

HOW ORGANIZATIONAL LEADERS ARE CHALLENGED AS THEIR ORGANIZATIONS
MOVE TO MORE VIRTUAL OR DIGITAL WORK ENVIRNOMENTS

by

Brian A. Ziroli

Doctoral Study Submitted in Partial Fulfillment
of the Requirements for the Degree of
Doctor of Business Administration

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Abstract

Organizations are moving toward more virtual and remote work environments. The Covid-19 pandemic has exacerbated the need for organizations to be able to operate and grow while some or all their employees work remotely. While this change to work environments has provided some opportunities, it has also presented several challenges to organizational leaders. Research has demonstrated that leaders and managers are challenged with communication issues, including miscommunication, issues with clarity, and issues with information and knowledge sharing; a reduction or loss of employee satisfaction and motivation; lack of employee engagement; issues with onboarding and training; and a reduction in performance or production. The movement of organizations toward virtual and remote work environments has had a direct impact on leaders, managers, employees, and the organization itself. Leaders and managers in the insurance industry were included within this research study. The study results show that while there are many opportunities presented by virtual work environments, insurance leaders and managers have been challenged with issues involving communication, engagement, relationships, and training. This study provides an overview of those challenges as well as recommendations for future areas of research.

Keywords: employees, leaders, organization, remote, virtual

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Approvals

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Foundations of the Study

Many organizations have been experiencing changing work environments as they expand and grow. Due to resource constraints, including financial, these organizations have found it necessary to work with employees on a more virtual or digital basis. While there were benefits to providing this type of work environment, there were also many challenges. This research will present some of the major challenges faced by organizational leaders. These include (a) issues with communication between leaders and employees, as well as between teams and departments; (b) loss of employee satisfaction; (c) lack of engagement between leaders and employees; and (d) reduced performance.

These issues can affect the performance of both leaders and employees, with a resulting negative impact on the performance of the whole organization. When communication is not clear, there is the possibility that inaccurate or incomplete information could be shared. Reduced engagement between leaders and employees can result in employees feeling less motivated and not part of the team.

Background of the Problem

The Covid-19 Pandemic has resulted in some organizations changing to more remote, virtual, and digital work environments. The pandemic has forced many organizations to review how they train and develop employees, especially frontline employees (Grzadkowska, 2021). In addition, virtual work environments have resulted in some organizations changing their hierarchal structure from centralized to decentralized structures (Schaus, 2020). As companies continue to grow and expand, especially globally, they must be able to reach out and work with employees remotely and digitally. Face-to-face communication may no longer be an option for companies working with some of their employees. While some organizations have been able to

sustain operations and continue to deliver products and services to their customers, virtual work environments pose several challenges to organizational leaders, including the ability to effectively train and engage employees in very different work environments and maintain performance. According to Moorcraft (2020), organizations may also experience reduced performance as employees navigate childcare issues and trying to find a work/life balance.

Organizational leaders were challenged with trying to operate effectively within more virtual and digital work environments and, unfortunately, some organizations did not have the expertise to operate and engage in dominantly virtual teams (Anoye & Kouame, 2018). Their organizational structures may have been predominantly traditional without the need to adapt to different work environments. Leading in a virtual work environment requires different approaches and presents additional challenges for organizational leaders, including issues with communication and employee engagement. Kohntopp and McCann (2020) note that organizational leaders must address employee isolation and reduced levels of engagement, as these issues can lead to poor communication.

Problem Statement

Organizational leaders experienced an inability to effectively communicate, train, and engage employees in a more virtual and digital work environment due to the Covid-19 Pandemic, resulting in reduced performance and loss of employee satisfaction. Traditional approaches to leadership involving face-to-face communication and a physical workplace were replaced or altered by virtual work environments, presenting novel challenges.

According to Kohntopp and McCann (2020), as companies continue to work more virtually, which involves employees working from home offices using modern technology and collaboration tools, organizational leaders must address employee isolation, reduced

engagement, and evaporation of social interactions that can lead to poor communication.

Organizations that operate more virtually experience additional challenges in training, engaging employees, and coordinating activities, resulting in reduced performance and leaders feeling a lack of control (Mehtab et al., 2017). Furthermore, organizations experience challenges with employee onboarding, as new employees would traditionally shadow other employees and meet each other in-person (Eudy, 2020). It is also more difficult for newer employees to absorb and understand the overall company culture and values with virtual onboarding.

This research specifically addressed the potential inability of organizational leaders in the United States' insurance industry to effectively communicate, train, and engage employees in a more virtual and digital work environment, a problem that could result in reduced performance and loss of employee satisfaction if left unaddressed.

Purpose Statement

The purpose of this flexible case study was to examine the challenges faced by organizational leaders as their organizations move to more virtual and digital work environments, using a positivist and pragmatic approach. The focus was on the impact to these organizations, including (a) reduced performance, (b) changes in training employees, and (c) a loss of employee satisfaction. According to Fell and colleagues (2020), organizations can face connectivity issues in a virtual environment, resulting in reduced communication. Clear, consistent, and effective communication from organizational leaders becomes even more important when they are not working face-to-face with their employees. Organizational leaders may realize the need for additional checkpoints and new ways to train and maintain control over employees. When communication is reduced and employee engagement with leadership is negatively impacted, this can affect the overall performance of employees. This research study

gathered and analyzed data that could be useful for organizations as they move toward more virtual and digital work environments. I expected that this study would demonstrate the challenges faced between leaders and employees and provide information that could benefit these organizations moving to a virtual work environment or planning to move to this type of work environment.

Research Questions

The research questions used to guide this study included:

RQ1a How were organizational leaders impacted in terms of reduced performance when their organizations operated in a more virtual and digital work environment?

RQ1b How were organizational leaders impacted by challenges in training employees when their organizations operated in a more virtual and digital work environment?

RQ1c How were organizational leaders impacted in terms of loss of employee engagement when their organizations operated in a more virtual and digital work environment?

RQ2 How does the virtual work environment potentially restrict the effectiveness of leader performance?

Nature of the Study

As part of the overall design and development of a research study, the researcher must determine the most effective methods of obtaining primary data. The type of data collected and how the data will be collected will influence whether a researcher uses a quantitative or qualitative design, or a combination of the two. Data collection will also influence the type of approach used by the researcher, such as a positivist or constructionist approach. The researcher must also determine whether the design should be fixed, flexible, or a combination. The subjects,

time frames, and locations tend to be fixed prior to data collection within a fixed design, whereas these factors tend to be developed throughout the data collection process when using a flexible design (McCombs, 2019). The elements of my study were fluid, meaning they were not constant. I expected that some factors would be developed as the data was collected and analyzed during the study, thereby demonstrating the need for a more flexible research design.

Discussion of Research Paradigms

Some of the more commonly utilized research paradigms include the (a) positivist approach, (b) post positivist approach, (c) interpretivist or constructivist approach, and (d) pragmatic approach. According to Tomaszewski and colleagues (2020), a researcher may utilize an interpretivist or constructivist approach when seeking a different understanding of a subject matter and then trying to predict outcomes. An interpretivist approach is geared toward building knowledge and trying to understand individual viewpoints and the meanings attached to them. A constructivist approach is used when a researcher is studying individuals who are trying to make sense of their experiences (Tomaszewski et al., 2020). This research study, however, was not necessarily geared towards trying to understand meaningful, individual viewpoints. This study focused more on the challenges leaders, employees, and organizations face due to changing work environments, and the resulting impact on motivation, engagement, and production.

The paradigm for this research project primarily focused on positivism. According to Kivunja and Kuyini (2017), a paradigm constitutes the abstract beliefs and principles of how a researcher sees the world and defines the researcher's philosophical orientation; it helps examine the methodological aspects of research and tells one how the meaning will be constructed. A positivist paradigm reflects scientific methodology, observations, and behaviors. This allows the researcher to make predictions based on outcomes. In this study, a study of social reality, I

examined human behaviors as organizational leaders dealt with the impact of their organizations operating in a more virtual and digital work environment. Park and fellow researchers (2020) note that a positivist paradigm relies on methods to verify a hypothesis and could be used with qualitative or quantitative research designs. The positivist approach may be used to explore and produce explanatory associations. This includes not only a focus on explanations, but predictions based on deductions. With this research study it was expected that I would be able to deduct certain outcomes from employees working in more virtual and digital environments, including less engagement, issues with communication, and an impact on performance.

. As this study evolved, I moved from only a positivist design to a design that had elements of both positivist and pragmatic designs. With a pragmatic approach, the researcher can analyze interrogative and evaluative ideas and beliefs in a more practical environment (Cordeiro & Kelly, 2019); additionally, the researcher generally does not focus specifically on metaphysical debates. The general process of determining what challenges organizational leaders were faced with when their organizations moved toward more virtual and digital work environments was not based primarily in abstraction and theory generation. This research study was not grounded so much in theory, as it focused on practical work environments.

Discussion of Design

A flexible research design provides a minimizing effect of uncontrolled variations, while a mixed-method approach provides a framework for combining qualitative and quantitative research methods (Timans et al. 2019). For this research study a flexible design was more advantageous than a fixed design, as qualitative methods were used. A fixed approach would not provide the flexibility needed in this research, and as noted a flexible approach can minimize the effects of uncontrolled variations. This research also followed a case study design. According to

Ebneyamini and Moghadam (2018), case study design is used for an empirical study that investigates phenomena in real-life settings. Case studies allow for flexibility and wider diversity in research design, which was especially needed in this research as work environments change more quickly due to changes in technology and managerial methods. Furthermore, case study research designs allow for an exploration of time-and-space-bound phenomena (Alpi & Evans, 2019). I studied organizations and their employees in real-life settings as they moved toward more virtual work environments, and therefore exploring time-and-space-bound phenomena was an inherent part of this study.

Discussion of Method

I conducted a qualitative research study using primary case study design. Using historical or grounded theory does not seem to lend value to this research topic. With those approaches, the researcher would be attempting to look at past data to determine how it evolved and how it may impact future patterns. The research topic also did not seem to align with a phenomenological design, as that approach analyzes certain experiences or phenomena of a group. The case study design analyzes the complexity of an issue within a real-life setting. This approach best aligns with the research topic being examined. A qualitative study is a multi-method format that follows an interpretive and naturalistic approach, looking at things in natural settings and trying to interpret meanings, such as with (a) case studies, (b) exploration, (c) interaction, and (d) behaviors (Alders & Corte, 2019).

Research can be conducted using a quantitative or qualitative approach, or a combination of the two. There are several types of qualitative research methods. Case study methodology examines the particularity and complexity of a case within a real-life context (Tomaszewski et al., 2020). It can be used when gathering multiple sources and types of evidence. With case study

methodology, the researcher gathers data from at least one test subject to create broader conclusions (Leonard, 2019). I utilized a case study design with this study by gathering information and observing behaviors in real-life environments. I expected to collect data that could form broader conclusions, thereby providing valuable information to these organizations.

Quantitative research methods attempt to quantify or apply metrics to research results. Surveys are a common form of gathering quantitative data; however, there are other methods (Apuke, 2017). Correlational research methodology is used to determine whether a relationship between variables exists, and if so, to what degree that relationship exists. This research was not designed to primarily incorporate quantitative data. It would be difficult to assign quantitative metrics to the variables being studied in this research. Issues such as a lack of employee engagement or problems with communication between leaders and employees can be very difficult to quantify, as they are broad concepts.

Conceptual Framework

The diagram below depicts the major elements that make up this study's conceptual framework.

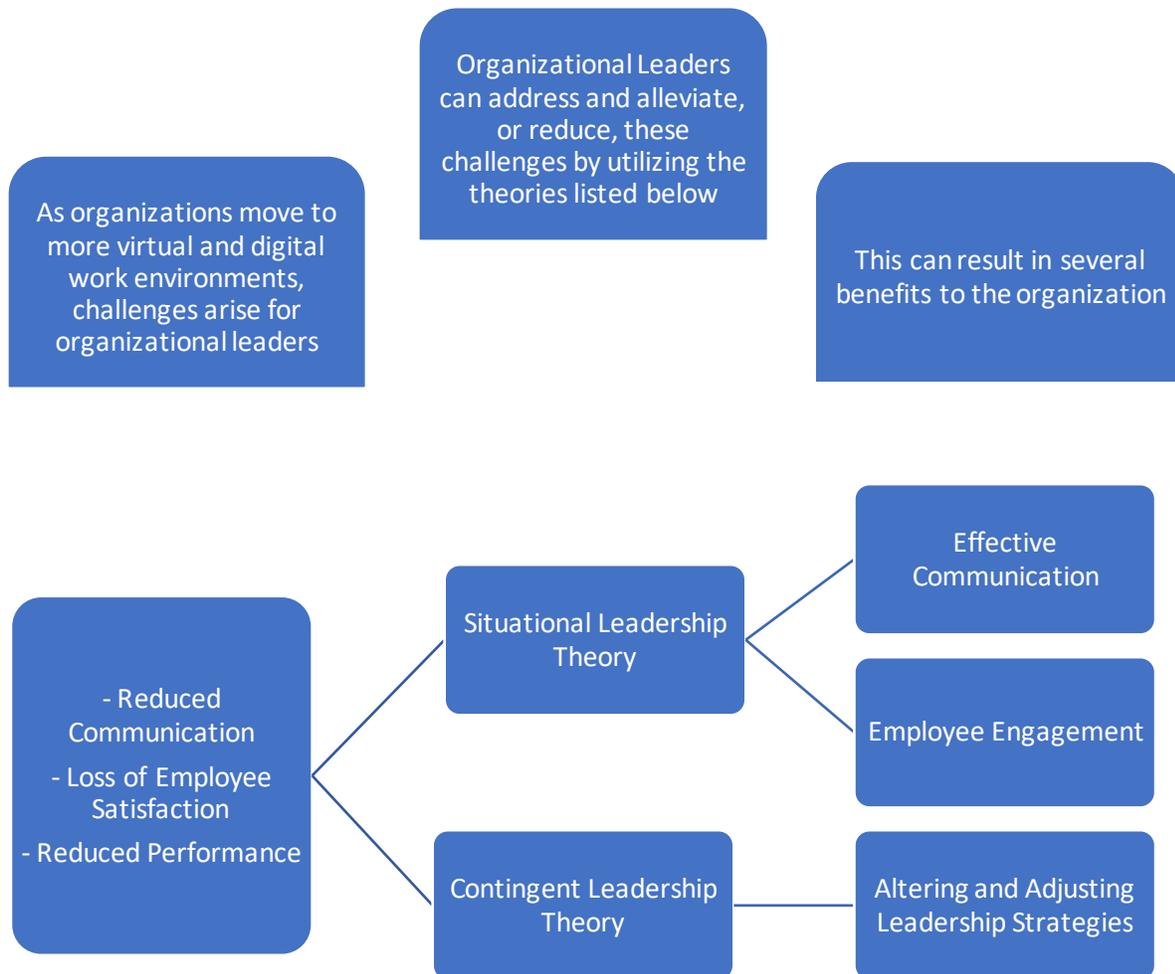


Figure 1. Relationships between concepts

The process starts with the general research concepts. I demonstrated that organizations moving toward more virtual and digital work environments faced challenges, including (a) reduced performance, (b) reduced communication, and (c) lack of employee satisfaction.

For this study, I explored the Situational Leadership Theory and the Contingency Theory to help explain the impact on employees as their organizations moved toward more virtual and digital work environments; by utilizing these theories, organizational leaders can work more effectively within virtual and digital environments. This can result in organizational leaders

better adapting to work environment challenges, including effective communication and employee engagement.

A solid framework must include a perspective on all potentially impacted actors. For this research study, this included impacts on organizational leaders, employees, and their organizations. The framework included data on the key constructs of this research, namely effective organizational leadership, communication, and employee engagement.

Concepts

Organizational leaders were challenged by their organizations working more in virtual and digital work environments. Benjamin (2020) noted that in virtual work environments, there tends to be less clear communication and less clearly defined goals.

Organizations operating more in virtual and digital work environments were impacted by reduced satisfaction. This resulted in reduced employee motivation and work being less meaningful for employees, as it became more challenging for organizational leaders to create a culture defined by meaningful work (Lee, 2018). Virtual work environments impacted employee engagement as well. It was challenging for employees to feel like they could build trustworthy relationships with leadership when they did not believe they were part of the team.

Theories

The Blanchard and Hersey Situational Leadership Theory notes that leaders must be very flexible and adaptable since organizations are dynamic and will continue to change and evolve (Kaifi et al., 2014). Kruse (2019) also noted that organizational leaders must become more supportive and less directive. This theory is based in part on the performance readiness of employees and applies to employees at different levels and in different situations.

Contingency Theory holds that leaders will be influenced and impacted by changing external environments, technology, and culture. Organizational leaders that must adapt to more virtual or digital work environments will benefit from understanding Contingency Theory (Suleiman et al., 2018). According to Victor (2020), Contingency Theory helps in determining how leaders can adjust as the organization tries to align with changing work environments. Because organizations are dynamic, this research study demonstrated that leaders must develop plans that are contingent on changing work environments. These plans cannot be static. They must include contingencies that are agile enough to align with changing work environments.

Actors

Organizational leaders were considered the primary actors impacted by this study. Tactical leaders primarily were directly impacted when presented with challenges of virtual and digital work environments. This was because tactical leaders typically work more closely with employees on a more regular basis than higher levels of leadership. Leaders experience challenges with training and motivating certain employees even without a virtual work environment. The change to a more digital work environment can result in these issues being that much more difficult. According to Silverman (2021), front-line leaders were the most often overlooked group of leaders or managers when studying the effects of virtual work environments. Front-line leaders must be involved in customizing work models to specific employee groups, especially as organizations move to more hybrid work models.

Employees were also directly impacted. Moving to more virtual and remote work environments can affect their ability to feel engaged, motivated, and part of the organization, which can then directly impact their performance. The organizations impacted by employees working in more virtual work environments were additionally included as research actors.

Communication issues and lack of employee engagement and satisfaction can have a resulting impact on the organization, including disruptions in operations, personnel issues, and reduced performance. Makrius and colleagues (2021) noted that organizations must review and align their policies, procedures, and management practices to meet the challenges presented by virtual work environments, so that operations are not disrupted, and performance standards are maintained.

Constructs

Effective virtual leadership was the first key construct in this study. Schmidt (2014) noted that the success of virtual teams was dependent on the effectiveness of the organization's virtual leadership. The impact to communications, information processing, assessing performance and changing employee behaviors depends on organizational leaders effectively working and leading in a virtual work environment. Leaders must be empathetic and patient, not only with their employees but with all stakeholders (Oldfield, 2020).

Communications was also a construct in this research. A virtual team is generally made up of geographically or time-dispersed employees who are brought together by technology or other means of telecommunications (Anoye & Kouame, 2018). Communication must be clear and concise, and goals and expectations must be communicated effectively (Oldfield, 2020). According to Oldfield (202), leaders must be proactive with communications, including reinforcing messages by using the phone and video. Organizations must continually invest in connectivity tools for the benefit of the relationship between leaders, employees, and other stakeholders.

Employee engagement was an additional construct in this research study. I analyzed how employees were engaged in relationships, processes, and decisions as an organization moved to a

more virtual work environment. Leaders should celebrate wins and accomplishments to continue keeping employees engaged. According to Moorcraft (2020), a lack of employee engagement can result in a lack of motivation. Many employees deal with interruptions and distractions.

Other constructs included onboarding and training. Gartner Research predicts that nearly 48% of employees will continue to work remotely after the pandemic has ended (Fisher, 2021). Virtual employees that are new to an organization do not feel like they receive proper instruction and training. Virtual employees feel alienated and do not feel a sense of warmth and loyalty that in-person employees feel when they have been onboarded and engaged in continuous training within the organization (Fisher, 2021).

Relationships Between Concepts, Theories, Actors, and Constructs

The main concepts studied were the challenges experienced by leaders as their organizations moved to more virtual work environments. These challenges resulted in reduced performance, loss of motivation, lack of trust, and deterioration in relationships between leaders and employees. I referenced situational and contingency theories to study how leaders addressed these challenges. Leaders must be able to adapt to different situations arising from virtual work environments, and their leadership styles should be contingent on how the work environment evolves. Leaders must be flexible and agile, understanding that different situations will call for different leadership applications. As leaders put these theories into practice, they must understand who was impacted by these changing work environments. Leaders were directly impacted as they faced challenges due to working with both in-person and virtual employees. Employees were directly impacted as some employees felt a lack of engagement, reduced motivation, and loss of trust with others in the organization, thereby reducing their performance. The organization itself was impacted, as hybrid work models can affect communications and

knowledge-sharing between various units within an organization. Furthermore, changing work models can make it very challenging to provide effective training and onboarding to employees.

Summary of the Research Framework

As more organizations moved toward virtual and digital work environments, leaders, managers, employees, and the organizations themselves were directly challenged by issues related to communication, training, onboarding, and employee motivation and engagement. Leaders must adapt to different leadership styles contingent on changing work environments. Organizational leaders must understand how virtual employees' performance is impacted by ineffective communication, feelings of isolation, lack of trusting relationships, and lack of engagement.

Definition of Terms

This research study referenced several terms, including (a) virtual and remote work environments and virtual employees, and (b) the insurance industry. These terms are broad in nature and require further explanation.

The insurance industry includes the insurance companies, people, and activities that provide insurance, including property/casualty, life, and health insurance (Cambridge, 2011). This term also involves agents and brokers who sell and service insurance products.

Organizations using virtual or remote work environments refer to those who provide services remotely instead of in an actual office setting (Pilon, 2020). Furthermore, virtual employees and virtual teams are those geographically distributed or dispersed who are connected and collaborate via the use of technology (Morrison-Smith & Ruiz, 2020).

Assumptions, Limitations, Delimitations

A research study that depends on secondary sources will be subject to limitations as well as assumptions made by the researcher. For example, one of the key assumptions made prior to undertaking this study was that organizational leaders would normally experience some challenges when the organization's work model changed, including moving toward more virtual or digital work environments. Further, I realized the research for this study would have certain inherent limitations due to time and resource constraints. It would not be feasible to conduct this study on all of the major service industries in the United States. The study was limited to the insurance industry.

Assumptions

This study assumes that due to an increase in the number of organizations working virtually and remotely, more organizations are investing in technology. Technology can help an organization by increasing the rate of production; however, investment in the proper technology for effective team collaboration is necessary. Gartner predicts that companies spending money on technology to address virtual work environments will increase over 8 percent between 2020 and 2021 (Lewis, 2021). One of the main focuses in this study was on employee engagement, which will continue to accelerate investment in technology. In addition, leaders will be required to continue designing organizational structures that meet the needs of virtual and remote work environments. Some employees will normally face challenges of working remotely simply due to the change in their work environment. Change will typically require time for adjustment and acceptance. This study also assumed that organizational leaders were normally faced with challenges as they moved from working with employees on a personal, face-to-face basis to more virtual, online platforms. Freeman (2020) notes leaders will need to understand that virtual

work environments require flexibility, and it will take time for virtual employees to balance their responsibilities of work and home.

