from the data above in Table (1) that the Alpha test values ranged between (0.733 -0.813) and the general index for all items was (78.1%), all of which are greater than (0.70), which indicates consistency between the items of the study instrument (Kamis et al., 2020).

**Statistical Methods:**

The researchers conducted descriptive analyzes using the Statistical Package for Social Sciences using the following tests presented in Table (3):

**Table (3) Statistical methods conducted in the study**

<b>Descriptive Statistic Measures</b>	display the characteristics of the sample and describe the response trend
<b>Frequencies and Percentages</b>	used to measure the relative frequency distributions of the characteristics of the sample and the response of the questionnaire items.
<b>Mean</b>	the simplest measure of central tendency to measure the average response of the sample to the questionnaire.
<b>Standard deviation</b>	It was used as one of the measures of dispersion to measure the deviation in the answers of the sample members from their arithmetic mean.
<b>Relative importance</b>	the upper limit of the alternative - the lower limit of the alternative / number of levels = $5-1/3 = 1.33$ and accordingly the levels of importance were determined by three levels: low, medium and high, so the level would be low if the arithmetic average was less than 2.33, and it would be medium if the arithmetic mean ranged between 2.34-3.66, but if the arithmetic mean was more than 3.66, the level would be high.

**5. Results:**

This part of the research objectives is to indicates the frequencies and percentages of the personal and job characteristics of the respondents, related to the first part of the questionnaire, and the following is an explanation of the sample answers.

**Table (4) Frequencies and percentages of study sample**

#	Gender	Frequencies	percentages
1	Male	199	%62.2
2	Female	121	%37.8
	<b>Sum</b>	<b>320</b>	<b>%100</b>
#	Age	Frequencies	percentages
1	From 18 years to less than 30 years	130	%40.6
2	From 30 years - less than 40 years	88	%27.5
3	From 40 years - less than 50 years	63	%19.7
4	50 years and over	39	%12.2
	<b>Sum</b>	<b>320</b>	<b>%100</b>
#	Qualification	Frequencies	percentages
1	Community College Diploma	125	%39.1

2	Bachelor's	139	%43.4
3	Postgraduate	56	%17.5
<b>Sum</b>		<b>320</b>	<b>%100</b>
#	(years of experience)	Frequencies	percentages
1	Less than 5 years old	98	%30.6
2	From 5 years - less than 10 years	72	%22.5
3	From 10 years - less than 15 years	74	%23.1
4	From 15 years - less than 20 years	37	%11.6
5	20 years and over	39	%12.2
<b>Sum</b>		<b>320</b>	<b>%100</b>
#	(job position)	Frequencies	percentages
1	manager	61	%19.1
2	Head of the business unit	28	%8.8
3	Head of the Department	61	%19.1
4	Head of the division	51	%15.9
5	employee	119	%37.2
<b>Sum</b>		<b>320</b>	<b>%100</b>
#	(Professional Certificates)	Frequencies	percentages
1	Professional Insurance Diploma (PID)	39	%12.2
2	Insurance Principles and Fundamentals Certificate (IFCE)	41	%12.8
3	Programs and courses for risk management, compliance, governance and underwriting	22	%6.9
4	Other certificates	89	%27.8
5	Nothing	129	%40.3
<b>Sum</b>		<b>320</b>	<b>%100</b>

## Description of the study results:

This section represents a description of the variables of the study and the items of the study tool, where the means and the standard deviations of the items were calculated, in order to critic the degree of acceptance, and determine the relative importance of the items, and then the relative importance of the variables, and by performing these steps the results as follows:

### - Results of the descriptive statistics for the sub-dimension (Technical Change):

Table below (5) shows the means, standard deviations, and the relative importance of the respondents' answers towards the sub- dimension (Technical Change), which is one of the dimensions of organizational change, which was measured based on (8) items.

**Table (5) Descriptive Statistics Scale for (Technical Change) Dimension**

#	Statements	means	Standard deviation	Relative importance	rank
1	There are continuous development processes for the technology used in the company	4.14	0.731	high	3
2	The introduction of new technology is accompanied by training courses for employees	4.15	0.832	High	2
3	The available technology has reduced the time	4.04	0.829	High	5
4	The available technological capabilities are highly efficient and compatible with business requirements	4.07	0.859	High	4
5	Available technology helps improve the service process	3.98	0.869	High	6
6	The company is keen to have advanced software and update it	3.92	0.970	High	7
7	Training of all employees to improve work methods on new technology	3.89	0.996	High	8
8	There is a change as a result of the introduction of new technology into the mechanism and the way the company works	4.33	0.828	High	1
<b>Total</b>		<b>4.07</b>	<b>0.572</b>	<b>High</b>	

Table indicates that the relative importance of the general average of the items (Technical Change) came within the high level, as it reached the general average (4.07), with a standard deviation of (0.572). The item “there is a change as a result of introducing new technology into the mechanism and the way the company works” ranked first with mean of (4.33) and a high relative importance, and a standard deviation of (0.828), and on the other hand, the item “training all workers for the improvement of work methods” “New Technology” ranked last, with a mean of (3.89), a high relative importance, and a standard deviation of (0.996) .

1.2 Results of the descriptive statistics for the dimension (structural change):

Table (6) shows the mean, standard deviation, and the relative importance of the respondents' answers towards the dimension (structural change), which is one of the dimensions of organizational change, which was measured based on (7) items .

