

# **Transformational Leadership and Discursive Construction of Solidarity and Caring in Post- Pandemic Malaysian Insurance Firms**

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### Abstract

**Purpose:** The COVID-19 pandemic exposed structural and human vulnerabilities within the insurance industry, highlighting the critical role of leadership in sustaining organizational resilience. This study investigates how transformational leadership fosters post-pandemic resilience in the Malaysian insurance industry through the mediating discourses of solidarity and caring. **Methodology:** Adopting an interpretivist qualitative design, semi-structured interviews were conducted with six insurance professionals across life, general, and takaful segments in Malaysia. Data were analysed using deductive thematic analysis informed by Transformational Leadership Theory, Organizational Resilience Frameworks, and Discourse Theory. **Findings:** The findings reveal that transformational leadership enabled adaptive sensemaking, innovation, and emotional regulation during crisis conditions. Leadership influence was not direct but mediated through solidarity and caring as dominant organizational discourses. Solidarity functioned as a collective resilience mechanism by reinforcing shared purpose, mutual support, and coordinated action, while caring emerged as an embedded organizational value that enhanced psychological safety, trust, and sustained commitment. **Implications:** This study advances leadership and resilience literature by reconceptualizing solidarity and caring as central mediating mechanisms rather than peripheral cultural attributes. It offers a culturally grounded, human-centred perspective on resilience, with practical implications for leadership development and policy frameworks in high-responsibility industries. **Originality:** The study provides rare qualitative evidence from the Malaysian insurance sector, extending transformational leadership and resilience scholarship beyond Western and outcome-centric models.

**Keywords:** Transformational Leadership, Organizational Resilience, Solidarity and Caring, Crisis Leadership, Malaysian Insurance Industry, Post-COVID-19 Organizations

### Introduction

The COVID-19 pandemic constituted an unprecedented systemic shock to organizations worldwide, exposing structural vulnerabilities while simultaneously redefining the role of leadership in sustaining organizational resilience. Within this context, the financial services sector, and particularly the insurance industry, faced compounded pressures arising from market volatility, declining premium income, accelerated digitalization demands, heightened regulatory scrutiny, and intensified employee wellbeing concerns (Bank Negara Malaysia, 2021; Malaysian Insurance Institute, 2021). Unlike many other industries, insurance

organizations were required to maintain uninterrupted service delivery and uphold public trust during a period of heightened societal uncertainty, positioning leadership effectiveness as a critical determinant of organizational survival and recovery. Organizational resilience has therefore emerged as a central construct in contemporary management scholarship, particularly in crisis and post-crisis environments. Resilience extends beyond short-term recovery and reflects an organization's capacity to anticipate disruption, adapt to change, and transform adversity into sustained capability development (Mokline & Ben Abdallah, 2021). In the insurance context, resilience encompasses not only operational continuity and financial stability but also the preservation of employee morale, stakeholder confidence, and ethical responsibility toward policyholders. The pandemic revealed that technical preparedness alone was insufficient; rather, human-centred leadership and organizational values became decisive resilience mechanisms.

Transformational leadership has been consistently identified as a leadership style capable of mobilizing collective effort, inspiring shared purpose, and fostering adaptive behaviours under conditions of uncertainty (Bass & Riggio, 2006; Northouse, 2019). During crisis periods, transformational leaders play a pivotal role in shaping meaning, providing psychological safety, and guiding employees through ambiguity by emphasizing vision, empathy, intellectual stimulation, and individualized consideration. Empirical studies have demonstrated that transformational leadership enhances organizational commitment, employee wellbeing, and adaptive performance, particularly in high-pressure environments (Top, Akdere & Tarcan, 2015; Choi et al., 2016; Teo et al., 2025). However, much of this evidence remains concentrated in Western contexts and manufacturing- or technology-oriented sectors, leaving financial services, and insurance in particular, underrepresented in leadership-resilience research. Moreover, existing studies tend to conceptualize resilience primarily through structural or strategic lenses, with limited attention given to the discursive and cultural processes through which resilience is socially constructed and enacted within organizations. In collectivist societies such as Malaysia, organizational responses to crisis are deeply embedded in shared values, social norms, and relational obligations. Cultural principles such as *gotong-royong* (collective cooperation) and *keprihatinan* (caring concern) shape expectations of leadership behaviour and influence how employees interpret organizational actions during adversity (Gichuhi, 2021).