Limitations

My research was limited to organizations that were moving toward more virtual and digital work environments within the insurance industry. I did not include studies of other industries, such as those in the manufacturing sectors, government sectors, or non-profit organizations, as it is typically a researcher's personal decision what to include and what not to include within the scope of a research study (N.A., 2021). It is representative of service industries that have traditionally operated face-to-face and in-person but are now moving toward more hybrid work models. This study was also limited because it was designed to include qualitative methods only. One issue with this design is that data analysis methodology focusing on qualitative studies are not able to be truly replicated (Theofanidis & Fountoski, 2019). I additionally assumed that sample sizes would not be very large in this study due to time and resource constraints. I believed that even with this limitation on sample size, a qualitative method aligned best with the topic of this study, as I implemented more exploratory measures to better understand leaders' challenges.

. My research did not include these industries in other countries besides the United States. One inherent limitation of this design that could have potentially impacted results was the movement of more organizations growing globally due to having more available collaboration tools for remote work. This limitation was mitigated by the supposition that many insurance companies would not expand internationally due to the complex regulatory, social, technological, and economic issues that differ from country to country.

Delimitations

Delimitations are typically set by another and can be considered limitations based on specific research questions (Theofanidis & Fountoski, 2019). They are often out of the control of the researcher but can still impact the conclusion of the study. The goal of the research study cannot be too large, or it will impact the credibility and validity of the study (N.A., 2021). Research can be delimited by the population involved and whether samples were truly represented. In this research study there were time and resource delimitations, as I chose to focus on the insurance industry within the United States. There are many insurance companies in the United States, and I had to decide how many organizations would be contacted and at what point I believed enough information had been gathered and analyzed.

Significance of the Study

As more organizations are moving toward more virtual or digital work environments, it is beneficial for these organizations to understand the challenges that employees face as they are being asked to perform their tasks virtually, as well try to integrate and develop and maintain relationships within a virtual model. As employees are challenged their leaders and managers are also challenged to try to mitigate the negative effects of remote work, including reduced employee satisfaction and engagement; ineffective communication; and challenges with onboarding and training. The results of this study can assist organizational leaders with planning and implementing programs that can help alleviate the effects of these changing work models for their employees.

When developing a research study, the researcher must not only look at past studies but also try to identify gaps in the literature (Muller-Bloch & Kranz, 2015). Gaps occur when a

research study's systematic review is limited. The researcher must really look at the scope, topic, literature review, and the research agenda design to examine possible gaps. With qualitative designs, such as the one utilized in my study, it often is beneficial to use a chart matrix or concept matrix. This matrix breaks aspects of research down into categories, such as variable reviews, analysis level, and gaps in the literature. According to Qureshi (2019), a researcher may be able to identify gaps when it looks like there may be a significant scope for more research to be developed. It benefits any researcher to continuously question information and data, even if already published in several areas. The ability to identify gaps is enhanced when the research needs further clarification or when seeking to determine factors that influenced the results of a study. Furthermore, gaps can be identified when questions have not been answered or when the researcher needs to broaden the research.

In this research study it can be expected that there will be some gaps in research. While the number of insurance companies can be large, the research was not extended to other industries within the United States. Certain industries and sectors within the United States have experienced more challenges and issues working within virtual and digital environments than other industries. That can potentially impact whether the results of the study can be transferred to be aligned or associated to other similar studies. There could also be gaps identified in this research study if the research findings do not adequately answer all the research questions. In that case there can be a question of the validity of the research findings, and whether additional research will be necessary.

Benefit to Business Practice and Relationship to Cognate

As organizations grow and expand, they face challenges with designing more virtual and remote work environments. These challenges were exacerbated by the Covid-19 Pandemic.

Organizations have determined that they need to put into effect certain practices, such as the use of collaboration tools, to synchronize interactions and functions to achieve their goals (Morrison-Smith & Ruiz, 2020). Some organizations have realized that the challenges presented by virtual work environments have resulted in a need to enroll key specialists to address these issues. Many companies are now putting restrictions and limitations on business travel (Morrison-Smith & Ruiz, 2020). On a broader scale, these challenges have brought about new organizational infrastructure that includes dispersed teams and cultural and linguistic adaptations.

Companies have tried to seek a greater work/life balance for their employees as they started to move toward more virtual work platforms (Ahmed & Bedawy, 2015). As companies expand and grow geographically, leaders demonstrate greater support for decentralization and flexibility. With this increased decentralization, companies are providing additional training resources online. Furthermore, according to Ahmed and Bedawy (2015), some organizations have been able to meet the needs of employees who prefer to work remotely on a part-time basis. Research has shown that it has benefited employees who have a disability that makes it difficult for them to physically come into work. To further address the challenges of virtual and digital work environments, companies have increased utilization of online forums, video conferencing experiences, and corporate social media.

My doctoral cognate was centered around leadership. Grober and Baumol (2017) noted that there was a need to study organizations moving toward virtual and digital work environments and the use of virtual teams; they believed it was important that research be conducted to determine if face-to-face communication was still necessary, and how that could impact organizational leadership. Many people in the current generation are growing up within virtual work environments, and therefore future studies of virtual behavior and relationships will

be relevant. Future studies on motivation and trust in teams and group work will add value to the analysis of leadership in virtual work environments. Some of the leadership activities that will require continuous analysis in virtual work environments include: (a) communication patterns, (b) distance in time and space, (c) a shared mental model, and (d) group and individual traits, and how these variables impact the roles of managers.

There is a need to study virtual work environments to determine if they do result in reduced overhead and increased and broadened talent tools for organizations (Abrams, 2019). Further research can assist in determining if virtual work requires more concentration and focus for employees, and how that can impact working on complex tasks. Organizational leaders must understand how virtual work environments affect individuals' personal and professional lives. Organizational leaders would also benefit from research on possible trade-offs between employee isolation and lack of shared knowledge or information balanced with less workplace stress and increased satisfaction for some employees. There are studies taking place on whether leaders can rely on and focus more on results, rather than measuring several other traditional aspects of production and performance (Abrams, 2019). Further studies will also be necessary to study the balance between conflicts within smaller sub-groups working in virtual environments and some employees geographically isolated who reported fewer problems.

A Review of the Professional and Academic Literature

Organizational communication between leaders and employees continues to evolve. As organizations move to more virtual and remote work environments, they utilize a combination of communication tools including email, instant messaging, phone, video, social media, and project management tools (Dinardi, 2021). Organizations need to develop a balance of knowing when and how to use these tools effectively to improve productivity and performance. While these

tools have become commonplace, they are not without challenges for organizational leaders. Employees working virtually may experience feelings of isolation and loneliness, resulting in reduced motivation and performance. When this occurs, employees feel less engaged.

While there are many tools available for employees to engage virtually, this does not allow leaders and other employees the ability to interpret the body language of individuals. This is important, as leadership is more about managing people and issues, not technology (Dinardi, 2021). In addition, sometimes having too many communication and collaboration tools can be confusing and overwhelming for some employees. Some organizations have developed a long-standing culture that involves proactive communication and encouraging mutual relationships. Organizational culture can be impacted when employees working virtually do not feel part of the organization, resulting in reduced performance.

In a study of 1,153 individuals, many virtual employees did not feel they were treated equally or as part of a team (Greiny & Mayfield, 2017). Employees did not believe their leaders and managers were fighting for their priorities. Employees also felt that they were not being involved in important organizational projects, or that leaders had changed the scope of projects without making remote employees aware of the changes. Many respondents noted that they felt other employees talked about them. Employees then became less engaged and less committed, and tended not to report or discuss their concerns, thereby directly affecting their relationship with leadership. Reduced morale resulted in reduced performance (Greiny & Mayfield, 2017). The researchers found that some organizations were tempted to cancel remote programs and try to get employees into the office, but instead they found that they should change their own behavior. Organizations must try to foster the culture they built back when most employees were working in-person and face-to-face. Employees noted organizational leaders should develop

programs that encourage continuous checking in and following up, as well as scheduling regular face-time meetings. The more ways leaders can communicate to their remote employees, the more likely their expectations will be clear and understood.

According to Contreras and colleagues, (2020), the challenges leaders face with the movement to virtual and digital work environments started well before the Covid-19 Pandemic. There was a risk of employees feeling isolated and disconnected from the organization, leading to increased employee turnover due in part to a lack of trust in their leaders. A lack of trust can negatively impact employee performance. It is necessary for leaders to adapt to these changing work environments by adjusting the hierarchal structure of the organization. This means that leaders need to be seen more as facilitators, and they should view teleworking as an opportunity for their employees, not as an infringement. This does not mean that there should be no formal leadership in place. The organizational leadership structure must adapt to the changing work environments, and leaders should develop new ways to maintain trust and solid relationships with their employees. A successful virtual work model requires technological, social, and organizational support to allow for employees to be productive. Leaders are charged with transforming themselves with different styles of leadership that more effectively align with virtual and remote work environments.

In a review of approximately 80 academic, mostly peer-reviewed publications, it was noted that work must be aligned with information technologies and more highly complex work environments (Conteras et al., 2020). It was noted that in more non-traditional work environments, organizational leaders were charged with designing different approaches for communication, performance management, training, onboarding, and developing trusting relationships with their employees. It is not a matter simply of moving from traditional to more

modern remote work environments. Regardless of environment, leaders must consider how they relate not only to employees and other leaders and managers but to all organizational stakeholders. Deeb (2020) notes that it becomes more difficult for leaders to manage and control the activities of virtual employees. Management efforts become more difficult as employee behaviors become somewhat invisible (Glikson et al., 2019). Leaders are challenged to become more adept at leveraging online collaboration tools so that virtual employees do not feel this sense of invisibility.

In a study of 1,412 employees working remotely, it was noted that working and communicating with virtual employees requires a different leadership style (Brezenger & Jimenez, 2021). Employees working virtually believed management expected them to be constantly available. Employees did not feel there was a rhythm to their work, as there seemed to be no actual end-time each workday. In addition, some employees did not feel that they could work as independently as others and instead would benefit from working together in face-to-face environments. For these employees, this feeling impacted their overall well-being and health. Leaders must not only monitor the health of each employee, but they must also work toward more inclusive environments, which becomes even more challenging when some employees are working virtually while others are working in-person at a physical location.

The study focused on the risk factors for ineffective online technologies, mobile work, dispersed work teams, and employees feeling like they must be constantly available to leaders and managers, even after work hours. Working in multiple mobile locations and without the sense that there was an end-time to working hours increased the stress level of employees, which results in these employees feeling more detached from the organization. Ultimately, the researchers concluded that the risk factors reviewed were directly related to the health and well-

being of employees. Leaders must understand the process of social interaction and influence, based on trusting relationships. The researchers noted that there was not an optimal method for designing a virtual or digital work environment. Leaders can change and directly impact the work environments for their employees and can provide additional resources and programs to allow for a successful transition to virtual or digital work. As an example, the researchers suggested that leaders make sure remote employees are involved in providing input and feedback regarding organizational decisions.

The feeling that there was not a formal end-time to each workday inhibited virtual employees from being able to unplug and create a balance in their lives (Toniolo-Barrios & Pitt, 2020). The most critical factor affecting employees' well-being was the blurred lines between personal and work lives. Employees had difficulty trying to unplug from work, as well as challenges with collaborating and communicating with others. As virtual employees believe they must be available beyond normal work hours, they can become emotionally and physically drained. They became less motivated and the level of commitment they had to the organization was lessened. The level of trust employees had with organizational leaders was affected (Brezenger & Jiminez, 2021). Organizations must understand and be more mindful of the challenges and issues employees face as they work independently from remote locations. Productivity and employee performance are extremely important; however, the main issue was employees' health and well-being (Brezenger & Jiminez, 2021). Ultimately, leaders play a vital role in providing and maintaining successful virtual digital work environments (Toniolo-Barrios & Pitt, 2020). Leaders must clearly communicate their expectations and priorities to employees. Employees should be encouraged to discuss the challenges and issues they face. Regular meetings and discussions with employees should be scheduled and maintained. Employees

should also be encouraged to share their insights with other team members. Furthermore, if possible, communications beyond work hours should be avoided or very limited.

There are other challenges leaders face with virtual work environments, especially concerning newer employees. It can be difficult to onboard new employees and try to absorb them into the company's culture (Snow & Baumann, 2021). Some organizations designed work environments in which new employees did not even meet some or all their coworkers. Some employees only interacted with their managers in-person on an extremely limited basis, which was especially challenging for more front-line tactical managers or supervisors who worked more directly with employees in their teams than higher levels of management (Snow & Baumann, 2021). It was difficult to build mutually respectful and trusting relationships. A study conducted by the Harvard Business School showed that working from home was beneficial to some employees. However, that was not the case across the board (Snow & Bowmann, 2021). Some employees, especially those that were not as technically advanced, express fear and apprehension when having to adjust to virtual or digital working. Organizational leaders were finding that they must communicate up to 40% more with virtual employees. The study found that there has never been so much pressure on front-line leaders and managers to develop unique relationships with their employees (Snow & Bowmann, 2021). Managers must understand the work-life balances of their employees and how working virtually or digitally affects the health and well-being of employees.

According to Parker and colleagues (2020), some work environments are simply not well suited to be virtual and remote, and some employees are not well suited to work in such environments. Leaders, especially tactical leaders who work more on the frontlines and directly with employees, cannot see their direct reports. In a study of 1,200 individuals, it became

apparent that leaders did not understand the impact on employees' well-being and the resulting effects on performance (Parker et al., 2020). Forty percent felt less confidence in being effectively managed. Approximately twenty-nine percent felt they did not have the required knowledge and information to effectively perform their jobs. Twenty-seven percent of employees believed they lacked some skills required to effectively work remotely. Some employees believed they did not have the ability to successfully master more challenging situations. Some of the employees surveyed felt that organizational leaders had unreasonable expectations, including employees being always available. A mistrust in their relationship can negatively impact employees' motivation, creating exhaustion and anxiety.

The American Psychological Association notes that nearly 26 million Americans have experienced remote and digital work environments, even if on a part-time basis (Abrams, 2019). For those employees whose skills do not transfer as effectively to remote and virtual work, this can impact their creativity. In addition, due to reduced networking with others, they believe opportunities within the organizations were lessened. Psychologists continue to study these issues. In a study of 273 sales and marketing personnel, accountants, and engineers, the results showed that virtual work requires more focus and concentration (Abrams, 2019). The study demonstrated that some respondents eventually felt burned out and started to lack motivation. The survey results also indicated that many virtual employees continued to struggle to find some type of routine in their daily work. Leaders and employees can lack the physical and psychological separation that individuals normally experience in an in-person office setting or environment. The research does demonstrate some benefits for employees working remotely. Employees were provided more flexibility and could avoid daily commutes to work. Some employees note that there were less distractions working remotely than they encounter working

in-person. Working virtually or digitally is very rarely an all or nothing approach. Employees who experience some benefits from working remotely may also face challenges with reduced creativity and less networking opportunities.

The research found that simply trying to address the immediate issues that virtual employees experience was not enough. To move to a more fully effective virtual work environment organizational leaders were charged with adapting the culture and values of the organization to encourage and pro-actively foster this newer work environment. Virtual employees were not the only group of employees impacted. Employees working in the office or working within a hybrid model were also impacted with trying to work with employees who were sometimes in the office, or who may be working virtually on a full-time basis. It was extremely difficult to establish solid relationships where mutual trust was not prevalent.

In a study of 30 leadership experts, it was noted that social interaction, or the lack of social interaction, played a very large role in determining how employees could adjust to virtual and digital work environments (Alfehaid & Eslhafie, 2019). Leaders must understand that employees' attitudes, feelings, and behaviors have a direct impact on employee performance. While organizations continue to move toward more remote work environments it is necessary for leadership to understand when to replace traditional methods with more virtual methods. Leaders must become familiar with the type of collaboration tools and technology that work and fit within their teams. Overall, the study demonstrated that people, time, and technologies were key challenges for leaders as more employees work virtually and digitally. Organizational leaders must influence the move to utilizing communication and collaborative tools for virtual employees, requiring creativity in designing effective work environments for employees.

Leaders, especially those tactical leaders working closely with employees, must set clear expectations.

According to Alfehaid and Mohammed (2019), the move to virtual work environments will have to become the routine and not the exception for many organizations. Because of this, leadership must make it a point to modify their behaviors based on the concurrent behavior changes of their employees. Leaders must be an inspiration to their remote employees and set a vision and direction as to how virtual work environments can be productive for them and the organization. Leaders need to focus on what motivates their employees as well as trying to understand their beliefs, feelings, and attitudes. Leaders must be sensitive to their employees' needs. Not understanding the personal feelings and beliefs of employees can negatively impact their performance. Virtual employees would benefit from their leaders and managers providing examples of personal experiences. Leaders and managers must work together with employees throughout this change management process. Research provided by Alfehaid, and Mohammed (2019) demonstrated that change starts with leaders and managers, including tactical and operational managers who work more directly with employees.

According to Bhat and colleagues (2017), trust is a unidimensional construct. Leaders and employees must have mutual trust, respect, and shared understanding. Shared trust and understanding allows information to be readily shared across the organization, leading to a shared purpose that can be understood and absorbed by leaders and all employees, including those employees working virtually. Trust can be impacted by time, culture, and location. Ultimately this results in higher performance and commitment for virtual employees and a higher level of cooperation among leaders and employees. Research demonstrates that organizational leaders must develop elements that move the organization toward successful virtual work

environments, including having geographically dispersed employees working collaboratively to accomplish a certain project or task. This requires effective communication among all employees, working either virtually or in-person.

Levenson and McLaughlin (2021) agree that leaders face the extraordinary challenge of creating and maintaining trust. Trust and transparency are critical for creating effective communication, commitment, shared knowledge, and purpose between leaders and employees. Levenson and McLaughlin's (2021) research proposed several things that leaders can do to enhance trust and transparency between leaders and employees. Leaders should increase the number of touch points with employees and make this a continuous process. In addition, leaders and managers must be pro-active with connecting and getting to know their employees working virtually or digitally. Leaders do not have this luxury as much as they would working face-to-face with employees in an office setting, for example. Finally, leaders and managers should consider fostering an environment where engagement with virtual employees is conducted on a more informal basis. Planning some events that are purposefully fun allows leaders to get to know employees on a more personal basis. This informal environment can lead to positive results on performance and production.

According to Levenson and McLaughlin (2021), leaders and managers were further challenged by virtual work environments in terms of organizational decision making. As more organizations moved to virtual and digital work environments, many of those organizations were finding that moving to flatter structures tends to improve the speed and efficiency of decision making as the number of management levels to approve decisions is reduced. Some organizations were taking this approach to widen the number of decision makers. Virtual employees can become more engaged and committed to the organization when presented with

opportunities to lead projects and have some input into business decisions. Organizations can alter their structures to allow for more dispersed decision making. Virtual employees across many territories should be encouraged to think critically, and their input and knowledge should be shared with all other areas to be part of the overall decision making within the organization. Finally, while senior and higher levels of leadership and management in an organization should continue to be charged with ultimately setting the vision and mission for the organization, some organizations were finding success by pushing some of the decision making further down the structure to lower levels of leadership and their employees. As these employees become more engaged in the shared purpose of the organization, such engagement can lead to higher levels of motivation and greatly reduce the feeling of isolation.

Leaders must reimagine their work environments post-pandemic. According to Alexander and fellow researchers (2020), leadership must be flexible and open to hybrid work environments where employees work a combination of in-person and virtually. Leaders must focus on individual virtual employee flexibility and the implementation of smaller teams. Hybrid models were challenging for leaders and managers. It was difficult to generate social cohesion and to build shared trust, as employees may feel like the organization encompasses two different cultures, leading to employees feeling disenfranchised. Leaders and managers must focus on what ties and binds employees, including remote employees, and develop a model that most effectively fits the overall culture and norms of the organization.

Organizations thrive when there is a sense of shared purposes and commitment and a sense of belonging (Alexander et al., 2020). Training and onboarding become that much more challenging when organizations are used to hands-on training and developing specific apprentice and onboarding programs that align closer to in-person work environments. It really calls for

transformational leadership. Leaders and managers must inspire their employees to accept different work models to overcome the loss or reduction of social and emotional ties that come with in-person work environments. One way to do this is for leaders to try to cultivate informal social interactions among remote employees and their leaders and managers. Leaders can initiate informal and less structured meetings and interactions. Leaders must realize that their employees are watching their actions and their behaviors. Because of that, leaders must not demonstrate that they are simply tolerating virtual and remote work but encourage and support the move to virtual and digital work environments. Leaders must track and review all their organizations' informal networks. Leaders can identify networking and collaboration that are most effective.

Influences on Performance

According to Garro-Abarca and colleagues (2021), organizations need to understand the factors that could influence the performance of employees who are working in a virtual or digital environment. The research showed that as virtual organizations move to flatter organizational structures, leaders must view their organizations broadly and understand the interdependence of tasks. Cohesion was needed among all work areas as performance of individual work groups as well as the organization were directly impacted. Communication was a key component to effective performance. There must be shared communication to allow for all areas of the organization to accomplish its tasks. Communication channels and feedback require trust in relationships between leaders and employees. Garro-Abarca and colleagues (2021) provided a model for successful performance in a virtual work environment. It requires leaders to design a culture conducive to trust and mutual respect. Organizational culture must include a focus on effective training and onboarding for virtual employees. Communication must be coordinated and continuously reviewed to make sure it is clear, and feedback from all employees is

encouraged, resulting in more cohesion among leaders and employees. Ultimately this results in successful performance from employees as well as satisfied employees. A focus on relationships rather than simply focusing on tasks leads to better performance, not only for individual employees but for organizational teams (Brown et al., 2020).

To facilitate virtual employees' performance, the virtual environment needs supportive leaders and managers who continually try to inspire their employees (Garro-Abarca et al., 2021). Inspiring virtual employees requires empowering them, regularly seeking their comments and opinions, and placing a value on their feedback. In a study of 35 sales and service teams, empowering virtual employees was positively correlated to virtual team performance. Fostering employee empowerment led to improvements in processes as well as increased customer satisfaction (Garro-Abarca et al., 2021). Both leaders and employees have a stake in adapting to and overcoming the challenges that result from virtual work environments. Leaders and managers must have effective oral and written skills as the communication will typically take place via electronic and collaborative tools (O'Farrell, 2020). Leaders must keep the organization's mission clear. They must encourage and initiate team building programs. A lack of effective and clear communication affects employee performance and productivity. Part of an organization's culture should include institutionalizing best practices that lead to successful performance by virtual employees. Leaders must review their practices and processes to determine where they may need to be adapted to meet the needs of both virtual employees and employees working in-person. Along with this was a review of all automated and technical aspects and determining whether virtual or digital employees were working from the most effective platforms, and that these technological platforms were not outdated. These tools must still provide virtual employees with the support they need to be productive and achieve

successful performance. Even with effective technological tools this will not have as much impact if organizational leadership is lacking. Leaders must continuously be trained in developing effective communication and feedback with their employees. They must promote, encourage, and enhance a shared vision and a mutual trust with employees.