**Table (6) Descriptive Statistics Scale for the Dimension (Structural Change)**

#	Items	Means	Standard deviation	Relative importance	Rank
9	The company's organizational structure is flexible	4.02	0.817	High	6
10	Management makes fundamental changes to the organizational structure to improve performance	4.03	0.878	High	5
11	The administration is creating new jobs to keep pace with the various changes	4.03	0.797	High	4
12	Management is concerned with changing the methods and ways of working for the better	4.04	0.900	High	3
13	There are clear lines after the process of change of power	3.95	0.877	high	7
14	There are clear lines after the change of responsibility process	4.05	0.934	high	2
15	Reducing the number of organizational levels as a result of the change resulted in the transmission of information well and smoothly	4.32	0.807	high	1
<b>Total</b>		<b>4.06</b>	<b>0.574</b>	High	

Table (6) indicates that the relative importance of the general average of the items (structural change) came within the high level, as it reached the general average (4.06), with a standard deviation of (0.574). The paragraph “reducing the number of organizational levels as a result of the change led to the transmission of information in a good and easy way” ranked first with an arithmetic mean of (4.32) and a high relative importance, and a standard deviation of (0.807), and on the other hand, the paragraph “there are clear lines after the process of change of authority.” On the last rank, with a mean of (3.95), a high relative importance, and a standard deviation of (0.877)

– **Results of the descriptive statistics for the dimension (cultural change):**

Table (7) shows the mean, standard deviation, and the relative importance of the respondents towards the dimension (cultural change), which is one of the dimensions of organizational change, which was measured based on (6) paragraphs .

**Table (7) Descriptive Statistics Scale for the Dimension (Cultural Change)**

#	Items	Means	Standard deviation	Relative importance	Rank
16	Within the company, there is a set of work ethics, behaviors, experiences, and habits common to all employees	4.02	0.770	High	3
17	The manager emphasizes collaborative relationships and mutual respect among employees	4.03	0.803	High	2
18	The manager acts in a manner consistent with the shared convictions and values that pervade the organizational climate	3.98	0.830	High	4
19	The company's leaders seek to establish a common organizational culture that supports change and supports it with positive actions	3.92	0.879	High	5
20	The staff has been trained to deal with the changes taking place	3.92	0.899	High	6
21	Training programs have contributed to changing the behavior of employees	4.25	0.828	High	1
<b>Total</b>		<b>4.02</b>	<b>0.579</b>	High	

Table (7) indicates that the relative importance of the general average of the items (cultural change) came within the high level, as the general average reached (4.02), with a standard deviation of (0.579). The paragraph “training programs contributed to changing the behavior of employees” ranked first with a mean of (4.25) and a high relative importance, and a standard deviation of (0.828), and on the other hand, the paragraph “the workers have been trained to deal with the changes taking place” ranked last with an average Arithmetic (3.92) with high relative importance and standard deviation of (0.899)

– **Results of the descriptive statistics for the dimension (change in work)**

Table (8) shows the means, standard deviation, and the relative importance of the respondents towards the dimension (change in work), which is one of the dimensions of organizational change, which was measured based on (3) paragraphs.

**Table (8) Descriptive Statistics Scale for the Dimension (Change in Work)**

#	Items	Means	Standard deviation	Relative importance	rank
22	The management is keen to identify training needs in line with business requirements Management	3.91	0.839	high	3
23	The administration allocates a large part of its budget to developing the skills of its employees	3.97	0.974	high	2
24	Experts from abroad are used in training programs	4.34	0.815	high	1
<b>Total</b>		<b>4.07</b>	<b>0.632</b>	high	

Table (8) indicates that the relative importance of the general average of the items (change in work) came within the high level, as it reached the general average (4.07), with a standard deviation of (0.632). The paragraph "Experienced people are sought from abroad in training programs" ranked first with a mean of (4.34) and a high relative importance, with a standard deviation of (0.815), and on the other hand, the paragraph "The administration is keen to identify training needs in line with work requirements." "On the last rank, with a mean of (3.91), a high relative importance, and a standard deviation of (0.839)

## 6. Conclusion

Results of descriptive statistics for the whole variable (organizational change) relates to describing the dimensions of the variable at all, organizational change, which represents the answer of the question for the study problem "what is The Importance of Organizational Change in the Jordanian Insurance Companies" in the results are shown in Table.

**Table (9) means, standard deviations, and the relative importance of dimensions of organizational change**

Rank	relative importance	standard deviations	Means	Organizational change dimensions
1	High	0.572	4.07	Technical change
3	High	0.574	4.06	structural change
4	High	0.579	4.02	cultural change
2	high	0.632	4.07	change at work
	High	0.499	<b>4.05</b>	<b>Total</b>

It is clear from Table (9) that the values of the means for the dependent variable (organizational change) with high degrees ranged between (4.02-4.07), where the (technical change) was the highest, and the (cultural change) the least, and the general indicator reached of organizational change (4.05), with a standard deviation of (0.499), and thus it becomes clear that the level of relative importance of the study sample' attitudes towards practicing organizational change in the Jordanian insurance sector came within the high level. And that is logical in a field like insurance that deals with complex environment and changeable climate in addition to technological every day seeker considerations.

## **7. Recommendation:**

The Researcher recommended to approach that research in other sectors such as measuring the organizational change in banking sectors. Or investigating the risk taking steadiness in the same population

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