Yet, the ways in which transformational leadership cultivates solidarity and caring as dominant organizational discourses, thereby strengthening resilience, remain insufficiently explored in the Malaysian insurance industry. The COVID-19 pandemic further intensified this gap by foregrounding the importance of solidarity and caring as practical and moral imperatives within organizations. Insurance firms that navigated the crisis effectively were often characterized by strong internal cohesion, mutual support mechanisms, empathetic leadership practices, and visible concern for employee and stakeholder wellbeing (General Insurance Association of Malaysia, 2021). These elements were not merely symbolic; they functioned as resilience resources that enabled organizations to sustain performance, accelerate adaptation, and preserve trust under extreme conditions. However, despite their apparent significance, solidarity and caring are rarely examined as central discursive mechanisms linking leadership practices to resilience outcomes.

Consequently, there is a clear need for qualitative, context-sensitive research that captures the lived experiences of insurance professionals and examines how transformational leadership (Mafaz & Abdullah, 2024) is translated into everyday organizational practices during and after crisis periods. Prior research has largely relied on quantitative designs that measure leadership outcomes without sufficiently illuminating the underlying social processes and meanings through which leadership influence is enacted (Aziz et al., 2024; Haoyan et al., 2023). This limitation is particularly salient in post-pandemic contexts, where organizations are transitioning from crisis response to long-term adaptation and cultural recalibration.

Addressing this gap, the present study investigates how transformational leadership fosters organizational resilience in the Malaysian insurance industry post-COVID-19 through the discursive construction of solidarity and caring. By adopting a qualitative approach grounded in practitioner narratives, this study contributes to leadership and resilience literature in three important ways. First, it extends transformational leadership theory by embedding it within a culturally specific, post-pandemic financial services context. Second, it advances organizational resilience scholarship by highlighting solidarity and caring as central discursive and relational mechanisms rather than peripheral values. Third, it offers empirically grounded insights for industry leaders, policymakers, and regulators seeking to strengthen human-centred resilience strategies in anticipation of future systemic disruptions.

## **Literature Review**

### *Transformational Leadership*

Transformational leadership theory, originating from Burns (1978) and later operationalized by Bass (1985) and Bass and Avolio (1994), provides a robust framework for understanding leadership effectiveness in periods of uncertainty and change. The theory posits that leaders can elevate followers' motivation, moral orientation, and performance by articulating a compelling vision, fostering intellectual stimulation, demonstrating idealized influence, and offering individualized consideration (Bass & Riggio, 2006). Unlike transactional leadership, which relies primarily on contingent rewards and corrective actions, transformational leadership emphasizes intrinsic motivation, shared purpose, and value-based engagement, making it particularly relevant in crisis contexts where conventional control mechanisms prove insufficient (Northouse, 2019).

Empirical studies consistently show that transformational leadership enhances organizational commitment, job satisfaction, creativity, and adaptive performance (Top, Akdere & Tarcan, 2015; Choi et al., 2016; Caillier, 2014). In crisis situations, these leadership behaviours become even more salient, as employees seek meaning, reassurance, and ethical guidance amid uncertainty. However, scholars have also cautioned that transformational leadership is not universally benign; excessive dependency on charismatic leaders may unintentionally reduce follower autonomy and creativity if not carefully balanced (Eisenbeiss & Boerner, 2013). This highlights the need to examine how transformational leadership operates in practice, particularly through social and relational mechanisms that sustain resilience without undermining employee agency.

Despite its extensive theoretical development, much of the transformational leadership literature remains concentrated in Western and manufacturing-oriented contexts,

with limited qualitative insights into how leadership behaviours are interpreted and enacted by employees in financial services industries such as insurance. This gap becomes more pronounced in post-pandemic environments, where leadership effectiveness is increasingly evaluated not only by performance outcomes but also by the extent to which leaders cultivate trust, solidarity, and care within organizations (Teo et al., 2025).