Maintaining a high level of motivation for virtual employees is important for achieving performance. In a study of 1,000 employees, 44% of those employees under 35 stated that a lack of motivation directly impacted their performance. Those under 35 were twice as likely to be impacted by a lack of motivation than that of those 45-54 years of age (N.A., 2020). A reduction in performance issues results from virtual employees lacking a sense of belongingness, feeling isolated, and sensing a lack of connections with their leaders and managers. Shilbeck (2021) noted that leaders must pro-actively foster a connection for virtual employees. They must also encourage continuous feedback. While leaders must establish clear and realistic goals, it may also benefit leaders to occasionally experiment to determine what motivates virtual employees. It is important, as this directly impacts employee performance.

Insurance Company Challenges

Many insurance companies face challenges with the move to virtual work environments. Many insurers today still utilize technology based on older systems including legacy systems (Stuchinsky, 2020). Updated technology and collaborative tools are needed to handle the main insurance company functions including sales, underwriting, policy administration, marketing, processing, and product development (Shaw & Bauman, 2021). Many insurers do not have the digital infrastructure for efficient communication. There is a need for data production for long periods of time working with more digital tools. Leaders experience additional pressure trying to make the transition to virtual and remote working as smooth as possible without significantly

impacting employee performance and production. Beyond technological challenges, some insurance companies were finding themselves in a reactionary position as they must respond to rapidly changing societal issues including employees working remotely. Traditionally, leaders of insurance companies did not experience many of these challenges, as most employees worked from home office or branch office locations. Employees were used to meeting and conducting business in-person and face-to-face.

Impact on Motivation and Increased Stress

The Covid-19 Pandemic accelerated the move to more virtual work for insurance companies, like many other service industries. Employees were required to work from home with little to no advance notice. In a survey of several insurance companies across the United States, nearly 60% incurred layoffs, promotion freezes, and other restrictive actions (Shaw & Baumann, 2021). Employment issues resulted in reduced morale and motivation, in addition to the feeling of isolation as employees worked from home. Radically changing consumer behaviors and expectations have also changed the way insurance companies were conducting business. There has been an increase in online business transactions and sales within the insurance industry, its sales agents, and brokers. In addition, there have also been changes in underwriting philosophy with some insurance companies. Some insurers were adapting their models to a broader portfolio management approach, which includes writing insurance on customers that presented more risk and was conducive to more face-to-face meetings with these customers. The move to adaptive work models was presenting challenges to insurers, while at the same time more of their workforce was working remotely with less personal interaction with customers. A contradiction between changing business models and changing work environments was causing increased stress and anxiety for employees.

The handling and processing of insurance claims was presenting similar issues for leaders and managers. For many insurers the claims' function was being designed using more technical and automated processes (Shaw & Baumann, 2021). Insurers experienced efficiencies with more automated process and the ability to communicate with customers electronically could provide opportunities for quicker service. At the same time as commercial and business coverages become more complex, it was becoming more difficult for employees to handles these types of claims virtually. Some insurers have closed smaller or regional offices, including claims offices, with the focus on conducting these functions more virtually. This presented many challenges to leaders, who had to make sure their employees, many of whom were now virtual, were continuing to maintain certain performance standards while providing a high level of continued service to their customers.

Mehtab and fellow researchers (2017) noted that one of biggest challenges of virtual work environments was the feeling of isolation and confusion felt by many employees. Studies suggested that leaders focus on the organization's culture and continuously share that culture, and company values and norms, both by actions and words. Communication must also be precise and clear, and leaders and managers must remain person-centric regardless of where employees may be working. Trust was one of the fundamental elements of an effective virtual or digital work environment. Trust affects employees' motivation, which can then directly impact their performance.

Impact on Training

The adaptation to business models and to different ways and methods of working was requiring leaders to become more progressive and visionary (Shaw & Baumann, 2021). That has become extremely difficult for tactical, frontline managers and leaders who were not charged

ordinarily with developing strategies for the organizations. Training and onboarding become difficult as more employees work remotely. The typical functions of an insurance company, including sales, marketing, claims, underwriting, processing, and ratemaking require much training and continued education. Traditional methods involving face-to-face interactions within training programs resulted in modifications in how insurers approach training. A shift to more automated and machine learning for virtual employees presented issues for leaders, especially those involved in training employees (N.A., 2021). Some insurers have developed smaller training pods as well as virtual cross-mentoring programs between experienced employees and those who were newer to the organization.

It is not just leaders of insurance companies who have been feeling the effects of the move to virtual work environments. Company sales agents and brokers have found it necessary to shift to digital tools, especially during the Covid-19 Pandemic when they generally lost the opportunity to meet with customers and potential customers face-to-face (N.A., 2021). These agents and brokers, as well as the insurance companies they represent, must improve their agility, and provide different approaches to maintain high standards of customer service.

Brown (2021) noted that hybrid work models were now being implemented by insurers, as well as other organizations. Models were being designed where some employees were working remotely for some or most of the work week but would have to come into the office one or two days a week, for example. Other employees within the organization were permitted to come into work full-time. While some employees were open to that type of revised work model, some employees working remotely perceived favoritism towards those permitted to work in-person full-time. Leaders were faced with challenges as they had to create or align a culture that identified and worked with these revised work models and revised training and onboarding

approaches. For employees that were working virtually, even part-time, they were being empowered to work with less control and oversight. For many employees it can take time for them to adjust and to work effectively in this type of environment. It can also take a lot of time to work productively and to perform through those changes, which also require a high degree of trust between leaders and employees.

The level of adaptation to updated virtual work models was not uniform among insurance companies or consistent among regions where insurers were conducting business (Sabbah, 2021). The movement to virtual modernization was not uniform. The insurance industry was not as far along with digitization and remote work environments as some other industries. Many insurers continue to use older communication tools, directly impacting knowledge transfer and the ability to provide the best service possible to customers who expect these companies to conduct business with the most updated communication and collaboration tools.

Impact on Communication

According to Sabbah (2021), the insurance industry was not formulated to be a one-click business such as other service industries, including Amazon and Netflix. There are many customers that prefer face-to-face communication when dealing with insurers, especially when discussing their individual risks and necessary insurance coverages. However, many insurers were enhancing their platforms with digital and other electronic delivery methods. Not only must insurance company leaders and managers have to continuously and pro-actively look for more effective and efficient methods of meeting customer needs they must also design, develop, and implement these programs with many employees working virtually. Organizational leaders were impacted with the ability to provide quality training and education to all employees considering employees will need training tailored to their work environment. Changing consumer behaviors

and demands have resulted in insurance companies having to accelerate the implementation of communication tools. This puts increased pressure on employees to continue adjusting to changing digital and automated platforms. It is one thing for organizations to have various communication tools, but this movement to more full-time online processes and less face-to-face communication can affect some virtual employees negatively, causing a feeling of isolation (Krall, 2021).

Insurance provides an intangible product. It is an exchange in good faith between the insurance company and its customers. The fact that insurers make a promise to provide certain intangible services in exchange for its customers performing certain duties makes it unlike any other service industry (Krall, 2021). The insurance industry was built on developing and maintaining long term relationships between employees, customers, and other stakeholders. It requires a certain culture based on ultimate trust. This focus on unique relationships and trust can be especially challenging for leaders when working with virtual employees. Fostering and implementing sustainable communication methods between leaders and employees is necessary for an organization to achieve and maintain a successful move toward virtual or digital work environments.

Impact on Performance

The Covid-19 Pandemic impacted the insurance industry in a significant way. While the number of claims and losses generally decreased, the amount of premium volume, especially regarding auto insurance, was greatly reduced (Tourey et al., 2020). This negatively impacted the amount of revenue and investment that insurers could generate. Because many of the states imposed restrictions and limitations on meeting face-to-face this required many insurers to quickly adjust their sales models, with sales agents and brokers moving to on-line

communication and conducting business via use of technology. The lack of face-to-face communication was a challenge for leaders, as they had to move their organizations to more flexible and adaptable platforms. For some insurers, their agents and brokers were not used to conducting business completely remotely and digitally. However, insurers needed to meet customers where they were, and this change has resulted in many employees, agents and brokers needing to quickly adjust to try to meet and satisfy customer needs. This has created additional challenges on insurance company leadership, as one of most important aspects of many insurance companies was providing risk management and insurance coverage that was tailored to individual customer needs. It was very difficult to do that from strictly remote and digital platforms. In addition, this required new and updated training programs that needed to be administered to employees, agents, and brokers. Insurers must advance their digital infrastructure to better serve customers, including focusing on premium selection to claims handling and processing. Insurance leaders will continue to be challenged with accelerating its digital platforms and increasing its mobile and web applications while at the same time trying to address the issues facing virtual employees. Many of the main roles within an insurance organization will need to be repurposed or redesigned, with an emphasis on meeting or exceeding customer needs.

Trotter (2021) noted that the Covid-19 Pandemic resulted in insurers rethinking the amount of future capital investment needed to conduct operations. Plans for future buildings, additional office space, and other related physical infrastructure were being reviewed further as more employees work from remote locations. While this resulted in substantial cost savings for insurers, these organizations were also relying on more employees performing virtually and maintaining a certain level of sustainable production. Beyond performance issues this also impacts the attitudes, motivations, and engagement of employees. There are health and wellness

considerations that organizational leaders must consider when adapting their work environments to more virtual or digital platforms.

Fleming (2020) noted that revising training and onboarding programs for a virtual work environment was not enough. The change needed to become part of a new normal. Leaders needed to go beyond developing revised training programs to better understand the unique learning environments for each employee. The time and effort were very challenging for leaders and managers. For some leaders this required a deeper understanding and empathy for their employees. Working virtually and remotely requires leaders to try to put themselves in the shoes of their employees. In a virtual work environment, many employees were dealing with issues they did not necessarily experience in a face-to-face environment such as a feeling of isolation and lack of engagement. Some employees were experiencing distractions with children and/or a lack of work/life balance. Fleming (2020) suggested that these organizations try to keep the working hours the same for virtual employees as they had when working in-person. Staying engaged was an important aspect. Employees who lose that sense of engagement and team membership could quickly become discouraged and lose motivation.

Fell and colleagues (2021) noted that those insurance companies who had already implemented advanced underwriting, claims and administrative processes were in a much better position to meet changing consumer needs. Those insurance companies still operating to some extent on older legacy systems not only were at a disadvantage from consumer-facing opportunities, but these challenges were added to existing issues virtual employees were facing, directly impacting employee performance. This applies not only to insurance companies but to insurance agents and brokers as well. Those agents and brokers that lacked the technological infrastructure that is needed to address consumer needs more readily were finding themselves at

a performance disadvantage. Insurance leaders were challenged not only with moving the company toward updated technical and automated infrastructure but had the additional burden of making sure their agents and brokers were utilizing updated and effective systems, as this directly impacted their ability to interact with and provide superior service to their customers. This impact on performance resulted in service standards that did not meet or exceed customer expectations.

Sabbah (2021) noted that many insurance companies still maintained their older legacy systems even though they had added several other systems. Some of these insurers continue to use their legacy systems for billing and underwriting, among other functions. That had presented its own set of challenges to insurance company leaders even prior to the introduction of the Covid-19 pandemic. Those existing challenges, along with the fact that the pandemic forced many insurers to move to more virtual or digital work environments very quickly, was presenting unique challenges to insurance leaders. Not only do insurers need to address the inefficiencies that come with utilizing older systems, but they must also quickly pivot to more virtual work environments while trying to meet or exceed changing consumer behavior and demands. This has resulted in insurers addressing their business continuity plans, in part to determine how future decision making will be impacted by more employees working virtually and leaders and managers needing to adapt to changing work models.

The pandemic has resulted in insurance agents and brokers trying to acquire new customers, while retaining current customers, in part without the ability to meet customers and prospective customers face-to-face (Sabbah, 2021). According to Moorcraft (2020), insurance leaders must create a balance between micromanaging and managing results. It is important that leaders identify opportunities and challenges presented by virtual or digital work environments.

Leaders must make it a practice to regularly ask questions of their employees. Employees need to feel engaged and part of the team. Leaders must ask how they can provide support to their virtual employees and what employees need from them. Team support helps others overcome adversity. Insurers would benefit from their leaders conducting periodic audits of their virtual employees to determine how things are going and to gain a better understanding of their well-being.

Other Studies and Related Research

In a study of 150 managers in forty-eight service organizations, including insurance, the Human Resource function of these organizations helped leaders focus on both the physical and mental well-being of their employees (Aczel et al., 2021). This was especially important for virtual employees to maintain solid relationships between these employees and their leaders and managers. In a study of 704 virtual employees, it was determined that some employees did enjoy the feeling of autonomy and flexibility (Aczel et al., 2021). However, half of the respondents experienced decreased efficiencies that they enjoyed working face-to-face. They also felt that the sharing of knowledge and information occurred much more in-person as opposed to working virtually. These employees feel invisible, according to Levenson and McLaughlin (2020). This is exacerbated when organizational leaders do not follow through on their commitment to employees, resulting in a lack of trust and less transparency between leaders and employees.

While some employees may enjoy the greater freedom in working remotely, many believe it is difficult to become more self-disciplined due to the less defined work boundaries. Some employees do not work effectively in more private settings. The research noted by Aczel and colleagues (2021) demonstrated several actions that leaders can implement to address the challenges presented by the movement to virtual or digital work environments, including: (a) communicating regularly with employees; (b) providing clarity in expectations; (c) fostering

collaboration among all employees and between leaders and employees; and (d) making certain that all remote employees are properly and thoroughly trained on all online applications that are utilized by the organization, as well as working with employees on the applications they prefer to use.

According to Levenson and McLaughlin (2020), leaders first need to learn to manage themselves as they work more remotely with employees. It is important that they work with employees while maintaining regular schedules. They should also maintain any professional or personal rituals they previously had with employees. It is beneficial to try to maintain certain routines and events as effectively as possible while working with remote employees. Leaders should emphasize preparation and the use of agendas. Remote meetings and discussions can be ineffective without the use of agendas and standards. At the same time leaders must be intentional with feedback. They must be purposeful. The effectiveness, or lack thereof, of communication highly depends on leaders being pro-active with their communication as well as constantly asking for feedback to make sure the lines of communication and knowledge sharing are open and working.

Virtual employees working longer hours was becoming more of a concern. According to the Nord VPN Analysis, some virtual employees were sometimes working up to three hours longer daily (Kambil et al., 2020). There was both a physical and mental toll. There was a psychological impact to working virtually and remotely. As more employees shifted to virtual work environments, some employees noted they were concerned about the future of their organizations. The reduction of in-person relationships and collaboration can dilute the culture of an organization whose history is entrenched in trust, respect, and camaraderie. Organizational leaders at all levels must be role models. However, it is especially important that tactical and

operational leaders and managers model the expected behavior for employees to follow. Tactical leaders are closest to the employees that report to them. Leaders should beware of making too many assumptions. It would benefit especially newer employees if organizational staff shared stories of things that have gone well and things that have not gone well concerning virtual work environments.

According to Kambil (2020), leaders must be aware of certain biases and assumptions with virtual work environments. The research showed that sometimes inaccurate attributions can be made. Essentially, when good things happen, people may often attribute them to themselves, as opposed to when bad things happen, people may attribute that to others. In a virtual work environment, there was often information missed, sometimes due to communication issues. It can be a challenge sometimes for leaders to understand which attributions may be inaccurate. It would benefit organizational leaders not to make assumptions and to try to become more aware of what is going on with their remote employees. Pro-actively having exploratory discussions with remote employees can help reduce assumptions and as well as inaccurate attributions.

Kambil (2020) noted that from a psychological perspective, the interaction between individuals with a lack of non-verbal cues can result in positive messages being neutral and somewhat negative messages seeming even more negative. These attributions were due to misperceptions and can become an issue for leaders when interacting with virtual or digital employees. Leaders and managers must be aware of the risk of attributions and understanding how messages can be misconstrued. These issues can result in additional stress on virtual employees, which can impact their motivation, and ultimately their performance.

In the Engineering and Technology Management Student Project 2298, it was noted that the opportunity to work virtually was becoming a necessity for many organizations (Agdrwal, et

al., 2020). It can be a very difficult adjustment for leaders and employees, especially when leaders and managers typically possess a more controlling approach to their work teams. Leaders and managers must be willing to delegate more tasks while not negatively impacting knowledge and information transfer. Clarity in communications and in expectations was necessary. All employees must understand their duties and understand the consequences for their performance. Like in the research conducted by Levenson and McLaughlin (2020), leaders must continually communicate and pro-actively desire feedback from all employees and work teams (Agdrwal et al., 2020).

Task-focused leadership becomes a weaker predictor of team performance in virtual teams (Brown et al., 2021). Leadership must move away from task orientation to a relationship focused orientation. While there is still a need for tactical leaders and managers to review all tasks and task interdependencies, they must look at optimal virtual team sizes and team types, and how this could potentially impact performance. As more employees move to virtual work environments, leaders face the challenge of not having as much control and oversight of employees as when they were working in-person. It would benefit leaders to look more broadly at the ultimate performance of virtual employees and not so much at their daily activities.

Lillian (2014) noted that the movement of organizations to remote work environments was resulting in these organizations changing their structures and hierarchies from vertical structures to flatter structures. These organizations were becoming more of a network model among many stakeholders. The focus was less on individuals and more on virtual teams. While flatter structures may provide some benefits to employees as there is a reduced number of leadership or management levels, it becomes challenging for leaders to adapt to these changes, especially as more employees work virtually. Leaders were becoming charged with trying to

integrate employees among several organizational functions, and this became increasingly difficult as the mix between on-site and remote employees increased. Leaders and managers cannot control and oversee employees like what they had done in the past. Leaders must understand the broader social behaviors of all employees, including the increasing number of virtual employees.

SHRM's 2019 Employee Benefits Report noted that nearly 69% of organizations either offer or have moved to virtual work environments (Bakken, 2019). Studies reported by the *Harvard Business Review* noted that many of these remote employees felt isolated or alienated. These employees felt disconnected. It was a challenge for leaders to design more agile virtual teams. Like research included in the article by Lillian (2014), leaders were being tasked with establishing supporting structures as their organizations moved to more virtual work environments. The top three challenges noted in the *Harvard Business Review* report included (a) communication between leaders and employees, especially when these organizations did not have a strong established culture; (b) the need to recruit individuals who were able to thrive and perform within virtual work environments; and (c) establishing trust based on a shared mission and collaborative spirit. The study noted that although there have been some companies that expected to go back to their traditional models of in-person, face-to-face work environments after the pandemic, or as the pandemic wears down, many organizations will continue to move toward virtual or digital work models. Organizational leaders will need to fall back on the fundamentals of solid leadership and managerial traits. This includes not only developing clear goals and continuously communicating those goals but focusing on leveraging the individual and team skills among both virtual employees and those employees working in-person.

One of the things leaders must do is develop mission statements for their teams that align with the organization's mission statement (Bakken, 2019). Especially for younger generations, this is important, as millennials tend to search for organizations that are goal-driven and share with them a sense of purpose. The research demonstrated that while leaders must develop supportive structures that facilitate communication and cooperation, leaders must also require accountability among their virtual employees the same as those employees working in-person. While there may be flexibility provided to virtual employees, leaders must still provide clear expectations for performance and productivity.

A study in the *Boston Business Journal* noted that there has been a 159% increase in remote work since 2005 (Laplante-Dube, 2020). Leadership must embrace and adapt to this continued change in work environments. One of the biggest challenges for leaders and managers is to know when to make the transition to more virtual work environments so that they can effectively handle the issues of virtual workplaces. It is not only knowing when to make the transfer to more virtual work environments, but to understand what virtual tools should be utilized to try to minimize the impact these changes have on employees. The research showed that organizational leaders can embrace several initiatives to help address the challenges and issues of their organizations moving toward virtual or digital work environments. Leaders must put transparency at the forefront. Interaction with employees must be representative of the company's culture and values. Transparency can lead to a higher level of trust between leaders and employees. In addition, like in other research that has been conducted on this topic, leaders would benefit from working directly with remote employees to determine which online collaboration tools they prefer and are comfortable with. From a communication perspective, employee feedback is imperative. Employees must feel that they are free to provide feedback

freely and continuously. Setting aside time to talk and simply listen to employees would benefit leaders and managers. Another aspect of effective leadership with virtual employees is leaders recognizing that the individuals on the opposite end of the computer screen are people. Leaders must appreciate that remote employees are presented with different challenges, and when leaders try to understand those challenges, they will foster a mutually respectful work environment.

Understanding the needs and behaviors of employees as they work virtually and digitally requires transformational leadership (Mawson, 2020). As employees are working separately and away from their managers it is important to understand the deeper motivations of employees. It is much more difficult for leaders to get to really know their employees and develop deeper relationships with them. Leaders must move from trying to control employees and relying more on transactional leadership approaches to being supportive role models for their employees. Swift (2021) noted that leaders must think about the well-being of their remote employees. Communication also changes. Leaders are challenged to look at communication based upon each individual employee. While some information must be communicated to the entire team or to the entire organization, leadership must also understand the type of communication methods that work best with employees. Leaders are also challenged to move from micro-management approaches to overseeing virtual employees on a more macro basis.

According to Peoples (2021) individuals tend to thrive in environments where they can interact with others. Many employees do not function well in isolated and detached virtual environments, and experience reduced motivation. It is challenging for leadership to design a sense of inclusion, involvement, and connection. People tend to seek engagement in work relationships. The lack of face-to-face interaction can result in a lack of satisfaction, which then can negatively impact employee performance. Leaders and managers need to look at the personal

needs of virtual employees as well as their professional needs. It is not just a matter of whether employees are satisfied on a professional level. The personal lives of virtual employees can affect their motivation and ultimately their work performance. The more engaged and satisfied employees are, the less likely they are to leave the organization.

According to the US Census Bureau, approximately 53% of workers in the United States will work at home or remotely at least one day a week (Peoples, 2021). With more organizations moving to virtual or digital work environments, leaders need to foster a work/life balance for their employees. Leaders must design a leadership style that is appropriate for this changing work environment., namely leaders and managers acting in the role of a facilitator rather than with a controlling approach. This is difficult for many leaders, especially tactical and operational leaders who have traditionally been used to operating with more control and micro-management methods. One thing that leaders may be able to do is to encourage self-leadership among their employees. It takes time for leaders and managers to empower their employees and encourage them to take on individual accountability and responsibility.