### *Organizational Resilience*

Organizational resilience has evolved from an engineering-based notion of “bouncing back” toward a multidimensional construct emphasizing adaptation, learning, and transformation in response to disruption (Mokline & Ben Abdallah, 2021). Contemporary resilience frameworks conceptualize resilience as comprising cognitive, behavioural, and contextual dimensions. Cognitive resilience refers to sensemaking, situational awareness, and shared understanding; behavioural resilience involves adaptive actions, innovation, and flexible resource deployment; while contextual resilience encompasses organizational culture, leadership, stakeholder relationships, and institutional environments that support adaptive capacity. In the insurance industry, resilience assumes heightened importance due to the sector’s systemic role in risk pooling, financial protection, and social stability. During the COVID-19 pandemic, insurers faced declining premiums, volatile claims patterns, accelerated digitalization pressures, and heightened customer expectations, all while operating under strict regulatory oversight (Bank Negara Malaysia, 2021; Malaysian Insurance Institute, 2021). Research indicates that organizations with strong leadership and cohesive cultures were better positioned to manage these challenges, suggesting that resilience is deeply intertwined with human and relational factors rather than purely structural preparedness. However, much of the existing resilience literature privileges strategic and technological capabilities, often underplaying the role of organizational values and leadership discourses that shape collective responses to crisis. This limitation is particularly problematic in post-pandemic contexts, where resilience is increasingly understood as a socially constructed phenomenon embedded in everyday interactions, shared meanings, and normative expectations (Mokline & Ben Abdallah, 2021).

### *Solidarity and Caring as Organizational Values*

Solidarity and caring have gained renewed scholarly attention as critical organizational values in times of crisis. Solidarity refers to collective commitment, mutual support, and shared responsibility among organizational members, while caring reflects genuine concern for the wellbeing of employees and stakeholders expressed through supportive practices and empathetic leadership (Eisenberger, Malone & Presson, 2016). These values function not merely as ethical ideals but as practical mechanisms that enhance trust, cooperation, and collective efficacy during adversity. Research suggests that caring organizational environments positively influence employee morale, engagement, and resilience by fostering psychological safety and emotional support (Schaufeli, 2021). During the pandemic, organizations that institutionalized caring practices, such as flexible work arrangements, health support initiatives, and transparent communication, were more effective in sustaining employee commitment and performance under stress (General Insurance Association of Malaysia, 2021). Similarly, solidarity enabled coordinated action, shared sacrifice, and peer support, reinforcing organizational cohesion at a time when physical distancing threatened social fragmentation. Despite their evident relevance, solidarity and caring are rarely theorized as central mediating mechanisms in leadership–resilience relationships. Instead,

they are often treated as peripheral cultural attributes rather than dominant discourses shaping organizational sensemaking and behaviour. This oversight limits understanding of how leadership influence is translated into lived employee experiences, particularly in collectivist cultural contexts.

### *Leadership in Crisis Contexts*

Leadership in crisis contexts demands capabilities that extend beyond routine managerial competencies. Crisis leadership requires rapid decision-making under uncertainty, transparent communication, emotional regulation, and the ability to sustain morale while navigating competing stakeholder demands (Boin et al., 2013). In the insurance sector, these demands are intensified by regulatory constraints, reputational risk, and heightened public scrutiny, making leadership credibility and ethical conduct especially critical (Accenture, 2020). Transformational leadership has been widely recognized as particularly effective in crisis situations due to its emphasis on vision, empathy, and adaptive learning. Leaders who communicate purpose, acknowledge uncertainty, and model resilience behaviours enable employees to reinterpret crises as collective challenges rather than insurmountable threats (Koutsona, 2023). However, effective crisis leadership is culturally contingent; leadership behaviours that resonate in one context may be interpreted differently elsewhere, underscoring the need for culturally grounded analysis.

### *Malaysian Cultural Context and Leadership*

Malaysia's collectivist cultural orientation shapes organizational expectations around leadership, authority, and interpersonal relationships. Values such as *gotong-royong* (community cooperation), respect for hierarchy, and *keprihatinan* (caring concern) influence how leadership behaviours are perceived and evaluated (Gichuhi, 2021). In this context, leaders are expected not only to provide direction but also to demonstrate moral responsibility, relational sensitivity, and commitment to collective welfare. Transformational leadership aligns closely with these cultural expectations when enacted through relational and empathetic practices. During the COVID-19 pandemic, Malaysian organizations that emphasized unity, mutual support, and employee wellbeing were more successful in sustaining engagement and trust (General Insurance Association of Malaysia, 2021). Nevertheless, most leadership studies conducted in Malaysia adopt quantitative approaches that insufficiently capture the nuanced ways in which cultural values interact with leadership practices and organizational resilience.