The *Harvard Business Review* noted that between 2010 and 2015, more than 20,000 workers were surveyed from more than 50 companies (McGregor & Doshi, 2020). During this time, it was estimated that worker motivation dropped by 17 points, according to the study's model. It was increasingly challenging for leaders and managers to try to keep remote and virtual employees motivated. The study showed that many employees felt emotional pressure, especially as they were working individually and believed they sometimes must solve issues themselves. Many employees missed solving problems alongside colleagues and did not have as much confidence in making decisions in remote environments. Employees felt like they did not have purpose within the organization and that their work had less impact. Likewise, they felt that

trying to reach their potential was impacted, as employees have less ability to work collaboratively with colleagues.

The study further showed that leaders cannot make remote or virtual work strictly tactical through regular processes, rules, and procedures (McGregor & Doshi, 2020). This is not to state that rules and processes do not need to be in place. Every organization must have these in place regardless of their respective work environments, or their type of organization. But it was believed that when leaders and managers try to impose too many strict procedures and processes on virtual employees, it tends to negatively impact or constrict their problem-solving abilities and their creativity. Leaders must allow their virtual employees to experiment to try to solve meaningful problems. This confirms the results of other studies mentioned in this paper, in which leaders were being called to provide more autonomy and freedoms to employees and allow them to take on more individual responsibility and accountability.

The *Harvard Business Review* noted that one of the virtual models suggested involves leaders pro-actively asking employees at the beginning of the week what impacted them the past week and what they learned (McGregor & Doshi, 2020). Next, leaders must clearly note what commitments employees have for the upcoming week. Employees should be free to discuss how they may be able to help each other. Finally, along the lines of empowering virtual employees, leaders and managers should seek opportunities where employees can experiment. This model then provides for leaders to engage in at least one individual meeting with each team member during the week to help provide guidance in tackling challenges. Team meetings would also be beneficial. At the end of the week leaders and virtual employees should reflect and showcase by allowing all members to share and collaborate with each other.

Research provided by the *International Journal of Academic Research* noted that leaders face the challenge of not just employees who were moving from in-person to virtual work environments, but also the younger generation employees that expected organizational leaders to communicate with them in newer ways (Korzynski, 2013). As the younger generation starts to become engaged in the work force, the traditional vertical organizational structures become less effective. Younger employees' satisfaction is more dynamic as they seek flatter organizational structures where employees feel empowered, and innovation and creativity are sought. Leaders and managers must understand that while some employees will expect to work more virtually and digitally, even these employees have a need for affiliation while being recognized for their achievements and having opportunities for advancement.

The research further demonstrated that individuals have a strong need for affiliation and belongingness (Korzynski, 2013). This need for affiliation was highly correlated to a feeling of collaboration, meeting expectations, and approval from others. This can be especially challenging for organizational leaders when trying to work with employees who are working remotely. Harvard studies focused on the motivation of employees. Their studies noted four major elements that contributed to more highly motivated employees, including (a) engagement, which was described as the energy and initiative employees bring to the workplace, (b) commitment, (c) satisfaction, and (d) their feelings about the company, and the probability they will stay with the company. The studies also noted that employee motivation was further driven by the opportunities to bond with co-workers and their managers, and as well the opportunity to gain and share information and knowledge. These elements of motivation align more effectively with the characteristics of working face-to-face with others. Leaders and managers have the additional challenge to determine what may motivate virtual employees, and how to make sure

each of these elements is designed and maintained so that virtual employees are motivated and productive.

The research provided by Korzynski (2013) resulted in a discussion as to whether organizational leaders needed to change their motivational approaches, especially as it related to employees working virtually or digitally. There are different approaches leaders can implement. Leaders must understand that the younger generation entering the workforce are very adept at social media and the use of technological tools for communicating. There is some expectation that their leaders and managers, and other employees, will engage them in similar processes. Leaders must foster an environment where remote work methods are encouraged. This first requires leaders to adjust to these changing work environments. Without this adjustment, their remote employees will not be motivated to adjust to these changes. Beyond motivation, organization leaders must also create different ways to bond with employees working remotely, as that ultimately affects their level of motivation.

In a Stanford Study, at least 42% of the labor force was working remotely (Laker, 2020). Unfortunately, the lines were becoming blurred, where employees were working additional hours, sometimes daily. Employees were finding it difficult to balance work and personal life, resulting in employees feeling pressured and stressed. In a study of 1,214 individuals across several industries and demographic groups conducted by the Martec Group, organizations saw a decline in employees' mental health, negatively impacting their motivation and satisfaction (Laker, 2020). Job satisfaction dropped from 57% to 32%, while job motivation dropped from 56% to 36%, which resulted in reduced performance. In a study of 62 teams at a mid-western university (30 face-to-face teams and 32 virtual teams), the face-to-face teams achieved a higher level of self-actualization (Gera, 2013). Face-to-face teams felt a higher level of encouragement.

The virtual teams were generally less satisfied and tended to be more defensive and passive. Some of the major challenges facing leaders working with virtual or digital employees included slower communication and feedback; lack of emotion; and the lack of an audio and visual element that exists with in-person employees.

In a study of 208 individuals, half of those managers responded that communication, collaboration, and cooperation were achieved more with in-person employees (Gera, 2013). The research also showed that a higher level of trust existed between leaders and employees. A study comparing 13 teams using synchronous technology to 11 teams working in-person demonstrated that those employees working face-to-face experienced higher levels of cohesion (Gera, 2013). Perhaps surprisingly, the results of the study also showed that virtual employees experienced more conflicts than those employees working in-person. A study of 24 teams from five different companies showed there was more task conflict with those employees relying heavily on technology and working virtually or digitally (Gera, 2021).

Mehtab and colleagues (2017) noted that it was very difficult for leaders and managers to feel a sense of control over virtual employees and to be able to successfully implement controls. While leadership can adapt by amending the structure of the organization to a flatter, more horizontal structure with less levels, those changes still must be accepted by the employees. Both leaders and employees were challenged by the move to more virtual or digital work environments. To implement these changes successfully, Mehtab and colleagues (2017) suggest that leaders take on three major roles: (a) they must act as a go-between or liaison between employees and other areas within the organization; (b) they have to set the direction and shared mission and goals for all employees to follow, including virtual employees; and (c) they must continually look for the necessary resources for virtual employees to be able to perform their

tasks at the expected level. Overall, this requires leaders and managers to motivate and empower their employees to perform just as if they were working in an office setting, face-to-face. The increased challenge for leaders is not only developing creative ways to engage virtual employees, but also understanding that a certain percentage of employees may not be open, at least initially, to working within a virtual or digital environment.

Successful leaders of virtual work environments are problem solvers (Mehtab et al., 2017). They must be able to respond and find solutions to issues brought forward by virtual employees. Common problems can include technological issues, a breakdown or lack of communication, or lack of team participation. One of the main reasons that leadership of virtual work environments has not been seen as a success is that it was often overlooked or misunderstood. Virtual work environments were sometimes seen as independent of other units and an environment that lacks a true leader. Virtual leadership must be intertwined with effective technology, communication, and supply and sharing of information. The virtual work environment must not be looked at as independent of other areas within the organization. The fact that some or many employees may be working virtually or digitally does not make them any less important or valuable to the team or the organization. It is the role of leaders and managers to bring all units and employees together with a shared purpose, regardless of whether they are geographically dispersed. For an insurance company that means claims and underwriting personnel, as well as sales agents and brokers, working virtually in the western part of the United States, have the ability and opportunities to share the same knowledge and information, and have a sense of shared purpose and mission, as those employees that may working in a corporate home office setting in the eastern United States. What doesn't or shouldn't change is that leadership is ultimately responsible for the development, training, and performance standards of

all employees regardless of where they were working. In addition, beyond the issues of leaders facing challenges of employees working virtually or digitally, leaders and managers face the challenge of dispersed customers, suppliers, and other stakeholders. Mehtab and colleagues (2017) noted that existing studies demonstrated many hypotheses. One of the main conclusions was that performance was a direct result of transformational leadership. The physical distance between leaders and employees, and other stakeholders, has moderated in a negative way the move toward transformational leadership.

Onboarding and Training

The process of onboarding and training newer virtual employees is especially challenging for leaders and managers. Successful onboarding of virtual employees should involve the entire team, with leaders designing creative ways to provide a solid foundation for new employees (Saylor, 2021). It may be beneficial for organizations to create a buddy system where newer employees can create relationships with other employees. Organizational leaders must engrain the company culture, values, and expectations for newer virtual employees. In a study conducted by Tiny Pulse, newer employees working virtually felt less peer recognition and did not feel part of a team (Hyken, 2021). Approximately 20% of employees noted they experienced less knowledge about the organization; the organization's values; and leadership expectations. Organizational leaders must be pro-active with conversations and activities with virtual employees to bring people together. A combination of effective collaboration tools and social events can help virtual employees feel like they are part of the team. A suggestion that arose from the study was that organizations should try to maintain the rituals they have incorporated into their departments and teams. For example, it was noted that leaders could implement a reloadable gift card program whereby employees are provided small amounts of money to

purchase coffee, donuts or cookies for Friday morning meetings being conducted virtually. The idea was to try to continue with prior team rituals and customs. This may help employees feel a sense of belongingness. Another recommendation from the study noted that leaders must be involved in meetings and discussions with their virtual employees. While tactical and operational leaders and managers will typically be involved in closer communication with employees than higher levels of organization management, even leaders at higher levels within the organization should take time to occasionally meet with virtual employees. This further enhances and fosters the company's culture and values and demonstrates to employees that leadership is concerned for their well-being and challenges. It is especially important that organizational leaders are in front of newer employees, not only as part of their onboarding program, but to engrain the company culture from the very beginning.

Leaders must be open to newer ways to train, teach, and develop virtual employees by designing educational programs or projects as part of the learning and development of virtual employees (Israfilov et al., 2020). Leaders can also design contests and recognition programs as part of their employees' training. Leadership must be a source of influence and motivation, and encourage flexible, open environments for employees to learn and develop. Organizations are moving from leadership control to more leadership facilitation. The use of power and coercion do not have the same impact today with employees. This will not lead to mutually respectful relationships between leaders and employees. It is the behavior and actions of leadership that will be the biggest factor in determining whether remote employees are successful. The research showed that leadership was the primary source of motivating and incentivizing employees. Further, leaders model the actions and behaviors that organizations would like their employees to follow. It is important that leaders demonstrate to employees, including employees working

virtually or digitally, that they are action-oriented and goal-oriented. Regardless of the work environment, it is imperative that employees clearly understand the goals and mission and that they have a sense of shared purpose in those goals. The digital transformation directly impacts employees, as many employees are being asked to work remotely, even if on a part-time basis. However, it directly impacts and challenges organizational leaders also. Leaders must gain more digital and technical training and implement those competencies and skills. While organizations can recruit and focus on hiring employees who are open to virtual working and have experience with this type of work model, the real challenge is in trying to inspire current virtual employees to be motivated and to maintain their performance standards.

An organization's Human Resources division may be able to help leaders and managers address the challenges that arise with more employees working virtually. Human Resources can assist by developing checklists and workflows that can facilitate the onboarding process of newer virtual employees (Fisher, 2021). Human Resources can also engage in platforms that mirror social media technologies, helping make the onboarding and training of newer virtual employees more efficient. From a tactical and operational management perspective, regular contact between managers and teams can help alleviate feelings of isolation among newer employees, while continuing to motivate and encourage them.

The Lance CPA Group noted that the first few weeks in a virtual work environment are critical (Saylor, 2021). It really starts in the recruiting and interviewing process. Organizational leaders must thoroughly discuss the company culture and organizational expectations for employees whose work will be virtual or remote. It starts with leaders communicating the story of the company. More tactical or lower levels of management should involve higher management

levels in communicating the mission and culture to newer virtual employees. Communication must be pro-active.

Recommendations

Mehtab and colleagues (2017) suggested several recommendations that leaders and managers can develop and implement when moving the organization to virtual or digital work environments. Leaders must recognize that the traditional forms of training and onboarding will not work the same for employees working virtually. They must be creative and innovative with designing training and educational programs. Leaders' actions correlate to the level of trust and the feeling of belongingness among virtual employees. Communication standards must also be developed so that the risk of misinformation or miscommunication is greatly reduced. It is also the leaders' role to make certain virtual employees have the necessary technology and collaboration tools so that performance standards are not lessened. In addition, just as employees working in-person like feeling appreciated and like being recognized, the same is true of employees working virtually or digitally. It is just as important that virtual employees are often recognized for their performance. This is a motivating factor for an individual or team, regardless of whether they are working together or dispersed.

Kohntopp and McCann (2020) presented various ways in which leaders can make the move to virtual work environments more effective. Leaders must be pro-active with formalizing the roles and responsibilities of virtual employees and how they interact within all other areas within the organization. Virtual employees must still be held accountable and responsible for performance and production standards, as there may be more flexibility permitted to allow virtual employees to reach their goals. Leaders must also understand that the traditional rules of leadership and management may simply not work with today's changing work environments.

They must now foster a role as a facilitator and provide more support to employees instead of a controlling role. Decision making processes may even have to be adapted as employees become even more geographically dispersed. Next, leaders should recognize that a high level of trust within virtual or digital work environments is directly related to credibility and reliability. It is incumbent upon leaders to develop well-defined processes that can result in high performance. When this occurs, a mutual trust between leaders and employees starts to build. Finally, superior organizational leadership cannot occur without very effective communication.

According to Kohntopp and McCann (2020), it was highly recommended that leaders and managers place increased emphasis on certain elements that can result in their organizations working successfully within a virtual work environment. Leaders must understand that regardless of where employees are working, they are human. They must be concerned for their employees' health and well-being. They must also find creative and innovative ways to motivate and inspire employees that result in employees reaching their goals and objectives. As noted, mutual trust must be built so that relationships can be fostered between leaders and employees.

Communication channels must include and strongly encourage feedback. Finally, all these elements must be engrained within the organization's training, education, and onboarding programs. This results in higher levels of employee retention, greater employee engagement, and opportunities for employees to grow and become even more valuable assets to the organization.

The Project

This research focused on the challenges organizational leaders face as their organizations move toward more virtual and digital work environments. The research highlighted some of these major challenges, including (a) communication issues; (b) loss of, or a decrease in employee satisfaction; (c) loss of engagement between leaders and employees; and (d) reduced

performance. The research focused on the impact to leaders and employees, and the resulting impacts to their organizations. I designed a qualitative study using case study method to develop a literature review to support and address the research questions. This study included an analysis of limitations and delimitations that could potentially impact some of the proposed conclusions of the research. The intent was for the research conclusions to provide value to both the academic and non-academic sectors. This report was intended to provide an overview of the research problem, research questions, the framework of the study, the nature of the study, and literature study outline.

Participants

The sampling that was used for this research study included individuals employed by insurance companies in the United States. It also included sales representatives and brokers who were employed by or represented insurance companies in the United States. A qualifying participant included those that were 18 years of age or older who were working for or represented an insurance company. It was further refined to include leaders and managers who work for an insurance company in the United States. From this group the focus was primarily on leaders and managers who oversee employees who work virtually or remotely, even on a part-time basis.

The participants included employees who work for an insurance company but were not licensed to sell insurance. The participants also included a couple of licensed agents or brokers who were licensed by their respective state(s) to sell insurance. I focused on those who have worked at least a few years in the insurance industry, and I focused on participants that worked for or represent insurance companies located in the state of Pennsylvania. The study was not limited to just one specific insurance company.

Population and Sampling

It would be unrealistic for a researcher to survey or interview an entire targeted population, unless that population were small. The topic in this research study focused on the challenges that organizational leaders face in the insurance industry as their organizations move toward more virtual or digital work environments. The number of insurance companies and insurance company employees or representatives makes it prohibitive for the researcher to conduct a study of the population. Developing samples of the targeted population would be a proper alternative. I needed to determine if using qualitative or quantitative research methods would better align with the problem statement in this research study. While the results of a quantitative study generally would have been easier to tabulate and analyze, sampling techniques using qualitative methods were more appropriate for this study. Using qualitative methods allowed me to gain a better understanding of leaders' and employees' challenges and issues as their organizations move toward more virtual or digital work environments.

Discussion of Population

According to Banerjee and Chaudhury (2010), a population can be defined as the number of individuals in a particular group. The group can be based on location, age, gender, occupation, or other categories. Populations do not always have to refer to demographics. The targeted total population for this research study included employees who worked for insurance companies located in Pennsylvania. It also included sales representatives and brokers who were not employees of an insurance company but represented several insurance companies, or consumers. According to the Insurance Information Institute, in 2019 there were a total of 5,965 insurance companies in the United States, including property/casualty, life, health, and life insurers, as well as fraternal insurance organizations and risk retention groups (N.A., 2019). The Insurance

Information Institute also reported that insurance companies employed approximately 2.9 million people in 2020. This number included those working as insurance agents and brokers. The U.S. Bureau of Labor Statistics noted that of those employed or representing the insurance industry, approximately 700,000 were in management or supervisory roles (N.A., 2020). Of that number there were approximately 60,500 front-line leaders or managers. Furthermore, the state of Pennsylvania includes approximately 26,900 insurance management employees (N.A., 2020). I extrapolated the percentage of front-line managers to total managers nationwide, in the state of Pennsylvania it can be estimated that out of the 26,900 insurance management personnel approximately eight percent, or 2,100, were front-line managers. This served as the main target population for this study in terms of insurance company leaders and managers.

The target population included leaders and employees who worked for or represented insurance companies in Pennsylvania. From an employee perspective, it included leaders or managers that worked in several insurance company functions, including underwriting, claims, training, development, and administration. It included those leaders and managers who had employees reporting to them that were working virtually or remotely. To gain the perspective of non-leaders, it also included a small sample of employees who were working virtually or remotely.

Discussion of Sampling

Banerjee and Chaudhury (2010) noted that researchers should sample participants from a defined target population. Generalizations can be made from observations using sampling techniques of targeted populations. Samples should be representative of the targeted population to provide more credible data for the research study. Saunders and fellow researchers (2018) noted that saturation of samples can be reached either from data or theoretical perspectives. A

sample may be large enough when it is determined that there is enough data and information to review and analyze. It may also be determined from a theoretical perspective. This is based on the researcher's determination that he or she has reached a point where there is enough empirical evidence obtained for the study. I determined that there were enough similarities and contrasts required by the research theory being studied, and a collection of data involving multiple methods helps lead to a level of saturation. Because this research study involved the use of qualitative techniques, and the sample size needed to be much smaller than for a general quantitative study, I attempted to reach saturation by using a combination of open-ended surveys and interviews. I also determined a level of saturation when the coding process showed several related themes that added to the validity of the study.

There are various types of sampling techniques, including random sampling, and non-random sampling such as convenience sampling where those individuals who are readily available are sampled. Mishra (2021) noted that with non-random sampling techniques not everyone has an equal chance of being selected. Random sampling techniques can include non-stratified methods in which the researcher's population is divided into sub-populations, and then randomly selected samples are designed (Mishra, 2021). This method is somewhat like cluster sampling where each sub-group entails similar characteristics, and the researcher randomly selects the entire sub-group. Other random sampling techniques can include non-systematic sampling in which the researcher samples from the population at regularly defined intervals. As noted, a researcher may utilize non-random sampling techniques as well. Convenience sampling allows the researcher to select individuals who are most accessible and available to participate (Mishra, 2021). Snowball sampling involves the researcher asking known contacts to reach out to other individuals to sample.

Jager and colleagues (2017) noted that convenience samples that are more homogeneous tend to have a clear generalizability. Convenience samples were becoming normal in developing science studies. In a study of non-probability and probability studies of developmental science journals from 2007 to 2011, it was found that a little over 92% used convenience sampling. For this research study it was anticipated the level of sociodemographic heterogeneity would be low, and therefore the level of possible bias related to the makeup of the target population would be reduced (Jager et al., 2017).

Gheondea-Eladi (2014) noted that many qualitative research studies use non-probabilistic survey methods. Qualitative studies can generally be performed by utilizing convenience sampling or snowball sampling. In this study I primarily sampled individuals based on their accessibility and availability to participate. Samples also included individuals that were contacted by others in the sample. The study aligned with both convenience and snowball sampling methods. Due to my occupation, I had access to leaders and managers, and to employees working for insurance companies, as well as agents or brokers who represented insurance companies. I effectively used convenience sampling to generate data for this study. The use of convenience sampling in this study allowed me the flexibility to not only survey insurance company leaders, but also insurance company employees who were working virtually, as well as agents or brokers who represented insurance companies that had experience with virtual or digital work environments.

Sample Frame

I reasonably estimated that there were approximately 2,100 front-line insurance leaders or managers in the state of Pennsylvania. A sample frame consists of the specific source of respondents that were used to design a sample (Mackinnon, 2020). A sample frame can be

developed based upon maps, or lists of eligible voters, for example. The sample frame really defines who will be included within a sample and who will not be included. The sample frame should be representative of the target population. The major focus of this study was on insurance company leaders and managers, especially front-line leaders, who were challenged by changing virtual or digital work environments.

Sample Size

For quantitative research studies, it is not uncommon for a researcher to develop sample sizes using a 95% confidence level with a 5% interval level. With a Z-score of 1.96, from a statistical perspective with very large populations the sample size should include no more than 374 participants. Sample sizes can be quite different for qualitative research studies. Unfortunately, there is no consensus on the optimal sample size for a qualitative research study (Daniela, 2020). Many qualitative studies may include a sample size of approximately 10 subjects if the researcher receives the desired output quality and reliability. Sample size can depend on the research complexity, theoretical framework, and research resources. Studies in the United States and Canada demonstrated that research studies typically include larger sample sizes (Daniela, 2020). Half of those studied noted that a sample size of 30 or less was appropriate in a qualitative research study. Within academic environments it was common for sample sizes to be between 6-12 subjects or test units, but the size can be increased up to 30 where subjects were readily accessible. In this research study, being able to survey or interview participants depended on their availability to respond and my ability to have access to certain insurance company leaders. Based on these challenges, I designed a plan to primarily utilize interviews and focus groups, as well as secondarily use surveys, of up to 25 possible participants. This included 23 insurance company employees and 2 individuals who represented insurance companies.

Gheondea-Eladi (2014) noted that making research generalizable includes making an inference of unobserved behavior based on what was observed. It can also be considered as something that occurs in a place or time that will most likely occur elsewhere. It involves inductive reasoning based on what was observed and studied and being able to apply that reasoning to different time frames. It was noted that some researchers use *moderatum* in making qualitative research generalizable. This means that the results of such a study were not meant to create major social changes over a period; rather, some conclusions could be open to change over a time. Some researchers apply a principal of transferability by providing as much context in the study as possible that will allow future research to be conducted on the topic. This research study was not intended to create major social changes as much as allow researchers to continue to study this changing phenomenon of virtual or digital work environments. The results of this study were intended to be used by future researchers and professionals to continue studying the changing phenomenon of remote work environments.

According to Gheondea-Eladi (2014), the researcher may look for surface similarities between the target population and the representation within the sample. The researcher may also rule out irrelevancies that would not change a generalization made about the study. In this study I looked for similarities between the targeted population and representations with the samples.

Summary

Determining an appropriate sample size of a target population in a quantitative research study, while not perfect, is grounded in statistical studies, including the use of Z-scores. Determining the appropriate sample sizes can provide more credibility and validity to the actual study. Determining the appropriate sample size for a qualitative research study is not as clear. I wanted to make certain that several test units were sampled to add credibility to the study.

However, qualitative studies that utilize personal interviews, for example, can be more costly and time consuming than utilizing quantitative methods. The researcher must balance the limitations and constraints of using qualitative methods with the potential to receive valuable data and information from the sample respondents. For this research study it was believed that while sampling a limited number of respondents using qualitative methods does not provide the quantity of information a research study sometimes desires, using qualitative methods in this study would enrich the responses and provide valuable data and information to the study.

Data Collection and Organization

Determining the proper design and research method is an extremely important part of the overall research process. It helps provide the framework for the type of methods the researcher will use in the data collection process. The collection and analysis of the data is just as important. It is imperative that a level of data is collected so that the results lend validity and credibility to the study. As part of the research analysis, the researcher must undertake steps that help confirm the results and to allow for transferability and triangulation of the research study.

For this study I utilized a qualitative approach to collecting the data. This included a combination of qualitative surveys and personal interviews with participants. The surveys included open-ended questions to allow the participants to explain the challenges and issues they have faced with their organizations moving to more virtual or digital work environments. I organized and analyzed the data that was collected. To enhance the trustworthiness of the data, I utilized a form of member checking of the respondents. According to Birt and colleagues (2016), a researcher must explore the credibility of the study results. When analyzing the data in a qualitative research study there is a possibility that the data may not be completely clear or understandable. The researcher may be tempted to provide his or her own interpretation, thereby

creating the possibility of bias. This can skew the overall results of the study. I returned the data to a percentage of the respondents to further validate their initial responses. This allowed the respondents to further comment. This was especially important in personal interviews with participants. This leads to more transparency in the research study, which also provides more accuracy and rigor to the study. Utilizing personal interviews can be used in member checking, and to help validate the data collection and analysis steps in the research process. Due to time and resource constraints this did not seem to be a viable option. I focused on reviewing the data that had been collected and reaching out to respondents to validate the data, especially those respondents who provided information that was not as clear or understandable.

Instruments

For the primary research conducted for this study, a combination of personal interviews, a focus group, and surveys were utilized. The survey questions were designed to be open-ended, following a qualitative survey format.

Interviews and Focus Groups. I utilized personal interviews and focus groups as the primary method to gathering data, as well as secondarily using open-ended qualitative surveys in this study. The design and development of the interviews followed semi-structured interview guides. Turner (2016) noted that semi-structured interview guides are often used as part of the primary data collection in qualitative research studies. It is meant to provide some structure and serve as a guide to enrich the discussion between the researcher and respondents. The semi-structured interview guide allows for some flexibility by encouraging the researcher to probe further and to help break down the study's research questions so that respondents can better understand the interview questions. It can also lead the researcher to add questions to the

interview if further explanation was warranted and the information may provide more value to the study.

Copies of semi-structured interview guides and focus group guides were included in this study (Appendix A and Appendix C). A properly designed guide should help answer the basic research questions (Turner, 2016). The research questions focused on: how leaders were challenged by communication issues with employees when moving to more virtual work environment; how leaders were challenged by employees' reduced motivation and reduced satisfaction when moving to more virtual work environments; onboarding and training issues; and how leaders were challenged with resulting reduced performance issues when moving toward more virtual work environments. It is important for the researcher to ask all questions to each participant so that there is consistency in implementing the interviews. As noted, depending on the responses from an individual respondent the interview could be enhanced by asking additional questions.

It was imperative that as part of any interview the participant was first advised that the interview was completely voluntary, and that the researcher has the consent of the respondent to interview him or her, and to record the interview. The participant should also be advised that he or she can withdraw or stop the interview at any time. The invitation to the interview should include the ability for the participant to opt-out.

Surveys. In addition to interviews, I used surveys, indicated in Appendix B, to gather input from some of the study participants. The survey was distributed to a mix of insurance company leaders and employees, as well as those who represented insurance companies. Gathering information from both leaders and employees who were working within a virtual environment can provide potentially different perspectives. The survey questions were like some

of the questions outlined in the semi-structured interview guide. It was important that all participants were provided with similar questions to review and answer. If the structure of the survey and the interview guide were different, this would tend to affect the credibility of results.

The survey consisted of approximately 12-15 open-ended questions that were designed to address the main research study questions. Like the semi-structured interview, the survey focused on the challenges and issues leaders and employees were faced when moving to virtual or digital work environments, including issues with communication, lack of trust and resulting impacts on relationships, reduced motivation, and satisfaction, and resulting reduced performance.

Archiving

Antes and fellow researchers (2018) noted that while there has been a movement for more transparency within qualitative research data findings, actual data sharing has not yet become standard among researchers. Data sharing does lead to more transparency and openness within qualitative studies. It also allows other researchers to determine if there was enough support and evidence for the research findings in other qualitative studies and if those findings provide evidence to their own findings. Further, data sharing permits and encourages new research with the existing findings serving as a base. It also provides for meta-analyses where there are multiple sources of qualitative research findings that future researchers can work from. At the same time, researchers must understand that qualitative research data findings can contain sensitive or private information and many times can be relationship driven.

I requested approval of the study participants to retain and archive the data and information provided by the interviews and surveys used in this study. I believed it was important to remove direct identifiers, especially if the qualitative research data was requested to

be reviewed by other researchers or research committees (Antes et al., 2018). This information will also be archived by myself for a period of three years after publication of the study.

Organization of Data

Qualitative research studies can be used to generate a deeper understanding of a phenomenon. These studies can generate findings that can be used to offer insights about certain practices (Lester et al., 2020). In this research study the data was organized using a thematic analysis approach. The process started with gathering the data from the respondents. I then engaged in coding, which was generally applying a short word or phrase, especially from the interviews. Phrases were developed which showed an initial relationship between concepts or responses. From these codes, categories were developed that included similar phrases or concepts. I could then identify any common and consistent themes from these categories. The interviews followed typical rules for transcription (Lester et al., 2020). Where needed, I took detailed notes that described initial reflections and emerging themes.

Summary

This research study included a combination of personal interviews and qualitative open-ended survey questions. The interview questions and survey questions aligned with the study's research questions. The focus was on the challenges insurance leaders and employees face when moving toward virtual or digital work environments, including issues with communication, lack of trust and satisfaction, onboarding and training issues, and reduced performance. The interview questions and survey questions were categorized according to the types of challenges and issues, such as communication, loss of satisfaction and lack of trust, and reduced performance. The interviews were recorded and followed general semi-structured interview guidelines. A member

checking procedure was implemented whereby some respondents were asked to review their responses to address any questions, further clarify any information, and confirm the responses.

Data Analysis

Once the data have been collected and organized, the researcher must undertake the important step of analyzing and reviewing the data to provide meaning to it. According to Nowell and fellow researchers (2017), the results must be trustworthy, meaning the study required a rigorous analysis. When analyzing the research data unanticipated insights may be identified and generated. Like with data organization, which requires a formal process, the researcher would benefit by applying a step-by-step process to ensure, to the best of the researcher's ability, that the data analysis is comprehensive and valid. This process includes a focus on research credibility, transferability, dependability, and confirmability.

Emerging Ideas

According to Pailthorpe (2017), a research study includes an emergent design if the study was open to and welcome to new ideas. To encourage transparency and openness the researcher must be able to adapt to new ideas, concepts, or findings. This can help enrich the data. The researcher must not be open to emerging ideas only during the data collection steps, for it should instead be embedded during the entire process. I was open to new and different ideas which may also contradict the overall research findings. For example, I understood that while analyzing the data some of the issues originally believed to be a challenge for leaders were not as critical. Furthermore, I found through data gathering and analysis that there were other challenges and issues that leaders and employees faced working in a virtual or digital environment that I had not originally thought of as being crucial to employee and organizational performance.

Coding Themes

Roberts and colleagues (2019) noted that replication of themes can often be difficult. Within the development of a qualitative research study the identification of repeated themes or patterns can become the categories for the researcher to analyze. Identifying and implementing these themes and categories helps provide more rigor to the study. A code is a word or phrase that provides some meaning or context to the data and provides an attribute to some part of the data. As the research was analyzed and reviewed, I assigned codes to major themes and noted those in the margins of the data. The information in the margins were often my initial thoughts on the data or information.

According to Roberts and colleagues (2019), the interviews should be read and reread several times to get to a point of saturation. Within this repetitive phase the researcher should continue to code and recode certain phrases to the point where themes can be developed from the data. Roberts and colleagues (2019) referred to chunking data, where chunks of data are interrelated and are then reread and examined to determine possible themes. I undertook the chunking of data in this study to identify data that was interrelated. The research presented by Roberts and colleagues (2019) identified the Fereday and Muir-Cochranes' hybrid approach of using inductive and deductive reasoning to identifying common themes within a study and applying codes and categories to enhance the rigor and reliability of the findings of the study.

Data Interpretation and Representation

Anderson (2010) noted that researchers should select certain parts of the data or quotes from the respondents that tend to be most representative of the results and findings of the study. When interpreting the data and determining if it was representative of the sample or samples, it is often not necessary to include large portions of the interview in the research study. The setting

and the speaker can be established at the end of a quote (Anderson, 2010). To highlight an interview the researcher can present some data and then follow up with an interpretation. To interpret the data findings the researcher can ask the participants to check the data.

As part of interpreting the data and increasing the probability that it was representative of the study, I provided a summary of the themes and concepts and noted whether they were developed from inductive or deductive reasoning. Within the interpretation of the data, it was also important to provide outlying data that did not seem to fit the major categories (Anderson, 2010). The interpretations should be grounded within the respondent's information and can often be semi-quantified if it was determined that most of the respondent's information was related to other respondents. In addition, as part of data interpretation and representation I highlighted a few of the more critical quotes that lent credence to the findings and provided meaning and explanation to the respondent's quotes.

Triangulation

Researchers would like to understand the role of triangulation in research. According to Honorene (2016), triangulation helps facilitate validation of data through cross verification from multiple sources. Triangulation can allow for a combination of several research methods. With triangulation, the researcher can choose different data collection methods, thereby reducing bias as well as reducing uncertainty. With this research study I aligned triangulation with a qualitative design. According to Fusch and colleagues (2018), in a qualitative study triangulation can add depth to the data that is collected. It can also enhance the reliability and credibility of the research results. It was expected that as the research was developed for this study I would experience elements that were not clear and could involve multiple meanings. Triangulation can align with qualitative studies when the researcher seeks to define and interpret phenomenon that

was not clear, while focusing on meaning and insight. Furthermore, multiple external analytic methods covering the same event or events can be enhanced by triangulation. Fusch and colleagues (2018) noted four types of triangulations with qualitative studies: (a) data, where time, space and people are integrated; (b) investigative, where different investigators observe the same data; (c) theory, where research is viewed from a broader theoretical lens; and (d) methodological, which involves triangulating data from qualitative methods. I expected this study to integrate people and other elements to observe and analyze their behaviors.

For this study both surveys and interviews were utilized. One of the goals of this research was to better understand how leaders were challenged as their organizations moved to more virtual or digital work environments. Not only did the study involve the types of challenges leaders face but also a more descriptive perspective of the resulting impact on employees, such as loss of motivation, less engagement, lack of trust and an impact on their performance. Qualitative surveys were utilized that allowed respondents to provide their feelings, attitudes, and perspectives on the challenges they faced with a more virtual work environment. Because surveys inherently have limitations in how much information is typically provided, this study also involved interviews with leaders, managers, and employees to allow for additional gathering of more descriptive and explanatory information. I utilized multiple research methods to affect triangulation, with the goal of reducing uncertainty with single research methods and increasing the validity and credibility of the study.

Summary

The researcher must be open and adaptable to different ideas or perspectives as he or she is analyzing the research data. Different ideas or topics may emerge that may contradict some of the other research data or may enrich the data. To determine patterns or themes within the

qualitative data I applied codes and categories to words, phrases or ideas that were recurring or prevalent. I also highlighted certain quotes or phrases within the recorded interviews that lent support or evidence to the study. The interview notes were re-read several times to ensure that data interpretation was consistent. A focus on either inductive or deductive reasoning used to interpret the data was also implemented.

Reliability, Validity, and Related Concepts

While effective data collection and organizational activities are critical to a successful research study it is just as important that the data and information are credible and reliable. The data must sustain a high level of quality over a period. Every step in the research process from design and formulation to data analysis and recommendation, must be validated. As the researcher interpreted the data it was important that it was an accurate interpretation of the respondent's views and perspectives. The research findings reach validation when they can be transferred to other settings or studies.

According to Rose and Johnson (2020), researchers should seek to substantiate the data findings more deeply in their research studies. Reliability requires researchers to review the overall research process and question the methodologies being utilized more thoroughly. There must be consistency and clarity in the entire process. Researchers should ask if other researchers would reasonably take similar actions if they were to undertake a similar study. The study also moves toward reliability when it can generally be replicated, and if the research study were conducted again, would the researcher see similar results? Brigitte (2017) noted that reliability should be included within the research design, collection of the data, and the judging and analyzing of the findings. This allows for intersubjectivity. Reliability has its foundation in the consistency and care of the entire research process.

Validity has its basis in the research study being well-grounded, logical, meaningful, and the quality of the study being sound and justified (Brigitte, 2017). Validity in a research study is not fixed or static. Validity is grounded in facts, reason, and objectivity. The process of validation in a qualitative research study entails investigating some phenomenon and questioning and theorizing. When this occurs within a research study it allows for more rigor and trustworthiness in the process and the findings of the study. According to Brigitte (2017), both reliability and validity require true value, applicability, consistency, and objectivity. It was important that there was neutrality when the researcher was designing and conducting this study, resulting in more reliability and validity. In this study, I implemented careful recording techniques and continually verified the results (Brigitte, 2017).

Bias is a concern that can threaten the reliability and validity of a research study (Brigitte, 2017). This can result from the researcher being selective in his or her observations or being selective in the recording of information. In this study, I remained aware of any perceptions or preconceived notions. I proactively listened to what was being said in the personal interviews as part of this study, as well as reviewed several times the survey findings so as to ensure the interpretation of the findings were consistent and reliable and could add value to future research. Reliability is inherently needed to provide validity in a study (Brigitte, 2017). Ultimately, I was seeking a high degree of rigor in the study, which included being open to different philosophical perspectives. It also involved being flexible and sensitive during the entire research process.

Validity entails developing a self-conscious design and being purposeful in the selection of the study sample (Brigitte, 2017). The researcher must allow theories or interpretations to emerge during the entire process. Validity was accomplished in this study as I implemented

persistent observations, as well as recorded the personal interviews. The personal interviews were designed to be open-ended and flexible. Validity was accomplished additionally through data saturation.

Credibility

In this study, I achieved credibility by the persistent and repeated review of the data. This process also included member checking, whereby I provided survey and interview results to a sample of the respondents, especially where the responses were not as clear or completely understandable. Credibility also be achieved through peer debriefing. For me, this involved utilizing at least one other professional who had no connection to this study, but whose input in reviewing the interview transcripts provided value, a practice that has been recommended by other researchers (Nowell et al., 2017).

Research credibility includes validity and reliability resulting from the study (Lueng, 2015). A study can be considered credible when every step in the research process, from formulating theory to the design of the study, to data acquisition and review, was thoroughly validated. A study is credible when there is clarity among all steps in the research process; the researcher undertakes procedural rigor; and the selection of sample units are representative of the target population. A study is also credible when it is reflexive. Karstons and Moser (2018) noted that credibility results from confidence placed in the study. Credibility occurs when the study shows an accurate interpretation of the respondent's views and perspectives.

Further validity is achieved when the researcher is utilizing all appropriate tools, processes, and information. A study is considered valid when, in part, it answers all the research questions. In addition, the results should be valid for all samples. Reliability really occurs when there is consistency with the development and application of all steps within a marketing study.

Reliability is achieved when there is constant data comparison and sample studies can be replicated.

Transferability

Transferability in qualitative research studies refers to generalizability (Nowell et al., 2017). I provided descriptors to make transferability more applicable. Transferability can also consider the degree to which the study could be transferred to other contexts or settings (Kertsens & Moser, 2018). It should be noted that while transferability occurs when the study can be transferred to other settings, it is the reader that makes the judgment on transferability.

Dependability

I achieved a level of dependability in this research study by developing and implementing consistent processes, both in the data organization and data analysis phases. Achieving a required level of dependability leads to a more logical and traceable approach that can result in more credible study results (Nowell et al., 2017). Dependability occurs when the research study sustains a high level of quality over time (Kertsens & Moser, 2018). The interpretation of the research results and my recommendations were backed by the information received from the study participants.

Confirmability

Confirmability is achieved when credibility, transferability, and dependability are achieved (Nowell et al., 2017). Confirmability includes establishing the researcher's interpretation and findings and making sure they were derived from the data. It is a method which involves determining how the research conclusions are determined. Confirmability is achieved when the findings and results can be confirmed or supported by other researchers and research studies (Kertsens & Moser, 2018). The results and findings of my study were derived

from the research data and information, whereby the study was considered to have achieved a level of confirmability. Reflexibility can be achieved along with confirmability when the researcher self-reflects and tries to better understand his or her biases, preconceived notions, and preferences. I also reflected on my own relationships with the respondents.

Bracketing

According to Fischer (2009), the use of bracketing allows a researcher to revisit the data, which includes temporarily setting aside assumptions. For this study I planned to implement more rigor to reduce bias. This is especially important in qualitative studies, as some qualitative research studies may generally lack this rigor. I purposely looked to provide some structure around the study while integrating reflexibility into the study (Mackieson et al., 2019). I proactively put aside personal beliefs and experiences of phenomena from both before and after the research study (Baksh, 2018). This helped me mitigate unacknowledged preconceptions. The researcher must also understand that drawing upon one's personal knowledge, lived experiences and awareness can add value and credibility to the research.

Tufford and Newman (2012) note that bracketing helps alleviate some of the preconception that can affect a research study. According to Spirko (2019), the use of bracketing in qualitative research studies is an important aspect of reducing the effects of bias, especially when utilizing interview and observation research methods. Researchers must implement steps to reduce bias and preconceptions so that the phenomenon of the study is not diluted. In this study I planned to implement a review process of any qualitative research tools to foster objectivity, thereby resulting in more credible data. I included points within the study to review whether personal feelings and biases may have impacted the research at that point. The research should also be peer reviewed so that areas of possible bias can be better identified and remediated.

Saturation

It is difficult for a researcher to know when there is enough data and information generated that research findings and results can be accurately produced. Guest and colleagues (2020) noted that saturation generally sets in when continuing to add more sources to the study does not continue to provide material value. In terms of interviews, studies have shown that little more value was provided after the first five or six interviews, as these interviews provided most of the representations. Approximately 80% to 92% of all the concepts were presented as interviews approached a total of ten interviews (Guest et al., 2020). By utilizing meta-analytic approaches, it was found that the probability of finding valid and credible data and information from a total of six individuals was greater than 99% if that data was commonly shared among at least 55% of the representative target population.

Most novel information is determined early in the interview and qualitative research process (Guest et al., 2020). Because of that, up to 6 total interviews is a good base size when trying to determine a point where data results are saturated. I also identified a number of new or repeated themes during the first few interviews as well as across the qualitative research surveys. Using a less than or equal 5% new information threshold, studies have shown that a total of 6 or 7 interviews is adequate to find recurring themes (Guest et al., 2020). Saturation is usually assessed by the sixth interview. In this research study I utilized a combination of 7 interviews, plus a focus group, and 14 separate qualitative surveys to meet saturation and provide for valid and credible research findings. This allowed for a combined 25 qualitative research tools being utilized in this study between interviews, a focus group, and qualitative surveys.

Summary of Reliability, Validity, and Related Concepts

Coding and categorizing of the research findings allowed me to identify patterns in the responses as well as common themes that provided support to the study. To ensure credibility and validity, I pro-actively looked for consistency between all levels of the research process. Analyzing and interpreting the results using both survey and personal interview techniques provided triangulation around the study. While personal views and ideals are naturally part of any study, I analyzed and interpreted the findings as provided by the respondents without instilling biases and personal perspectives. Based on previous studies, I conducted seven personal interviews with sample participants. These results were combined with the focus group results and the open-ended survey questions to lead to more credible research findings.

An effective research study that provides value and benefits others must have all steps and aspects of the study thoroughly developed and implemented. Designing the proper research design and utilizing appropriate research techniques helps provide a strong foundation for the entire study. Properly designed surveys and interviews help the researcher gather the intended data and information that answer the main research questions. As part of the study, the use of bracketing should be implemented to limit biases and preconceived perceptions and perspectives. The use of coding to generate common themes helps the researcher in the analysis and review of the data. To achieve reliability and validity of the research, the use of member checking, peer debriefing and a continuous review of the data findings and results were used during the interpretation of the data. During these stages of the research study process I was open to emergent ideas or themes that could enrich the overall study and the research findings.

Overview of the Study

This study focused on the main problems and challenges that insurance leaders and managers face as their organizations move toward more virtual or remote work environments. A comprehensive literature review was conducted to provide supporting evidence of the challenges leaders face because of ineffective communication, loss of or reduced employee engagement, reduction of employee satisfaction and motivation, and issues with employee onboarding and training. Primary research was then conducted by interviewing and surveying several insurance leaders and representatives. For the most part the study results and findings aligned with the supporting evidence from secondary research. The leaders explained some of the major challenges they have faced with some or all their employees working remotely or virtually. Some leaders discussed inefficiencies with communication, feedback, and shared knowledge and information. Some leaders advised of issues with trying to onboard new employees, as well as trying to provide effective and sustainable training in a virtual environment. The results also demonstrated that there were some benefits and advantages to remote work, as some employees felt there were less disruptions and a more relaxed atmosphere working from home. Some of the leaders discussed the need to be able to adjust quickly and adapt to changing work environments to not only maintain operations but for their organizations to grow.

Presentation of the Findings

I utilized a combination of primary research techniques, including personal interviews, a focus group, and qualitative, open-ended surveys. The researcher has denoted each study participant as P1, P2, P3, etc. Participants will be referenced as such throughout this section.