### *Research Gap and Conceptual Positioning*

The reviewed literature reveals several critical gaps. First, there is limited industry-specific research examining transformational leadership and organizational resilience within the insurance sector, despite its systemic importance and unique crisis exposure. Second, existing studies insufficiently account for cultural context, particularly in non-Western settings such as Malaysia. Third, there is a notable lack of qualitative research exploring how leadership behaviours are experienced, interpreted, and translated into organizational values such as solidarity and caring. Finally, solidarity and caring remain under-theorized as dominant discourses that mediate the leadership–resilience relationship, especially in post-pandemic environments. Positioned at the intersection of transformational leadership theory, organizational resilience frameworks, and discourse-based perspectives, this study addresses these gaps by examining how transformational leadership fosters resilience in the

Malaysian insurance industry through solidarity and caring as central organizational discourses. By foregrounding practitioner narratives, the study advances a human-centred, culturally embedded understanding of resilience that responds directly to the challenges exposed by the COVID-19 pandemic. Table 2.1 below synthesizes the key constructs reviewed in this section and illustrates their respective roles in shaping post-pandemic organizational resilience within the Malaysian insurance context.

Table 2.1

*Key Constructs and Their Roles in Post-Pandemic Organizational Resilience*

Construct	Core Focus	Relevance to Post-COVID Insurance Context
Transformational Leadership	Vision, empathy, intellectual stimulation, individualized consideration	Enables adaptive responses, trust, and meaning-making during crisis
Organizational Resilience	Cognitive, behavioural, contextual adaptation	Supports continuity, recovery, and long-term transformation
Solidarity	Collective identity, mutual support, shared sacrifice	Strengthens coordination and collective efficacy under stress
Caring	Employee wellbeing, psychological safety, stakeholder concern	Sustains morale, engagement, and ethical legitimacy
Cultural Context (Malaysia)	Collectivism, <i>gotong-royong</i> , <i>keprihatinan</i>	Shapes leadership expectations and resilience mechanisms

**Conceptual Framework**

This study is anchored in an integrative conceptual framework that synthesizes Transformational Leadership Theory, Organizational Resilience Frameworks, and Discourse Theory to explain how leadership practices shape post-pandemic resilience in the Malaysian insurance industry. The framework positions transformational leadership as the primary enabling force that activates solidarity and caring as dominant organizational discourses, which in turn function as mediating mechanisms through which organizational resilience is constructed and sustained. This integrative approach responds directly to the gaps identified in the literature, where leadership, resilience, and organizational values are often examined in isolation rather than as interdependent and socially embedded processes.

Transformational Leadership Theory, originally articulated by Burns (1978) and subsequently developed by Bass (1985) and Bass and Avolio (1994), provides the foundational leadership lens for this study. The theory conceptualizes leadership as a value-driven, relational process through which leaders elevate followers' motivation, align individual and collective goals, and foster adaptive capacity through idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration (Bass & Riggio, 2006; Northouse, 2019). In crisis contexts, these leadership dimensions are particularly salient, as employees seek clarity, moral direction, and psychological reassurance amid uncertainty. Prior studies demonstrate that transformational leadership enhances organizational commitment, adaptability, and employee wellbeing, especially under conditions of disruption (Top, Akdere & Tarcan, 2015; Choi et al., 2016; Teo et al., 2025). However, existing models insufficiently explain *how* these leadership behaviours translate into sustained resilience, particularly within culturally collectivist and highly regulated industries such as insurance.

To address this limitation, this study integrates Organizational Resilience Frameworks that conceptualize resilience as a multidimensional and dynamic capability encompassing cognitive, behavioural, and contextual elements (Mokline & Ben Abdallah, 2021). Cognitive resilience involves sensemaking, shared understanding, and strategic awareness; behavioural resilience reflects adaptive actions, innovation, and flexible work practices; while contextual resilience is rooted in organizational culture, leadership norms, stakeholder relationships, and institutional environments. Within the insurance sector, resilience extends beyond operational continuity to include employee morale, trust preservation, and ethical responsibility toward policyholders and society (Bank Negara Malaysia, 2021; Malaysian Insurance Institute, 2021). These frameworks underscore that resilience is not solely a technical or structural outcome but a socially constructed capability shaped by leadership influence and organizational values.