Themes Discovered

One of the key tasks I undertook was to identify common or prevalent themes that became apparent during the data gathering and analysis phases. This was accomplished by coding common themes within the completed research data. As some of the recorded interviews and qualitative surveys were completed, I started to identify any consistent and common themes that appeared in the data. These themes were in the form of words, phrases, ideas, or concepts. The goal was to highlight these themes in an objective manner so that my own perceptions and expectations did not influence the prevalent themes of the study findings and results. The following provides an explanation of the common themes found in the research findings.

Communication. I anticipated that there would be challenges faced by organizational leaders as they try to communicate effectively, concisely, and clearly among other leaders, managers, and employees as well as among various levels within an organization. Receiving and relaying information, and knowledge sharing, can be challenging when all employees are working together in-person, and even more so when some employees are working remotely or virtually. Some employees prefer face-to-face communication and work more effectively in a non-remote environment. Because of this, some leaders and managers will face challenges in trying to make certain that lines of communication are open and clear, and that all employees, regardless of how they are working, are receiving all pertinent information and are involved in the sharing of knowledge and information. Based on the research results I was able to identify a few common themes related to communication:

Clarity in Communication. The message can sometimes get lost or not be as clear when communicating primarily through electronic means (P4, P7, P8, P18, P19, P22). P22 noted that “they were not answering the question I am asking completely.” Making sure employees were on

the same page as leaders and managers regarding the coordination of efforts was difficult when the primary means of communicating are through emails and instant messaging platforms. That is not true of all employees. However, some employees better understood and grasped important messages within an in-person work environment. The study results did not seem to indicate that this was the most impactful issue involving communication. Clarity in communication was noted, so I coded it as one element that should be highlighted within the findings.

Ineffective Communication. Many leaders noted that communications have become less effective as their organizations have moved to more virtual or remote learning environments. More than half of the leaders noted that the loss of in-person interaction led to less effective communication (P1, P2, P3, P4, P7, P8, P11, P12, P18, P19, P20, P21, P22). In some cases, leaders were spending more time sending emails and instant messages to remote employees to make sure they were included in company, department, and employee information. Some employees need only a minimal level of communication with their leaders and managers. They would prefer that type of electronic communication model and see too much communication as a form of micro-managing. According to the research findings, though, some leaders noted that the virtual work environment, which has been exacerbated by the Covid-19 Pandemic, has resulted in less direct communication and discussions between leaders and employees and between employees in different departments and job functions (P7, P20, P21, P22). While the use of technological tools such as Microsoft Teams and Zoom have provided opportunities for many leaders and employees to meet virtually, employees felt there was not as much direct communication as there had been in an in-person environment. Some employees need more direct contact with their leaders or managers, especially if they ask more questions or need more

clarity and guidance. The ability to ask questions and gain feedback can become even more challenging as more employees move to virtual work environments.

Approximately a third of the leaders noted that some of their employees felt much more isolated within a remote work environment, with less communication or the absence of face-to-face communication contributing to this feeling (P1, P2, P3, P5, P12, P14, P18). P2 noted that “it can be difficult to read facial expressions and body language.” P18 stated that a leader can “forget to include others in conversations.” As communication levels were impacted, these employees did not feel as engaged with the team and did not have the same connections to others as in an in-person environment. While some employees may prefer remote work, humans are social beings. Some individuals tend to thrive in social environments where they can collaborate and work with others. The study findings highlighted the issue of a loss of collaboration having a negative impact on the organizations as cross-functional teams work was often needed to initiate ideas and projects and work toward accomplishing organizational goals. Some insurance leaders noted that the relationship between leaders, managers and employees was not the same as remote and virtual work continued during the pandemic (P3, P5, P12, P13, P14, P15, P16). The less direct face-to-face communication resulted in individuals feeling like they were not being heard.

Isolation and Alienation. Several leaders noted that their remote employees felt isolated or alienated working from home (P3, P12, P13). Virtual meetings can only provide a minimal level of networking. Some remote employees felt that their ideas were not provided with as much priority as others who were working in-person and who had more direct contact with organizational leadership. Leadership should be open to ideas from any level, regardless of the organizational model. In that type of environment employees felt restricted and sensed that their

ideas were not taken seriously. This resulting impact was reduced motivation and loss of job satisfaction.

One of the research questions focused on a possible reduction in employee satisfaction and motivation. I anticipated this to be a concept that would be difficult to measure, especially given that many leaders were not seeing their employees in-person. The concept of reduced satisfaction and motivation was noted by 20-25 percent of the respondents (P3, P5, P14, P18, P19). P18 noted that it was difficult to “have heart to heart conversations” with employees. It was noted that the length of the pandemic has made some employees more apathetic and start losing that same sense of engagement they had when working in an office or business setting (P14).

Training and Onboarding. Organizations can invest a lot of financial and human resources to help onboard and train new employees as well as provide continuous training to current employees. Companies have had to adapt their training programs as they gain a better understanding of how different employees respond to various training techniques. It can become that much more challenging when trying to effectively onboard and train employees who are working virtually or remotely, especially if they are working full-time within a remote environment. If there was one area that was seen as having a major impact by the move to remote work environments, it was the area of onboarding, training, and development. Several of the respondents highlighted the challenges they faced with onboarding new employees (P3, P4, P5, P11, P12, P18, P19, P22). They noted that a virtual work environment does not provide an effective avenue for teaching new employees about the organizational culture, policies, practices, and values.

Organizational culture was a concept noted by some interviewed or part of the focus group (P3, P5, P9, P12, P13, P14, P15). It was especially difficult to indoctrinate employees from outside of the organization who were new to the company. It was even more difficult to indoctrinate new employees in a completely virtual or remote environment. Older, established employees within their departments or sections are typically utilized to help onboard and provide early training to new employees. Likewise, they may assist in providing ongoing training during the first several months of a new employee's employment with an organization. It is generally more convenient when a new employee can physically meet with and work directly with other employees. They do not have this opportunity when working virtually. Employees can onboard via virtual team meetings; however, it was noted that sometimes the communications and messages were not as clear, and the training was not as thorough.

Furthermore, one of the key aspects of onboarding and training new employees in an in-person environment is the ability to introduce them to other employees and to engage them in discussions with others. This is more effective to do in-person. The depth and scope of these discussions was often more difficult when trying to conduct these online. New employees were not as easily exposed to meeting others who they may work with at some point on future projects or tasks. It was noted that one of the benefits of being able to effectively onboard new employees was that they gradually became aware of other employees that would be able to assist them with answers or information in the future (P3, P16, P22). New employees become aware of who to reach out to or follow up with when requiring information or data, or when needing certain questions answered. Those types of business relationships are typically built over a period and tend to develop more successfully when people are able to closely interact with other employees.

Providing initial and ongoing training to employees can take many forms. It does not necessarily have to be conducted in-person. In fact, people may take online training courses as part of their professional or personal development. However, the study findings showed that it was sometimes more difficult to conduct comprehensive and effective training when doing so completely online (P3, P16, P22). It was easier for some individuals to be trained when they could visually and more easily see information, as opposed to learning and communicating completely in a virtual environment. Some employees were better able to accept training and learning when they could pick up non-verbal cues in an in-person setting, as this adds to the training and can help with the retention of information.

Training is not something that is done initially when an employee is hired and then considered complete. In many cases employees need continual training based on new organizational products, policies, procedures, services, technology, or systems. It can be very difficult for virtual employees to be adequately trained in all these aspects, especially when communication is impacted. Many employees are more effectively trained when they can actively take part in the training. Training and development are often best conducted when leaders, managers, and employees are actively engaging in two-way communication and activities. With today's fast-paced and mobile business environment organizations must be more flexible and adaptable, and that includes being more adaptable with their training and development programs.

The following table summarizes the major research themes in this study and the coding associated with each theme:

Table 1

Coding of Major Themes

THEME	CODING
Communication	<i>Lack of clarity; lack of feedback; lack of knowledge transfer or information sharing; lack of non-verbal cues and body language</i>
Isolation and Alienation	<i>Feeling isolated from others; feeling of loneliness; feeling of not being part of overall team; feeling of not being heard</i>
Reduced Satisfaction	<i>Reduced engagement; apathy; reduced loyalty</i>
Onboarding and Training	<i>Loss of in-person connection and networking; lack of focus on organizational culture and values</i>

Alignment to Research Questions

The research questions used to guide this study were:

RQ1a How were organizational leaders impacted in terms of reduced performance when their organizations operate in a more virtual or digital work environment?

RQ1b How were organizational leaders impacted by challenges in training employees when their organizations operate in a more virtual or digital work environment?

RQ1c How were organizational leaders impacted in terms of loss of employee engagement when their organizations operate in a more virtual or digital work environment?

RQ2 How does virtual work environments potentially restrict the effectiveness of leader performance?

How Were Organizational Leaders Impacted in Terms of Reduced Performance When Their Organizations Operate in a More Virtual or Digital Work Environment?

This was the first research question developed for this study. It was probably the most difficult to measure, as it can be challenging to place strict metrics on reduced performance given a qualitative research study. However, the reason this question was developed was because it acts as the overarching question over the other research questions. Leaders were challenged with

communication issues, loss of employee engagement, and issues with training and onboarding, and these can all have a resulting impact on the organization, including a resulting impact on organizational performance.

It was difficult for me to adequately, consistently code or apply recurring themes to this item. In general, it was noted that as some remote employees experienced difficulties, which then directly challenged leadership or management, the organization was then generally impacted by inefficiencies in properly communicating information and knowledge sharing. It was also noted that performance was impacted by certain inefficiencies with having to design alternative onboarding and training programs to meet different working models (P2, P7, P12). Furthermore, technology, systems issues, and disruptions caused inefficiencies, thereby at least temporarily impacting typical daily performance.

It should be noted that the study findings did not provide data or documentation demonstrating a definitive decline in performance levels that could be measured from prior years. It was difficult to adequately measure prior and post remote or virtual work environments. Generally, the results demonstrated that inefficiencies and ineffectiveness impacted an organization's overall performance, even if on a more macro level (P2, P3).

How Were Organizational Leaders Impacted by Challenges in Training Employees When Their Organizations Operate in a More Virtual or Digital Work Environment?

This research question aligned very closely with some of the research results, and I expected this. Training is an important dimension for many organizations. Many organizations are finding it necessary to conduct continuous training and development opportunities for employees, especially as they become more impacted by social, regulatory, technological, and economic environments. Due to these ever-changing environments, and due to many

organizations experiencing lower employment levels, organizations are also finding it necessary to continue developing current employees beyond just their normal job duties. As noted, this can become much more difficult when trying to onboard new employees while developing current employees in a virtual or remote work environment.

This was a section of the study wherein I coded frequently throughout the research findings. More than 60% noted that training in a virtual environment has its challenges and limitations (P3, P4, P5, P7, P11, P12, P14, P15, P16, P18, P19, P20, P21, P22). It was apparent that many leaders had to deal with this issue in some fashion. It should be noted that several leaders felt that this was not as much of an issue as when the pandemic was in its early stages. It has become apparent that some of their organizations were continuing to engage in virtual work environments or will be planning hybrid-virtual work environments in the future. In other words, while onboarding and training virtually continues to be challenging for leaders and managers, many organizations are adapting to this newer model of training. It is becoming the new normal. Organizations have had to adapt quickly, in large part due to the pandemic. Therefore, while training and onboarding virtually should continue to be a challenge for organizational leaders, companies will become more adept at handling these challenges. Successful organizations will look for ways to train and develop employees on a remote basis and see these current challenges as future opportunities.

How Were Organizational Leaders Impacted in Terms of Loss of Employee Engagement When Their Organizations Operate in a More Virtual or Digital Work Environment?

These parameters of this research question were like the overlying research question involving reduced performance. It can be difficult to measure employee engagement within a qualitative research study. It is difficult to apply definitive metrics around how engaged an

employee may be. There are many different aspects that can influence how engaged an individual can be at any point in time. However, this issue was reviewed and discussed by the study participants. Generally, the results showed that some leaders noted at times they could sense a feeling of disengagement or perhaps less engagement with some remote or virtual employees (P1, P3, P5, P7, P11, P14, P15, P18). P3 noted that “some employees wanted to hide behind chat messages or other instant messaging tools.” This was exacerbated as the pandemic continued. P3 also noted that he could sense some employees reacting more negatively to others, especially when they knew they wouldn’t be meeting with them or working with them in person.

It was further noted that as some employees learned they would have to continue working virtually, some felt a sense of frustration with not being able to go back into offices (P1, P7, P14). This was more of an issue for employees who missed the social aspects of working with others, including friends, in-person. Employees were frustrated as their organizations continued to delay the return to the workplace. Certainly, decisions to delay return to work were made thoughtfully and for the safety of employees and all other stakeholders. But some employees were disappointed and felt increased frustration and apathy as it became apparent they would not be coming back to the workplace. In some cases, it was noted that the frustrations led to being less engaged at times (P1, P7). However, in most cases this seemed to be temporary.

The results from the focus group and interviews demonstrated that leaders and managers sensed more of a reduction in satisfaction among remote employees, but not necessarily a reduction in motivation (P1, P4, P13, P15). Employees may still be motivated to complete their assignments and tasks but their satisfaction with the work environment waned over time. The leaders in the focus group, and an insurance manager in one of the interviews, expressed concern that this reduction in satisfaction resulted in increased employee turnover (P15, P21). This was

enhanced by the changing economy during the pandemic, where many organizations were providing signing bonuses and other benefits for new employees. Various leaders throughout organizations did not do enough to address this issue and were not quick enough to adapt to this changing environment. There needed to be more accountability among upper management. It is still a challenge for insurance leaders and managers anytime employees start to become less engaged regardless of the reason. Less engagement, even on a short-term basis, can result in less overall performance. It can also lead to reduced morale. Reduced morale of even a small number of employees can influence other employees negatively.

How Does Virtual Work Environments Potentially Restrict the Effectiveness of Leader Performance?

From the questions asked of the study participants, it was noted that the combination of challenges when working within a virtual or remote environment can make it difficult for insurance managers and leaders to maintain an effective and productive environment. It can also be difficult as these challenges can restrict, or at least disrupt the planned projects and tasks of the organization. A focus of this study has been on the challenges leaders and managers face when their virtual or remote employees experience reduced engagement; reduced motivation or satisfaction; ineffectiveness in communications and knowledge sharing; and challenges with onboarding and training. The focus has been on the effects of employee performance. However, the effectiveness, or lack of effectiveness, of employee performance can directly impact the effectiveness of the performance of the organizational leaders.

It was noted in this study that one of the main actors was the organization itself. The front-line managers were directly impacted and faced challenges within a virtual work environment. They, along with other leaders and managers, and their employees, make up the

internal organization. Any unanticipated or prolonged issues that create inefficiencies or disruptions not only can impact one department or division but many units or functions within an organization. Many organizations are made of up interrelated functions and business units. These interrelated units depend on each other for continuous knowledge, information sharing, and systems and processes. Leaders must understand that their respective areas rarely work in silos. This reference to silos was highlighted by a few of the study participants.

Even though a particular leader's unit may not necessarily be experiencing inefficiencies or issues, other business areas may be experiencing issues, which can eventually disrupt or affect other units within the organization. The study findings from insurance leaders and managers tended to focus on their individual areas. In other words, their answers to the study questions were based on their specific experiences with remote employees in their areas. I believed that it was important to note that an organization is considered a construct that can be impacted, even if temporarily, by the inefficiencies or challenges of one or more smaller units.

Anticipated and Unanticipated Themes

I anticipated that onboarding and training would be one of the main challenges noted by the study participants. This was a theme consistently noted within the study, and coded within the study findings. Organizations, including insurance organizations, must continually train and develop their employees. Organizations today exist in a much more dynamic environment where things are constantly changing, particularly due to advancements in technology and increasing customer demands. Continuous training must be part of the main fabric of organizations as they try to compete, sustain, and grow. Challenges with training employees in a remote or virtual environment can affect this ability to compete and grow. Eventually as more companies move toward more virtual or remote work environments, even if on a part-time or hybrid basis for

some employees, they will become more accustomed to designing and implementing more effective training models that align with and are more successful in a remote work environment. Until organizations can get to that level of effectiveness and sophistication, many leaders and managers will be challenged with training in more remote environments.

I expected that there would be some loss or reduction in engagement by employees who did not adapt as well to virtual or remote work. This was noted within the responses of some of the insurance leaders who took part in this study. However, I expected this would be a more consistently held theme among just about all the study participants. It was not mentioned as much as originally anticipated, especially based on the literature review presented in this study. Many leaders noted that some of their remote employees felt somewhat isolated or alienated, especially as the pandemic continued (P3, P12, P13). Therefore, this was a theme that was replicated throughout the study. As noted, it is very difficult to apply strict metrics to an employee's loss of or reduction in engagement. Even so, I expected this issue to be a theme that was brought forth as being more challenging to leaders. Because leaders and employees were not working in-person and were working in remote, separate places, it was very difficult for leaders to understand the social aspects of remote employees. They may be somewhat disengaged, but leaders and managers may simply not be aware of or understand the level of engagement or disengagement.

This focus of this study was on the challenges insurance leaders faced when some or all their employees were working within a virtual or digital environment. Some of these main anticipated challenges included an impact on communication, engagement, motivation, and onboarding and training. Something that was brought forward in the study findings from organizational leaders was that some of their remote employees had much difficulty adapting to

an environment in which they were not socializing in the same manner with friends, peers, and co-workers. This was not the same as a reduction in engagement experienced by remote employees, but it was more of a social issue that impacted the mental or psychological state of individuals.

Part of my focus in this study was the lack of nurturing and mutually beneficial relationships between leaders and employees as organizations moved to more virtual work environments. This was especially true when onboarding and training and developing new remote employees. It was noted that while leaders and managers could develop professional relationships with employees, it was simply not the same as working within a physical work environment. This was referenced by more than sixty percent of the respondents (P1, P3, P5, P7, P9, P11, P12, P14, P15, P18, P20, P22).

When working in-person leaders and employees can engage in unstructured and/or unplanned discussions, for example. Communication virtually or remotely relies heavily on email, messaging, and online meeting platforms. While leaders and employees could utilize these communication tools frequently there was still a lack of personalization that was needed to help nurture and grow relationships that were more prevalent with in-person environments.

While virtual or remote work environments can be challenging for both leaders and employees when trying to develop these relationships, the more specific issue brought forward by a few of the study participants was the challenge of trying to oversee and develop an optimal manager/employee relationship model that works effectively for each. While this issue can come under the category of challenges with developing relationships, it was more specific than that. The results confirmed that it can be more difficult and challenging for leaders who tend to be much more involved in the daily activities and tasks of their employees. They felt a greater sense

of trying to have control over these activities and experienced difficulties trying to maintain this sense of control with employees who were working virtually or remotely. This was true of front-line leaders who had more a more direct rapport and more direct communication with employees (P2, P5, P11, P18, P20, P21, P22). The term “micro-managing” was not specifically used to describe all these leaders. That would not be fair. Leaders and managers can have different approaches to managing people and tasks. While some managers tend to be more active in gauging the activities of their employees it doesn't necessarily make them a strict micro-manager. That said, some leaders tend to oversee their employees' work more actively and regularly and may tend to get involved in their work. What the results showed was that this type of leadership experienced even more challenges and difficulties working withing a virtual or remote environment as they felt they had lost some control over their employees. This confirms my assumptions that, especially for front-line leaders who interacted frequently with their employees, it was even more challenging for them to effectively work within virtual environments. Some of these leaders and managers felt a loss or reduction of control (P2, P5, P18). For individuals in a leadership position that take a very interactive and engaging approach to managing and leading, trying to control a work environment in which managers and leaders are separated by location and distance can negatively affect their ability to manage.

The distinction between a supposed micro-manager and an individual that takes a more macro approach to managing does not mean that those leaders and managers who are not as involved in the daily activities of their employees did not feel a sense of losing control over the actions of their employees. This feeling of loss of control was not levied only on tactical and operational leaders and managers who work more on the front lines. However, as leaders and managers continue to be elevated and promoted within an organization, they may tend to oversee

business units more generally on a macro basis. For leaders who pro-actively worked with and were closely engaged with the work of their direct report employees, the feeling of a loss of some control, and the feeling of not being able to effectively develop personal relationships with some of their remote or virtual employees, resulted in a feeling of disconnect and negatively impacted the approach these leaders would normally take.

Framework

In this study I presented an overall framework that included the following elements:

- Organizations moving toward more virtual and digital work environments face challenges including (a) reduced performance, (b) reduced communication, and (c) lack of employee satisfaction.
- The framework was based in theory, including the Situational Leadership Theory and the Contingency Theory, as examples.
- By utilizing these theories organizational leaders can better adapt to changing work environments and face the challenges leaders face including effective communication and employee engagement.
- All potentially impacted actors included: (a) organizational leaders, (b) employees, and the resulting impact to their organizations.
- Key constructs of this research included effective leadership, communication, and employee engagement.

A review of the study findings aligned with the proposed Situational Leadership and Contingency theories. It was noted that the challenges posed by their organizations moving to more virtual or remote work environments had resulted in needing to adapt quickly to changing work models (P1, P3, P7, P12, P18). The Situational Leadership Theory notes that environments

will continue to change, and leaders must be willing and able to adapt to these changing situations. Environments were dynamic. Leaders noted that the changing aspects of the pandemic required them to adapt quickly. Likewise, leaders had to change their approach contingent on what was occurring internally and externally around the organization (P3, P7, P18). The Contingency Theory notes that leadership styles and models will be contingent somewhat on changing environments.

This study focused on three main actors: (a) leaders and managers, (b) employees, and (c) the organization itself. Insurance leaders and managers were the primary audience of the study, and the research has focused on how they were challenged with employees moving toward more virtual or digital work environments. The study participants were in a leadership and management capacity, whether as tactical, front-line managers or leaders who oversee broader levels within an organization. The study results have demonstrated how these leaders were challenged with issues relating to communication, reduced engagement, negative impact on relationships with others, as well as the increased difficulties with onboarding and training that result from remote work environments.

I believed the study could not focus strictly on the challenges that organizational leaders face without understanding how their employees were directly impacted by changing remote work environments. Therefore, I did talk to a few employees whose organizations moved toward virtual work environments. It was necessary to understand how employees felt, and the challenges they faced in respect to communication with leaders; communication with others within the organization; loss of engagement with leaders and others; difficulties with onboarding and training; and any overall impact on their performance. The input and comments from these employees seemed to align with the study findings from insurance leaders (P1, P4, P23). Like

leaders, not all employees found virtual or remote work as presenting major challenges to them. Some employees could adapt quickly to changing environments. However, the results demonstrated that as some employees were impacted by virtual or remote work, in turn this impacted their leaders or managers. Leaders became impacted directly because their employees were finding it difficult to effectively communicate, or their employees felt less engagement with others, for example. It can be a two-way street. The challenges of one group can directly impact the performance of the other group.

Just as insurance leaders and employees were impacted by the challenges posed by virtual or remote work environments, ultimately the organization itself was impacted. Thus, it was considered one of the actors within this research study. An organization is really a group of individuals working toward common goals and objectives. In that sense, an organization really is people. While the study results focused on the challenges that individuals faced as their organizations moved toward more remote or virtual environments, and the participants generally responded by highlighting the impacts to them, it was noted that if these challenges were not addressed it could then impact teams, units, and departments within the organization. This was important, as most organizations do not operate within silos. Many organizations are made up of interrelated functions and units that are dependent on each other. Inefficiencies or disruptions in one or more units can then have a resulting negative impact on other parts of the organization. The challenges faced by leaders and employees, even if within just one business unit, can have an impact on other units within an entire organization.

Some of key constructs identified in this study were effective leadership, communication, and engagement. I identified these concepts as expected to have some meaning and value when analyzing the study results. Leadership within an organization is effective when individuals and

groups have the necessary tools, information, and support to work toward common goals and objectives. It is especially important that leadership is effective when working within an environment that includes both in-person employees and remote or virtual employees.

Communication is effective when lines of regular communication remain open between leaders and employees, and others within the organization. There must be shared knowledge and information between not only managers and employees, but also between business units within the organization.

The Problem

The general problem to be addressed was the inability of organizational leaders to effectively communicate, train, and engage employees in a more virtual and digital work environment, resulting in reduced performance and loss of employee satisfaction. Traditional approaches to leadership involving face-to-face communication and a physical workplace were being replaced or altered by virtual work environments.

The research study questions were designed to determine what challenges insurance leaders faced as their organizations moved toward more virtual or digital work environments. Specifically, the research questions were designed to identify the challenges insurance leaders faced in terms of reduced performance and loss of employee satisfaction. A couple leaders identified an impact on performance, even if temporarily, due to issues and disruptions with communication, onboarding, training, and technological issues (P2, P3). However, the findings seemed to indicate that while they experienced challenges with remote or virtual work environments, there was generally not a material decrease in performance or production. Remote work environments can create challenges and disruptions, and inefficiencies within business units. It was noted that remote employees may be disrupted by children and animals at home; by

deliveries to their home; or by technical or systems issues. But the findings did not indicate that the leaders were able to identify noticeable or measurable reductions in performance. In fact, P22 stated that she utilized a “performance metric of how much work was actually getting done.”

While it was reasonable to assume disruptions would occur as the work environment changed, some of the leaders noted that, even faced with additional challenges, their business units were able to maintain acceptable levels of performance (P1, P4, P6, P7, P9). In nearly half of the cases, it was noted that there were no significant impacts to production or performance (P1, P4, P6, P7, P9, P16, P18, P20, P21). In a couple cases, leaders noted that their areas experienced an increase in production with more employees working remotely (P4, P7). These leaders explained that their employees were not as disrupted with chatter and discussions that typically take place in an in-person work environment, and employees did not have to lose time each day walking from different parts of the organizations to meet face-to-face with others. They also did not need to drive to and from work. This lost time adds up over many weeks or months.

The change to a remote or virtual environment may change how leaders and employees approach work activities but it doesn't necessarily translate to measurable reductions in performance. During the study proposal I did not anticipate that overall organizational performance would be materially impacted due to organizations working within full or hybrid remote environments. The study focused more on the challenges presented by such changing environments. However, I did anticipate that the study participants would have provided more information on performance issues experienced by the organization, even if those issues were temporary and/or limited to certain business units. That did not happen. Overall, the impact of performance issues was not brought forward by the study participants to the extent originally expected.

A loss of satisfaction, or reduced satisfaction, was another key factor highlighted within the research problem. It was anticipated that some employees who must work remotely, especially due to the pandemic, would feel reduced satisfaction as they lost the social aspects of in-person connections with others. It was anticipated that some employees would feel less satisfied as they became less connected, and their relationships with leaders and managers, or others, would be impacted by changing work environments. This was noted by several leaders and became a primary theme coded within the research results (P1, P3, P5, P7, P12, P14, P18). When individuals start to feel a loss of or reduction in satisfaction it can then affect their motivation. When employees start to become less engaged with others in the organization, they may start to lose focus and motivation.

Based on the research findings and results I have noted that while overall performance and satisfaction were impacted by the issues brought forth with virtual or remote work environments, they were not materially affected. These factors were identified within the study questions, but they were noted more on a macro level.

Alignment with Literature Review

Previously it was noted that in a study of 30 leadership experts, the level of social interaction or the lack thereof played a very large role in determining how employees adjusted to virtual and digital work environments (Alfehaid & Mohammed, 2019). It was noted that leaders and managers must better understand employees' attitudes, feelings, and behaviors, and how that can affect their performance. According to that study, people, time, and technologies were some of the key challenges for leaders as more employees worked virtually and digitally. It was noted that leaders must influence the move to utilizing communication and collaborative tools for virtual employees, requiring creativity in designing effective work environments for employees.

According to Alfehaid and Mohammed (2019), leadership must make it a point to modify their behaviors based on the concurrent behavior changes of their employees. Leaders must inspire all employees regardless of work environment, and they are charged with setting the direction and vision so that all employees can be productive. Leaders and managers must understand what drives and motivates each of their employees. Leaders must be sensitive to their employees' needs. Not understanding the personal feelings and beliefs of employees can negatively impact their performance.

The research provided by Alfehaid and Mohammed (2019) related to some of the responses noted by leaders and managers in my study. P3 and P14 noted that leadership and management needed to focus not only on the work tasks of remote employees, but also have a deeper understanding of their work environment, and how that may impact their performance. These leaders needed to not only provide their employees with the necessary technical and collaborative tools to succeed in accomplishing their work tasks and goals, but on a much more personal level they needed to become aware that some employees were not able to adjust to a remote or virtual work environment as quickly as others. Leaders and managers needed to understand the psychological and social factors that drove each employee. P14 felt that leadership at the higher levels of the organization did not take enough accountability for trying to look at the broader aspects and impacts of their employees working remotely. P14 stated that "management needs to step up and go above and beyond. Management was not being properly trained."

It was noted that the insurance function is unlike any other service industry. Insurance companies make a promise to provide certain intangible services in exchange for its customers performing certain duties, such as paying premiums and complying with policy conditions and

provisions (Krall, 2021). The insurance industry was built on developing and maintaining long term relationships between employees, customers, and other stakeholders. This focus on unique relationships and trust was especially challenging for leaders when working with virtual employees. P1, P14, and P23 agreed with this secondary research. It was very difficult to maintain, foster and grow relationships with employees working remotely or virtually. The physical distance between people in an organization increased the level of social distancing and impacted the opportunity to build relationships. Alternatively, P4, P6, P10, and P11 did not experience any substantial impacts on relationships.

An article from my literature review showed that organizations thrived when there was a sense of shared purposes and commitment and a sense of belonging (Alexander et al., 2020). Leaders and managers must be open to accepting different work approaches so that their remote employees are able to overcome the loss or reduction of social and emotional ties that come with in-person work environments. The research noted that effective leaders fostered informal social interactions among remote employees, their leaders, and managers. Leaders initiated informal and less structured meetings and interactions. This issue was brought forward in my own study by P3, P6, and P16. For some remote employees, additional or more regular communication and/or meetings were beneficial. Some remote employees felt a real sense of isolation and loneliness when working alone. P3, P6, P14, and P16 advised that they have initiated skip-level meetings whereby they have met virtually with remote employees that do not report directly to them. It was an opportunity to communicate with employees with whom they would not normally have as much direct contact. P6 noted that she has initiated virtual happy hours and other networking game times to try to maintain relationships as much as possible.

Sabbah (2021) noted that the insurance industry was not constructed as a one-click business. Many insurance customers still prefer face-to-face communication when dealing with insurers over virtual communications. Due to ever-changing environments, however, insurance companies have been updating their work platforms to include electronic delivery methods. Changing consumer behaviors and demands have resulted in insurance companies needing to increase the level of communication tools between leaders and employees and having to accelerate the implementation of communication tools. Organizations have the added stress of continually trying to adjust and adapt to changing digital platforms, and to make sure all areas and levels of the organization are working toward common goals.

It was challenging for leaders and managers to make sure their respective business units were adapting to the change in work environments. Organizational leaders were further challenged and felt added pressure as their organizations tried to find the most effective digital communication and collaboration tools. Remote employees not only felt a sense of isolation and disengagement, but they were then asked to quickly adapt to the digital and virtual communication tools selected by the organization. Insurance leader participants noted this increase pressure placed on them as well as their employees.

When conducting secondary research for this study it was found that individuals have a strong need for affiliation and belongingness (Korzynski, 2013). This need for affiliation is aligned positively with an individual's need to collaborate with others, as well as meeting the expectations and approval of others. This can be especially challenging for organizational leaders when trying to work with employees who are working remotely. The Harvard studies demonstrated that certain factors contributed to an individual's motivation, such as (a) engagement, (b) commitment, (c) satisfaction, and (d) their feelings about the company. The

research showed that an individual's motivation was influenced by the opportunity to bond with others. Generally, these motivational factors and sentiments were noted in the research findings and results. Regardless of what position someone holds within an organization, individuals are social beings. It was noted that employees sometimes felt a lack of connection when moving toward a virtual work environment. Insurance leaders were challenged when their remote employees felt less engagement with others in the company (P1, P3, P14, P16, P18). They had started to feel less of a commitment. P14 noted that she had seen "reduced satisfaction and significantly reduced loyalty." This could also affect how they felt about the company in general. It should be noted, however, that P4, P10, P11, and P17 advised that they did not experience issues with less engagement among employees.

I noted that studies conducted by Korzynski (2013) led to further discussions as to whether leaders and managers will need to alter and amend their approaches to motivating employees. This falls back on the Situational Leadership Theory. Leaders must understand that the younger generation entering the workforce may be much more open to changing technological tools to communicate each day. The secondary research noted that it was necessary for leaders and managers to foster and encourage an environment where remote collaboration and communication tools were strongly encouraged. This sentiment was brought forward in my research findings and results. Insurance leaders discussed the issue of some employees being very open to working remotely and preferring to work at home on a full-time basis, as opposed to others that would prefer to work in-person, at least within a hybrid work model (P4, P23). It would be inaccurate to simply stereotype employees based on age. Because some employees may be older does not mean they won't be open to changing work models. However, the results did demonstrate that some of the more experienced employees who have worked in-person

throughout most or all their careers seemed to have a more difficult time adjusting to remote or virtual work, especially given that the pandemic had forced many organizations to quickly work remotely (P14, P18). This can create major challenges for insurance leaders and managers who must work to make sure they achieve organizational and team goals while trying to work through all the adjustments.

It was previously noted that in a Stanford Study at least 42% of the labor force was working remotely (Laker, 2020). Many employees were finding it very difficult to determine when work ends. It was difficult for some employees to find a proper and healthy work/life balance. This can result in a decline in individuals' mental health, further impacting their motivation and satisfaction (Laker, 2020). In a study of 62 teams at a mid-western university [30 face-to-face teams and 32 virtual teams], the face-to-face teams achieved a higher level of self-actualization (Gera, 2013). Face-to-face teams felt a higher level of encouragement. The literature review noted that virtual or remote teams were generally less satisfied. The research also noted that some of the issues working in a more virtual or digital environment can include slower communication and feedback. In addition, the lack of a visual element in an in-person environment can result in employees feeling less connected.

The study results and findings confirmed some of the research conducted by Laker (2020) and Gera (2013). P14, P18 and P23 stated that remote employees felt it was sometimes difficult to try to find a work/life balance. This can be especially true for employees who can work from technological tools such as their Smart Phones. Some employees who are salaried and exempt may not have strict starting and ending times daily. The lines can get blurred as to when their workday ends. These employees may find themselves reviewing and answering emails or getting involved in more detailed work into the evening, for example. Although it can be true

that any employee in any work environment can suffer when there is a lack of a work/life balance, it can be difficult for remote or virtual employees who not only feel this lack of balance but may also feel isolated and lack engagement. Interestingly, a couple of leaders in this study did not really experience this issue among their employees (P10, P17).

The study results also included reference to slower, reduced, or non-existent communication. This included not only communication challenges between leaders and employees, but also communication between different business units or departments within the organization. When communication issues occur, this can result in a lack of information or knowledge transfer. Because many units within an organization depend on shared information and knowledge, it is vital that all units are viewing things broadly and are open to and encourage the sharing of knowledge and other resources. It is very challenging for leaders and managers to make sure all units within an organization are on the same page and working toward common goals. The study results showed that it was increasingly difficult to make sure all units were working on common ground, especially when some or many of the employees were working virtually or remotely (P1, P2, P4, P11, P18, P20, P21, P22).

I discussed the issues of onboarding, educating, and training employees with the study participants. Organizational leaders were finding it necessary to develop and implement newer ways to train and teach employees by designing tailored educational programs to train virtual or remote employees (Israfilov et al., 2020). Leadership sets the tone for the organization, including for the level and quality of training and continuing education for all employees. The research suggested that organizations were moving from leadership control to more leadership facilitation. The use of power and coercion do not have the same impact today with employees. The research showed that leadership was the primary source of motivating and incentivizing employees. The

research noted that leaders and managers must develop, grow, and gain technical competencies along with their employees.

The challenges of onboarding and training remotely was discussed in detail with the study participants. Due to quickly changing environments, some organizations were finding it difficult to keep up with making sure employees were being trained with the necessary competencies and tools to not only compete, but to help grow the organization.

Summary

Generally, the study findings and results aligned with the research problem statement, research questions, and literature review. This study assumed that as organizations, namely insurance organizations, move toward more virtual or digital work environments, leaders and managers will experience challenges and difficulties. These challenges can center around communication, employee engagement, employee satisfaction, and issues with onboarding and training.

The study participants included front-line leaders and managers who worked more directly with employees; other leaders who did not necessarily work closely with employees daily but oversaw activities and personnel on a broader basis; and insurance personnel who were not employees of an insurance company but represented at least one insurance company. I used a combination of primary research methods to gather the data including personal interviews, a focus group, and open-ended, qualitative survey questions.

The major topics of communication, engagement, satisfaction, onboarding and training, and performance were discussed with the study participants via the primary research methods noted above. Some of these topics were highlighted by insurance leaders as challenges and issues more than some of the other topics. Communication and information and knowledge sharing

were topics that tended to be discussed by several participants. The results demonstrated that it was generally more difficult to maintain effective levels of communication and collaboration when leaders were trying to work with both in-person and remote employees. Some employees did not adapt as well or as quickly to communicating digitally as opposed to in-person. A further challenge for insurance leaders was the lack of transfer of information and knowledge sharing that is vital to an organization. Effective communication can be a challenge for organizations where all employees are working from the same model. It can be increasingly difficult when there are different individuals or teams on varying work models.

Another issue that was highlighted by some of the leaders and managers focused on training and onboarding. The study findings did not necessarily demonstrate that the pandemic resulted in the inability for leaders to train and develop employees. However, it was clear from the discussions that as the pandemic forced insurance organizations to work virtually or remotely, this different work environment resulted in many challenges for leaders and managers (P1, P3, P7, P14, P18). Some leaders, and some employees, find it more effective to learn and to train in-person as opposed to using technological, virtual tools. It is more beneficial and more effective for some individuals to learn-by-doing, and they find it easier to do so in-person.

Onboarding new employees was a challenge noted by leaders and managers. It was noted that some leaders felt more comfortable onboarding and implementing initial training programs for newer employees face-to-face (P3, P14). Onboarding new employees was more than teaching them the main job duties and tasks. It involved incorporating newer employees into the culture of the organization as well as teaching its core values and beliefs. It also involved teaching newer employees about company policies, practices, and procedures. It was also noted that onboarding was more effective when newer employees were often introduced in-person to many other

employees. While remote employees can be introduced to others virtually, it doesn't tend to offer the same impact.

It was difficult to measure the different levels of satisfaction an employee felt, especially because there are many variables that can affect an employee's satisfaction at any point in time. However, the study results indicated that from a general standpoint, some leaders were challenged by their remote employees feeling less satisfied given the virtual work environment. What was interesting was that some insurance leaders noted that as the pandemic continued well beyond what most would have expected, some remote employees were not as engaged at certain points (P14, P18). Their organizations had to continuously adjust their back-to-office work plans based upon the level of Covid-19 cases and guidance based on the CDC, local, and state governments. This continued uncertainty and having to adjust led to dissatisfaction among some employees that were looking forward to going back to an in-person work environment, even if on a part-time basis or under a hybrid model.

Although there have been many challenges and difficulties insurance leaders and managers have faced as their organizations have moved toward more virtual or remote work environments, the study findings demonstrated that some employees adjusted well to the remote environment. While the study results generally correlated positively to the problem statement, research questions, and framework, I discovered that some leaders identified opportunities from remote working. Some leaders noted that remote work environments created efficiencies for the organization (P4, P6, P10, P17). For example, especially in larger organizations, remote employees were able to utilize collaboration tools such as Zoom and Microsoft Teams without the need to schedule meetings in conference rooms. They were also able to invite more participants to virtual meetings than they would with most in-person meetings. In this manner,

they could have more employees from several functional areas or departments involved in business conversations and discussions. This provided an opportunity for messages and communication on a broader organizational basis.

The study findings also showed that some remote employees felt they were able to get work completed without all the interruptions or disruptions that may typically occur within an in-person environment (P4, P6, P10, P17). While humans are social beings that have a need for belonging and a need for relationships, in-person work environments can present issues for leaders and employees when non-work-related communication and discussion ends up affecting normal daily work activities.

Application and Reflection

Application to Professional Practice

It can be assumed that the move to virtual or remote work environments was not expected to change drastically when the Covid-19 Pandemic has ended. Many organizations were seeing indirect benefits of virtual workplaces, such as the reduced need for capital investment in buildings and other major capital assets. In addition, the study results showed that some employees, especially those who have adjusted more quickly to remote work environments, would prefer at least some type of hybrid environment where they can work remotely part of the week. Beyond this specific research study, the results can have practical business applications not only to insurance organizations, but to organizations in general. Companies can review the findings of this study to determine if they may have any applicability and any potential benefit to their organizations.

Improving General Business Practices

Research results can sometimes only be as good as how they may apply to individuals or organizations. The results of this study have positive applicability to leaders and managers, employees, and organizations overall. Organizations can review each of the major categories of challenges presented in this study and determine if their own organizations are facing these challenges or were facing these same challenges. For individuals in a leadership or managerial position, the study results demonstrated that they needed to better understand employees on a deeper level beyond their ability to complete tasks, projects, and goals. This may be especially true of remote employees. The results showed that it was very difficult to stay engaged when not seeing employees in-person. Remote employees felt a sense of isolation, and perhaps not being part of a team. Leaders must better understand what drives and motivates employees. They must be able to communicate effectively with employees so that they are working toward common goals, and to understand the challenges and issues their employees are facing.

Leaders and managers of organizations can use the study results to better understand what effect onboarding and training virtually has on employees, and how to address these challenges. Traditionally, part of an onboarding process for new employees is for the new employees to meet several people in the organization, especially those who they will most likely interact with during their employment. As an insurance industry example, when an insurance company hires a new insurance underwriter, there are several people that underwriter will typically interact with on a daily or weekly basis. Underwriters are charged with reviewing applications for insurance and determining whether the applicant meets the guidelines to be insured by the insurance company. As a new underwriter, most likely that individual would sit with other, more experienced underwriters to learn many of the fundamentals and concepts of the

business. New underwriters would be exposed to the work that the Processing area was involved in, as underwriting will interact with the insurance processing processes frequently. Underwriters would most likely benefit from meeting the local claims supervisors and claims adjusters within their underwriting territories. Underwriters will interact with claims personnel on questionable claims or claims that may require additional review.

In the example given, part of the onboarding of a new underwriter can include meeting employees in other areas virtually and working with fellow employees within a virtual or remote environment. However, it can be extremely difficult for the new employees to truly understand the culture and values of the organization. Organizations can take these study results to better understand that newer employees may not be indoctrinated into the overall culture of the company when they are working remotely. There may be a need for additional attention, and additional time allocated for onboarding and training employees working virtually. Furthermore, organizations can learn from these study results that one size does not fit all, and that is especially true today with training and developing employees. Some remote employees may not adjust to continued training as they would as if they were working in-person. Organizational leaders must be able to identify who in the organization can more readily adapt to different and varied types of training, and which employees may experience more difficulties with newer or updated training techniques. Training programs will typically be ineffective if organizations try to maintain traditional techniques and methods and approach all employees with these techniques.

Potential Application Strategies

Once organizations are able to identify some of the major challenges they face given a more virtual or digital work environment, they must then develop and apply strategies to address

and resolve these issues. Part of the charge placed on leaders and managers is to be able to identify issues that could become more challenging, as well as emergent issues. Leaders are then charged with developing strategies and tactics that can at least mitigate those issues, and in many cases resolve the issues. The results and findings from this study have applicability not only to organizations in the insurance industry but to other service industries, as well as organizations outside of the service industries. The main reason is that the move to virtual or remote work environments has crossed many different industries. Further, there are multiple aspects of the study findings that can be applied, including issues surrounding effective communication, onboarding and training, reduced satisfaction and motivation and reduced engagement.

The study results demonstrated that leaders can be challenged with the ability to develop and maintain communications when working with remote employees. In addition, issues can arise due to a lack of or reduced knowledge and information sharing. Organizational leaders can benefit from these findings. It is imperative that leaders at all levels of an organization are proactive at sharing pertinent information and data, especially since many functions within an organization are intertwined and depend on knowledge and information from various levels of the organization. Leaders can learn from the research findings and make certain that they make it a point to better understand how each employee prefers to be communicated with, especially remote employees. Some employees need more constant communication and feedback from their leaders and managers. Not all employees should be treated the same. Organizational leaders should conduct meetings and discussions with their respective departments and teams. However, beyond that it has been shown that some employees require more one-on-one communication and discussion, even if that is done via virtual, collaborative tools. The results also suggest that organizational leaders at all levels of an organization must think broadly across all functions and

try to develop on a macro basis how many areas within an organization could be impacted by certain information or data.

Organizational leaders can also apply to their individual companies some of the research findings related to onboarding and training. Leaders and managers can apply some of the recommendations noted by the leaders, including providing additional levels of onboarding and training, especially to remote employees. It can be difficult for new employees working remotely to fully understand the culture, values, and principles of an organization. They may not actually see these values put into action as they are working alone remotely. People often see these values and fundamentals while working in direct contact with other individuals and teams. Further, some employees do not learn as well or do not readily retain as much information when only following training courses and webinars online. Some individuals learn much better in an environment in which they are being trained and educated in-person and side-by-side with others. Organizational leaders can use the study results to align specific training programs, formats, and methods to individual employees.