Discourse Theory further enriches the conceptual framework by explaining how leadership practices and organizational values are produced, reinforced, and normalized through language, interaction, and shared meaning-making (Farrell & Barrett, 2007). Discourse theory posits that organizational realities are shaped by dominant narratives that define what is valued, expected, and legitimate within a given context. In crisis situations, discourses of solidarity and caring play a critical role in shaping employee perceptions, guiding behaviour, and enabling collective action. Through repeated leadership communication, symbolic actions, and everyday practices, these discourses become embedded as taken-for-granted organizational norms that influence how resilience is enacted at both individual and collective levels. This perspective is particularly relevant in post-pandemic contexts, where organizations are renegotiating meaning, identity, and purpose following prolonged disruption.

Drawing on these theoretical foundations, the proposed conceptual model positions transformational leadership as the antecedent that cultivates solidarity and caring as central organizational discourses, which subsequently mediate the relationship between leadership and organizational resilience. Transformational leaders articulate shared purpose, model ethical conduct, encourage mutual support, and demonstrate individualized concern, thereby legitimizing solidarity and caring as normative expectations within the organization (Bass & Riggio, 2006; Eisenberger, Malone & Presson, 2016). These discourses foster psychological safety, collective identity, and cooperative behaviour, enabling organizations to respond adaptively to crisis conditions and sustain long-term resilience. In the Malaysian cultural context, where collectivism, *gotong-royong*, and *keprihatinan* strongly shape organizational life, solidarity and caring assume heightened significance as culturally congruent mechanisms through which leadership influence is internalized and enacted (Gichuhi, 2021). By conceptualizing solidarity and caring as mediating discourses rather than peripheral values, this framework advances a human-centred and culturally embedded understanding of organizational resilience. It moves beyond linear leadership–outcome models and instead captures the relational and discursive processes through which transformational leadership is translated into resilient organizational capacity in the post-COVID-19 Malaysian insurance industry. Figure 2.1 illustrates how transformational leadership shapes organizational resilience in the post-COVID-19 Malaysian insurance industry through the mediating discourses of solidarity and caring. Transformational leadership behaviours foster shared purpose, mutual support, and caring practices, which become embedded as dominant

organizational discourses that strengthen adaptive capacity, employee wellbeing, and sustained performance. The framework is situated within the Malaysian cultural context of *gotong-royong* and *keprihatinan*, highlighting the culturally grounded mechanisms through which leadership influence is translated into resilience outcomes.

## Methodology

This study adopts a qualitative research design grounded in an interpretivist philosophical stance to explore how transformational leadership fosters organizational resilience through solidarity and caring in the Malaysian insurance industry post-COVID-19. An interpretivist approach is appropriate as leadership, resilience, and organizational values are socially constructed phenomena shaped by individual experiences, interactions, and contextual meanings rather than objective or universally measurable entities (Saunders et al., 2019; Mokline & Ben Abdallah, 2021). Given the study's focus on lived experiences and discursive processes, a qualitative design enables in-depth exploration of how insurance professionals interpret leadership practices and organizational responses during and after crisis conditions. A qualitative approach is particularly suitable for addressing the research objectives, as prior studies in leadership and resilience have been dominated by quantitative methods that capture outcomes but insufficiently explain underlying processes and meanings (Haoyan et al., 2023). By prioritizing participants' narratives, this study provides nuanced insights into how transformational leadership is enacted, perceived, and translated into solidarity and caring as resilience-enhancing mechanisms within a specific industry and cultural context. This approach aligns with calls for more context-sensitive and human-centred research in post-pandemic organizational studies.



Figure 2.1: Conceptual Framework of Transformational Leadership, Solidarity and Caring Discourses, and Organizational Resilience in the Malaysian Insurance Industry

Data were collected through semi-structured interviews, which offer a balance between consistency across participants and flexibility to probe emergent themes (Adeoye-Olatunde & Olenik, 2021). This method is well suited to exploring complex leadership behaviours and organizational values, as it allows participants to articulate experiences in their own terms while ensuring alignment with the study's conceptual framework. The interview protocol was structured around three core areas: transformational leadership practices during the pandemic, organizational resilience responses, and manifestations of solidarity and caring within the organization. Open-ended questions encouraged participants to provide concrete examples rather than abstract evaluations, enhancing the richness and credibility of the data. Participants were selected using purposive sampling to ensure relevance and depth of insight. Six insurance professionals were recruited from organizations

operating in Malaysia during the COVID-19 period, representing life insurance, general insurance, and takaful segments, as well as different organizational levels and functional roles. This sampling strategy enabled the study to capture diverse perspectives while remaining focused on information-rich cases relevant to the research objectives. Although the sample size is modest, it is consistent with qualitative research standards emphasizing depth over breadth and is appropriate for thematic analysis aimed at theory refinement rather than statistical generalization.

The study employed a deductive thematic analysis guided by Braun and Clarke's (2006, 2022) framework, allowing systematic examination of data through both theoretically informed and emergent lenses. Initial coding was informed by established constructs from transformational leadership theory, organizational resilience frameworks, and discourse theory, including leadership behaviours, adaptive responses, solidarity, and caring practices. At the same time, the analysis remained open to unanticipated themes arising from participants' accounts, enabling contextual and cultural specificity to surface organically. This balanced approach supports both theoretical grounding and empirical sensitivity, strengthening analytic rigor. To ensure trustworthiness, multiple quality assurance strategies were employed. Credibility was enhanced through prolonged engagement with the data, iterative coding, and member checking, whereby participants were invited to verify the accuracy of transcribed accounts and interpretations. Dependability and confirmability were supported through the maintenance of an audit trail documenting analytic decisions, theme development, and reflexive notes throughout the research process (Harvey et al., 2022). Peer debriefing with academic colleagues further strengthened analytical robustness by challenging assumptions and refining interpretations.

Ethical considerations were rigorously addressed in accordance with institutional and professional guidelines. Ethical approval was obtained prior to data collection, and all participants provided informed consent after receiving clear explanations of the study's purpose, procedures, and voluntary nature. Confidentiality and anonymity were maintained through the use of pseudonyms and secure data storage protocols consistent with personal data protection standards. Particular attention was given to cultural sensitivity, ensuring that interview interactions and interpretations respected Malaysian organizational norms and values, including hierarchy, relational harmony, and collective orientation. The methodological approach adopted in this study is robust, transparent, and well aligned with the research objectives and conceptual framework. By integrating interpretivist philosophy, qualitative inquiry, and deductive thematic analysis, the methodology provides a defensible foundation for examining how transformational leadership shapes organizational resilience through solidarity and caring in the post-pandemic Malaysian insurance industry.

## **Findings**

Using deductive thematic analysis, the data were examined through the theoretical lenses of transformational leadership, organizational resilience, and discourse theory. The findings are organized into three dominant themes that explain how transformational leadership fostered post-pandemic organizational resilience through solidarity and caring as central organizational discourses. These themes reflect consistent patterns across participants' narratives while allowing contextual and experiential nuances to emerge.

*Participant Profile*

The study involved six insurance professionals employed in Malaysian insurance organizations during the COVID-19 pandemic and post-pandemic recovery period. Participants represented (Refer Table 5.1) life insurance, general insurance, and takaful operations, and held middle- to senior-level roles including group sales managers, district managers, and agency leaders. Their functional responsibilities spanned sales, underwriting, claims management, and people leadership. This diversity enabled the study to capture a holistic view of leadership practices and resilience responses across organizational levels and industry segments. All participants had direct experience navigating operational disruption, employee management challenges, and stakeholder pressures during the pandemic, positioning them as information-rich sources for examining leadership influence and organizational values.

Table 5.1

*Participant Profile Summary*

Participant Code	Organizational Role	Insurance Segment	Functional Area	Years of Industry Experience
P1	Group Sales Manager	Life Insurance	Sales & Agency Management	10+ years
P2	Chief Agency Manager	General Insurance	Agency Leadership & Operations	12+ years
P3	Group Sales Manager	Life Insurance	Sales Strategy & Team Leadership	9+ years
P4	Chief Agency Manager	Life Insurance & Takaful	Multi-line Operations & People Management	14+ years
P5	District Manager	General Insurance	Claims & Regional Operations	11+ years
P6	Group Sales Manager	Multi-line Insurance	Sales, Risk Coordination & Stakeholder Management	13+ years

**Note:** Participants were selected using purposive sampling to ensure representation across insurance segments (life, general, and takaful), organizational levels, and functional roles. All participants had direct experience managing operational, employee, and stakeholder challenges during the COVID-19 pandemic and post-pandemic recovery period.