Another aspect of the study results centered around the loss of or reduction in engagement by employees working remotely or virtually. It does not take long for remote employees to start feeling isolated and become less engaged with others within an organization. Leaders can apply these lessons to their organizations. They can make it a point to be more proactive with reaching out to employees to gauge their well-being. It is important that leaders demonstrate that they care and are concerned with all employees. They must take into consideration their employees' overall mental and physical well-being.

Recommendations for Further Study

Based upon the secondary and primary research, I believed that the theories highlighted within the research framework would be applicable to not only service organizations such as insurance, but to any organization whose model includes a remote or virtual work environment. It would benefit leaders at all levels of an organization to apply Situational Leadership and Contingent Leadership models working with employees. As environments are changing so rapidly, leaders must understand what motivates and drives each employee. They must make it a point to pro-actively engage with each employee so that they can try to understand their overall well-being. This may be especially true of employees working virtually. These employees may feel isolated and less engaged. Leaders must understand that one leadership or managerial model will not fit most situations. Applying varying leadership approaches may be contingent on the situation.

Organizational leaders must accept change as best they can. They must welcome change and be open to change. While the pandemic may have accelerated the pace at which many organizations have moved to more virtual work platforms, some organizations were already moving toward remote work, at least on a part-time or hybrid basis. This movement will not slow down. While there have been challenges and issues with working remotely, organizations have learned that they can implement these work models and can maintain and grow their operations. Organizations that desire to grow on an international or global basis will have to implement additional remote or virtual models. Leaders at all levels of an organization must design and implement plans to encourage and accept remote work. Leaders must prepare for and address each of the major challenges presented by remote work environments. And this must be

promoted by the highest levels of leadership in the organization. The tone must be set from the top.

Reflections

The development of a research study can prove very valuable to not only the researcher but to those that participate in the study, and those individuals and organizations that can benefit from the study results. From a personal perspective I have grown during the entire doctoral process. The process has pushed me to maintain great perseverance and effort. I have also grown and learned how in-depth research and study can have many resulting, positive impacts on others. This research study has helped me grow both personally and professionally.

Personal and Professional Growth

As I reflect on this overall study it became apparent that it was turning from just research, and completing a dissertation, to becoming something that would have a much broader impact. The primary research enhanced what was found within the secondary research, and this confirmed many of the original assumptions I had. It was very valuable to hear firsthand from the study participants about the challenges and difficulties they have faced and were currently facing as they continue to work through remote environments, especially during the ongoing pandemic. It was one thing for me to review numerous established resources on this subject, and that was extremely valuable. However, the study really came alive when I had the opportunity to talk to several insurance leaders and managers, discuss the challenges they were currently facing, and learn how they were trying to address those issues.

Something that really stood out to me was the ability of many leaders to readily adapt and change as their organizations were changing. In and of itself, change can be very difficult to

many people. People tend to feel comfortable when they get into a regular pattern and routine. But, in today's ever-changing political, economic, technological, and social environments, things continue to change very quickly, including for organizations and their work environments. I found it incredible that while leaders and managers face many difficult challenges while working within a remote or virtual environment, they often show great perseverance and fortitude to adapt and work within those changes the best they can. Today leaders understand that to constantly resist change will not help them grow, nor will it help their employees, or their organizations grow.

Perseverance was something that resonated with me, seeing how organizational leaders must remain persistent in working through all the issues they face daily; persistence is a term that can be assigned to this research study. It takes tremendous persistence to work through each phase of the doctoral degree process, and to work through each stage and task of the dissertation process. It was very difficult at times. It was extremely frustrating. However, the best things and the things that are valued the most are earned. I grew as I continued to work through the doctoral program. The study opened me to many different perspectives regarding work environments and how leaders, managers, employees, and organizations were impacted. There were not only major challenges to remote work but many opportunities as well. Some organizations have used the movement to remote or virtual environments to their advantage. They have been able to expand their markets, customers, and growth opportunities.

Biblical Implications

Our work is part of God's overall plan for us. Any work we do must be done with integrity, honesty, and accountability (Holland, 2020). Holland noted that virtual and remote work especially demands integrity and accountability, and our work is a faith augmented

vocation. Holland argued that as companies start to implement more virtual and remote work environments, there will be a transition to individuals reconnecting again with family and friends on a more personal level. Hopkins (2021) agreed with that assessment. According to Hopkins, individuals will shift from social workplaces to other, more personal social aspects. People will look for alternative ways to socialize, such as with family, friends, their church, and by volunteering (Hopkins, 2021). Hopkins (2021) also asserted that working virtually encourages individuals to work with more focus and attention, thereby conducting more quality work for others.

In Galatians individuals who have more focus in their work can take pride and offer up to God their gifts and talents: “Each one should test their own actions, then they can take pride in themselves alone, without comparing themselves to someone else, for each should carry their own load” (Holy Bible, New International Version, 1973/2011, Galatians 6:4-5). This speaks to each person taking accountability and responsibility in their work. All work, including work that is done virtually and in different settings, must be conducted honestly and fairly. Our work should involve truth. This is referenced in Timothy: “Do your best to present yourself to God as one approved, a worker who does not need to be ashamed and who correctly handles the word of truth” (Holy Bible, New International Version, 1973/2011, 2 Timothy 2:15).

Keller and Alsdorf (2012) note that love has a supreme place in Christianity. The way we identify ourselves, the causes we pursue, and our accomplishments are second to loving God and loving others. While our work may create wealth, it should be conducted for the good of others. This is the paradigm of Christian work. Regardless of our work environment, our work should be considered a ministry. This is especially true of organizational leaders. Leaders must see beyond simply measuring the worth of customers and employees in financial terms. They must consider

all stakeholders – customers, employees, management, suppliers and vendors, and local communities. According to Keller and Alsdorf, Paul tells employers and leaders that they must conduct themselves as if they were a fellow slave, or in other words, a fellow employee. Leaders must continually find ways to encourage and motivate employees and others to further their interests.

As organizations move toward more virtual and remote work environments it can become increasingly difficult for employees to feel wanted or to feel like they are part of a team or organization. Leaders must be caring, fair, and compassionate, and this is especially true as we experience these changing work environments. Leaders must help others see work as a vocation. One of the primary ways of doing this is to help others explore new ideas that will benefit their work and will provide greater benefit to others.

Conclusion

Conducting a long-term research study requires much patience, perseverance, and focus. More importantly, the study findings and results can provide many benefits to individuals, teams, and organizations. In this fashion, the study not only enhanced my own growth and development but could also help provide growth and development opportunities to other leaders, managers, and employees within organizations. In this study the results and findings can assist leaders and managers as their organizations move toward more virtual or remote work environments.

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APPENDIX A: Semi-structured Interview Guide

Introduction

Thank you for agreeing to participate in this interview. We are interviewing you to obtain information as to how leaders and employees in the insurance industry are challenged as their organizations move to more virtual or digital work environments. Your input and perspectives will help provide information for a dissertation research study being undertaken by a doctoral student at Liberty University.

Participation in this interview is completely voluntary. The interview will take approximately 20 to 30 minutes. You may opt out or decide to withdraw from this interview at any time. Your name will be kept strictly confidential, and you will not be harmed by the information you provide. Please ask any questions if information is not clear or if you do not understand a question.

May I start recording this interview at this time?

Background Information

I would like to start the interview by gaining some background information.

How long have you worked in the insurance industry?

What is your current position?

Are you employed by an insurance company, or do you represent a company or customer as an agent or broker?

Interview Questions Related to Main Research Study Questions

Communication

1. Have you experienced challenges or issues with either verbal or written communication with employees or other individuals who are working or have worked virtually or remotely?
2. What challenges or issues have you experienced with either verbal or written communication with employees or other individuals who are working or have worked virtually or remotely?
3. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with verbal or written communication?
4. What have you done to address these communication challenges and issues?

Impact on Relationships

5. Have you experienced challenges or issues with your relationship with employees or other individuals who have worked virtually or remotely?
6. What challenges or issues have you experienced with your relationship with employees or other individuals who are working or have worked virtually or remotely?
7. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with these relationships?
8. What have you done to address these relationship challenges and issues?

Reduced Satisfaction and Motivation

9. Have you experienced challenges or issues with reduced satisfaction or motivation with employees or other individuals who are working or have worked virtually or remotely?

10. What challenges or issues have you experienced with reduced satisfaction or motivation with employees or other individuals who are working or have worked virtually or remotely?
11. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with reduced satisfaction or motivation?
12. What have you done to address these reduced satisfaction or reduced motivation challenges and issues?

Impact on Performance

13. Have you experienced challenges or issues with reduced performance with employees or other individuals who are working or have worked virtually or remotely?
14. What challenges or issues have you experienced with reduced performance with employees or other individuals who are working or have worked virtually or remotely?
15. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with reduced performance?
16. What have you done to address these reduced performance challenges and issues?

Impact on Training or Onboarding

17. Have you experienced challenges or issues with training or onboarding employees or other individuals who are working or have worked virtually or remotely?
18. What challenges or issues have you experienced with training or onboarding employees or other individuals who are working or have worked virtually or remotely?
19. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with training or onboarding?

20. What have you done to address these training or onboarding challenges and issues?

APPENDIX B: Sample Survey

Introduction

Thank you for agreeing to participate in this survey. We are conducting this survey to obtain information as to how leaders and employees in the insurance industry are challenged when their organizations move to more virtual or digital work environments. Your input and perspectives will help provide information for a dissertation research study being undertaken by a doctoral student at Liberty University.

Participation in this survey is completely voluntary. Completion of the survey will take approximately 20 minutes. You may opt out or decide to withdraw from completing this survey at any time. Your name will be kept strictly confidential, and you will not be harmed by the information you provide. Please ask any questions if information is not clear or if you do not understand a question.

Background Information

How long have you worked in the insurance industry?

What is your current position?

Are you employed by an insurance company, or do you represent a company or customer as an agent or broker?

Survey Questions Related to Main Research Study Questions

Communication

1. Have you experienced challenges or issues with either verbal or written communication with employees or other individuals who are working or have worked virtually or remotely?
2. What challenges or issues have you experienced with either verbal or written communication with employees or other individuals who are working or have worked virtually or remotely?

Impact on Relationships

3. Have you experienced challenges or issues with your relationships with employees or other individuals who are working or have worked virtually or remotely?
4. What challenges or issues have you experienced with your relationship with employees or other individuals who are working or have worked virtually or remotely?

Reduced Satisfaction and Motivation

5. Have you experienced challenges or issues with reduced satisfaction or motivation with employees or other individuals who are working or have worked virtually or remotely?
6. What challenges or issues have you experienced with reduced satisfaction or motivation with employees or other individuals who are working or have worked virtually or remotely?

Impact on Performance

7. Have you experienced challenges or issues with reduced performance with employees or other individuals who are working or have worked virtually or remotely?

8. What challenges or issues have you experienced with reduced performance with employees or other individuals who are working or have worked virtually or remotely?

Impact on Training or Onboarding

9. Have you experienced challenges or issues with reduced performance with training or onboarding employees or other individuals who are working or have worked virtually or remotely?
10. What challenges or issues have you experienced with training or onboarding employees or other individuals who are working or have worked virtually or remotely?

APPENDIX C: Focus Group Guide

Introduction

Thank you for agreeing to participate in this focus group. We are interviewing you to obtain information as to how leaders and employees in the insurance industry are challenged as their organizations move to more virtual or digital work environments. Your input and perspectives will help provide information for a dissertation research study being undertaken by a doctoral student at Liberty University.

Participation in this focus group is completely voluntary. The focus group will take approximately 45 minutes. You may opt out or decide to withdraw from this focus group at any time. Your name will be kept strictly confidential, and you will not be harmed by the information you provide. Please ask any questions if information is not clear or if you do not understand a question.

May I start recording this focus group at this time?

Background Information

I would like to start by gaining some background information.

How long have you worked in the insurance industry?

What is your current position?

Are you employed by an insurance company, or do you represent a company or customer as an agent or broker?

Interview Questions Related to Main Research Study Questions

Communication

1. Have you experienced challenges or issues with either verbal or written communication with employees or other individuals who are or have worked virtually or remotely?
2. What challenges or issues have you experienced with either verbal or written communication with employees or other individuals who are or have worked virtually or remotely?
3. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with verbal or written communication?
4. What have you done to address these communication challenges and issues?

Impact on Relationships

5. Have you experienced challenges or issues with your relationship with employees or other individuals who have worked virtually or remotely?
6. What challenges or issues have you experienced with your relationship with employees or other individuals who are or have worked virtually or remotely?
7. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with these relationships?
8. What have you done to address these relationship challenges and issues?

Reduced Satisfaction and Motivation

9. Have you experienced challenges or issues with reduced satisfaction or motivation with employees or other individuals who are or have worked virtually or remotely?
10. What challenges or issues have you experienced with reduced satisfaction or motivation with employees or other individuals who are or have worked virtually or remotely?
11. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with reduced satisfaction or motivation?
12. What have you done to address these reduced satisfaction or reduced motivation challenges and issues?

Impact on Performance

13. Have you experienced challenges or issues with reduced performance with employees or other individuals who are or have worked virtually or remotely?
14. What challenges or issues have you experienced with reduced performance with employees or other individuals who are or have worked virtually or remotely?
15. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with reduced performance?
16. What have you done to address these reduced performance challenges and issues?

Impact on Training or Onboarding

17. Have you experienced challenges or issues with training or onboarding employees or other individuals who are or have worked virtually or remotely?
18. What challenges or issues have you experienced with training or onboarding employees or other individuals who are or have worked virtually or remotely?

19. What has been the impact or result to you or your employees or other individuals when you have experienced challenges or issues with training or onboarding?

20. What have you done to address these training or onboarding challenges and issues?

APPENDIX D: Consent Interview

As a doctoral student in the School of Business at Liberty University, I am conducting research to better understand the challenges that insurance leaders experience due to their organizations moving to more virtual or digital and remote work environments. I am writing to invite eligible participants to join my study.

Insurance leaders/managers who are in a role of more direct, lower-level leadership, at least 18 years of age, and working in Pennsylvania within a virtual or remote environment will be asked to participate in an audio recorded Zoom interview. It should take approximately 30 minutes to complete the procedure listed. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

To participate, please contact me for more information.

A consent document is attached to this email. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me via email prior to the time of the interview.

Sincerely,

Brian Ziroli
Doctoral Candidate – Liberty School of Business

APPENDIX E: Consent - Survey

As a doctoral student in the School of Business Liberty University, I am conducting research to better understand the challenges that insurance leaders experience due to their organizations moving to more virtual or digital and remote work environments. I am writing to invite eligible participants to join my study.

Participants who are leaders but not working as more front-line managers, including leaders that tend to oversee a broader view of the virtual and remote work environment, at least 18 years of age, and work in Pennsylvania within a virtual or remote environment will be asked to complete an online survey. It should take approximately 20 minutes to complete the procedure listed. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

A consent document is attached to this email. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me via email. At which point the survey will be sent to you for completion and return via email.

Sincerely,

Brian Zirolì
Doctoral Candidate – Liberty School of Business

APPENDIX F: Consent – Focus Group

As a doctoral student in the School of Business at Liberty University, I am conducting research to better understand the challenges that insurance leaders experience due to their organizations moving to more virtual or digital and remote work environments. I am writing to invite eligible participants to join my study.

Insurance company employees or individuals representing insurance companies who are at least 18 years of age and work within a virtual or remote environment will be asked to participate in an audio-recorded, Zoom focus group with 6 to 8 other similarly qualified participants. It should take approximately 45 minutes to complete the procedure listed. Names and other identifying information will be requested as part of this study, but the information will remain confidential.

To participate, please contact me for more information.

A consent document is attached to this email. The consent document contains additional information about my research. If you choose to participate, you will need to sign the consent document and return it to me via email prior to the time of the focus group.

Sincerely,

Brian Zirolì
Doctoral Candidate – Liberty School of Business

APPENDIX G: Consent – Interview

Title of the Project: How Organizational Leaders are Challenged as their Organizations Move to More Virtual or Digital Work Environments

Principal Investigator: Brian Zioli, Doctoral Candidate, Liberty DBA Program

Invitation to be Part of a Research Study

You are invited to participate in a research study. Participants must be insurance leaders/managers who are in a role of more direct, lower-level leadership, at least 18 years of age, and working in Pennsylvania within a virtual or remote environment. Taking part in this research project is voluntary.

Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to research challenges insurance leaders experience as their organizations move to more virtual or digital work environments. This study is being conducted as part of a doctoral dissertation.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following things:

1. Participate in an audio-recorded, Zoom interview. It should take approximately 30 minutes to complete the procedure listed.

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

Benefits to society include providing other researchers and organizations both primary and secondary research. It can benefit organizational leaders as their organizations move to more virtual work environments, identifying and becoming aware of these challenges and assisting organizational leaders working with employees to adapt and work through these challenges.

What risks might you experience from being in this study?

The risks involved in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records.

- Participant responses will be kept confidential by replacing names with codes.
- Data will be stored on a password-locked computer and may be used in future presentations. After three years, all electronic records will be deleted.
- The interview will be recorded and transcribed. Recordings will be stored on a password locked computer for three years and then erased. Only the researcher will have access to these recordings.

How will you be compensated for being part of the study?

Participants will not be compensated for participating in this study.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the phone number included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Brian Zioli. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him. You may also contact the researcher's faculty sponsor, Katherine Hyatt.

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA 24515 or email at irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

The researcher has my permission to audio record me as part of my participation in this study.

Printed Subject Name

Signature & Date

APPENDIX H: Consent – Focus Group

Title of the Project: How Organizational Leaders are Challenged as their Organizations Move to More Virtual or Remote Work Environments

Principal Investigator: Brian Zioli, Doctoral Candidate, Liberty DBA Program

Invitation to be Part of a Research Study

You are invited to participate in a research study. Participants must be insurance company employees or individuals representing insurance companies, at least 18 years of age, and working in Pennsylvania within a virtual or remote environment. Taking part in this research project is voluntary.

Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to research challenges insurance leaders experience as their organizations move to more virtual or digital work environments. This study is being conducted as part of a doctoral dissertation.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following things:

2. Participate in an audio-recorded, Zoom focus group with 6 to 8 other similarly qualified participants. It should take approximately 45 minutes to complete the procedure listed.

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

Benefits to society include providing other researchers and organizations both primary and secondary research. It can benefit organizational leaders as their organizations move to more virtual work environments; identifying and becoming aware of these challenges; and assisting organizational leaders working with employees to adapt and work through these challenges.

What risks might you experience from being in this study?

The risks involved in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records.

- Participant responses will be kept confidential by replacing names with codes.
- Data will be stored on a password-locked computer and may be used in future presentations. After three years, all electronic records will be deleted.
- The focus group will be recorded and transcribed. Recordings will be stored on a password locked computer for three years and then erased. Only the researcher will have access to these recordings.
- Confidentiality cannot be guaranteed in focus group settings. While discouraged, other members of the focus group may share what was discussed with persons outside of the group.

How will you be compensated for being part of the study?

Participants will not be compensated for participating in this study.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the phone number included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study. Focus group data, if applicable, will not be destroyed, but your contributions to the focus group will not be included in the study if you choose to withdraw.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Brian Zirolì. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him. You may also contact the researcher's faculty sponsor, Katherine Hyatt.

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA 24515 or email at irb@liberty.edu.

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Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records.

The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

The researcher has my permission to audio record me as part of my participation in this study.

Printed Subject Name

Signature & Date

APPENDIX I: Consent – Survey

Title of the Project: How Organizational Leaders are Challenged as their Organizations Move to More Virtual or Digital Work Environments

Principal Investigator: Brian Zioli, Doctoral Candidate, Liberty DBA Program

Invitation to be Part of a Research Study

You are invited to participate in a research study. Participants must be leaders but not working as more front-line managers, including leaders that tend to oversee a broader view of the virtual and remote work environment, at least 18 years of age, and working in Pennsylvania within a virtual or remote environment. Taking part in this research project is voluntary.

Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to research challenges insurance leaders experience as their organizations move to more virtual or digital work environments. This study is being conducted as part of a doctoral dissertation.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following things:

1. Complete an online survey. It should take approximately 20 minutes to complete the procedure listed.

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

Benefits to society include providing other researchers and organizations both primary and secondary research. It can benefit organizational leaders as their organizations move to more virtual work environments, identifying and becoming aware of these challenges and assisting organizational leaders working with employees to adapt and work through these challenges.

What risks might you experience from being in this study?

The risks involved in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records.

- Participant responses will be kept confidential by replacing names with codes.
- Data will be stored on a password-locked computer and may be used in future presentations. After three years, all electronic records will be deleted.

How will you be compensated for being part of the study?

Participants will not be compensated for participating in this study.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from the study?

If you choose to withdraw from the study, please contact the researcher at the phone number included in the next paragraph. Should you choose to withdraw, data collected from you will be destroyed immediately and will not be included in this study.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Brian Zirolì. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him. You may also contact the researcher's faculty sponsor, Katherine Hyatt..

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA 24515 or email at irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

By signing this document, you are agreeing to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy with the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

Printed Subject Name

Signature & Date

APPENDIX J: IRB Approval

2/8/22, 1:43 PM

Mail - Zirol, Brian - Outlook

[External] IRB-FY21-22-499 - Initial: Initial - Exempt

do-not-reply@cayuse.com <do-not-reply@cayuse.com>

Tue 2/1/2022 5:28 PM

To: Zirol, Brian <bzirol@liberty.edu>; Hyatt, Katherine E (School of Business) <kekyatt@liberty.edu>

[EXTERNAL EMAIL: Do not click any links or open attachments unless you know the sender and trust the content.]

LIBERTY UNIVERSITY.
INSTITUTIONAL REVIEW BOARD

February 1, 2022

Brian Zirol
Katherine Hyatt

Re: IRB Exemption - IRB-FY21-22-499 Doctoral Dissertation - Liberty University - How Organizational Leaders are Challenged as their Organizations Move to More Virtual or Digital Work Environments

Dear Brian Zirol, Katherine Hyatt,

The Liberty University Institutional Review Board (IRB) has reviewed your application in accordance with the Office for Human Research Protections (OHRP) and Food and Drug Administration (FDA) regulations and finds your study to be exempt from further IRB review. This means you may begin your research with the data safeguarding methods mentioned in your approved application, and no further IRB oversight is required.

Your study falls under the following exemption category, which identifies specific situations in which human participants research is exempt from the policy set forth in 45 CFR 46:104(d):

Category 2.(iii). Research that only includes interactions involving educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures, or observation of public