*Theme 1 - Adaptive Transformational Leadership in Crisis*

The first and most prominent theme reflects participants shared perceptions of transformational leadership as a critical adaptive force during the pandemic. Participants consistently described leaders who articulated clear direction amid uncertainty, encouraged innovation, demonstrated empathy, and modelled resilient behaviour. These leadership practices enabled employees to reinterpret crisis conditions as collective challenges rather than paralyzing threats, reinforcing cognitive and behavioural dimensions of organizational resilience.

Participants emphasized that visionary communication was particularly important during the early stages of the pandemic, when policy changes, movement restrictions, and market volatility created widespread uncertainty. Leaders who communicated purpose and reframed the crisis as an opportunity to reaffirm organizational relevance helped stabilize

morale and sustain engagement. Intellectual stimulation also emerged strongly, with leaders encouraging teams to rethink traditional workflows, accelerate digital processes, and experiment with new service delivery models. Such practices enhanced adaptive capacity and supported rapid organizational learning.

Equally salient was the role of empathy in leadership decision-making. Participants highlighted that leaders who balanced decisive action with sensitivity to employee wellbeing, such as acknowledging stress, involving employees in problem-solving, and accommodating personal constraints, generated trust and commitment. By modelling optimism, persistence, and learning-oriented mindsets, transformational leaders reinforced resilience behaviours throughout the organization. These findings align with transformational leadership theory, which emphasizes inspirational motivation, individualized consideration, and idealized influence as catalysts for adaptive performance in crisis contexts.

### *Theme 2 - Solidarity as a Collective Resilience Mechanism*

The second theme reveals solidarity as a central mechanism through which organizational resilience was collectively enacted. Participants described solidarity as a shared sense of responsibility, mutual support, and collective identity that intensified during the pandemic. Transformational leaders played a pivotal role in fostering this solidarity by emphasizing shared purpose, reinforcing organizational identity, and legitimizing cooperative behaviours as normative responses to crisis.

Participants reported that leaders consistently framed organizational challenges in collective terms, stressing “we” rather than “I” in communications and decisions. This discourse strengthened employees’ identification with the organization and encouraged voluntary cooperation across teams and functions. Informal and formal support systems emerged, including peer mentoring, workload sharing, and cross-functional collaboration, which mitigated stress and enabled continuity despite reduced physical interaction.

Solidarity also manifested through shared sacrifice, where employees accepted temporary constraints or role adjustments for the broader organizational good. Participants noted that such behaviours were sustained not through coercion but through trust in leadership intentions and alignment with shared values. In this way, solidarity functioned as a behavioural and relational resilience resource, enabling coordinated action and reinforcing the organization’s capacity to absorb and adapt to disruption.

### *Theme 3 - Caring as an Embedded Organizational Value*

The third theme highlights caring as an embedded organizational value that shaped employees’ experiences and responses during and after the pandemic. Participants described caring not as isolated acts of kindness but as institutionalized practices and leadership norms that prioritized employee wellbeing, psychological safety, and stakeholder concern. Transformational leadership was instrumental in embedding caring into everyday organizational routines and decision-making processes.

Participants emphasized that leaders who demonstrated genuine concern, through flexible work arrangements, health-related support, transparent communication, and personal check-ins, created environments of trust and emotional security. This sense of care

reduced anxiety, enhanced engagement, and enabled employees to remain committed despite prolonged uncertainty. Caring practices extended beyond employees to customers and agents, reinforcing ethical responsibility and sustaining stakeholder trust during crisis conditions.

Importantly, participants perceived caring as culturally congruent with Malaysian organizational norms, where relational harmony and concern for others are highly valued. By aligning leadership behaviours with these cultural expectations, organizations strengthened contextual resilience and reinforced caring as a durable organizational discourse rather than a temporary crisis response. As a result, caring emerged as a sustainable foundation for long-term resilience and organizational continuity.

Table 5.2 below summarizes the core themes and sub-themes derived from the deductive thematic analysis, illustrating how participants experienced leadership and organizational responses during the post-COVID-19 period. This table demonstrates how adaptive transformational leadership practices were translated into shared meanings and behaviours through solidarity and caring, rather than operating as isolated leadership actions. By mapping each theme to its interpretive contribution to organizational resilience, the table clarifies the mediating role of solidarity and caring between leadership and resilience outcomes.

Table 5.2

*Summary of Themes, Sub-Themes, and Interpretive Meanings*

Theme	Sub-Themes	Interpretive Meaning for Organizational Resilience
<b>Adaptive Transformational Leadership in Crisis</b>	Visionary sensemaking; intellectual stimulation; empathetic decision-making; role-modelling resilience	Leaders provided meaning, direction, and psychological reassurance, enabling adaptive behaviour, innovation, and sustained employee engagement under crisis conditions
<b>Solidarity as a Collective Resilience Mechanism</b>	Collective identity; mutual support systems; shared sacrifice; cross-functional cooperation	Solidarity fostered coordinated action, trust, and collective efficacy, strengthening behavioural and relational dimensions of organizational resilience
<b>Caring as an Embedded Organizational Value</b>	Personalized employee support; psychological safety; stakeholder-oriented concern; institutionalized caring practices	Caring enhanced emotional stability, trust, and commitment, embedding resilience within organizational culture rather than treating it as a temporary crisis response

**Note:** Themes were derived through deductive thematic analysis guided by transformational leadership theory, organizational resilience frameworks, and discourse theory. The themes illustrate how leadership practices were translated into solidarity and caring discourses that mediated organizational resilience in the post-COVID-19 Malaysian insurance context.

**Discussion**

This study set out to examine how transformational leadership fosters organizational resilience in the Malaysian insurance industry post-COVID-19 through the mediating

discourses of solidarity and caring. Drawing on Transformational Leadership Theory, Organizational Resilience Frameworks, and Discourse Theory, the findings extend existing literature by demonstrating that resilience is not merely a structural or strategic capability, but a socially constructed outcome shaped by leadership-driven values and shared meaning. The discussion below critically interprets the findings in relation to prior studies reviewed in Section 2.0, highlighting points of convergence, divergence, and theoretical advancement.

#### *Transformational Leadership as an Enabler of Adaptive Resilience*

Consistent with prior research, the findings reaffirm the central role of transformational leadership in enabling adaptive responses during crisis conditions (Bass & Riggio, 2006; Northouse, 2019; Teo et al., 2025). Participants' narratives illustrate how inspirational motivation, intellectual stimulation, and individualized consideration supported sensemaking, innovation, and emotional regulation, a key component of cognitive and behavioural resilience as conceptualized by Mokline and Ben Abdallah (2021). This aligns with studies demonstrating that transformational leadership enhances organizational adaptability, commitment, and psychological safety under conditions of uncertainty (Top, Akdere & Tarcan, 2015; Choi et al., 2016).

However, this study advances the literature by moving beyond outcome-focused explanations of leadership effectiveness. While previous quantitative studies establish correlations between transformational leadership and resilience-related outcomes (Caillier, 2014; Schaufeli, 2021), the present findings illuminate *how* leadership influence is enacted in practice, through repeated communication, modelling of behaviour, and relational engagement. This processual understanding addresses a gap identified by Haoyan et al. (2023), who argue that leadership research has insufficiently examined employee interpretations and lived experiences, particularly in crisis contexts.

Contrary to concerns raised by Eisenbeiss and Boerner (2013) regarding excessive follower dependency under transformational leadership, participants in this study described leadership behaviours that encouraged autonomy, experimentation, and shared responsibility. This suggests that, within the Malaysian insurance context, transformational leadership does not necessarily undermine employee agency when enacted alongside inclusive and caring practices. Instead, leadership effectiveness appears contingent on how power and influence are discursively framed and culturally embedded.

#### *Solidarity as a Mediating Mechanism of Organizational Resilience*

One of the most significant contributions of this study lies in identifying solidarity as a central mediating mechanism linking transformational leadership to organizational resilience. While prior research acknowledges the importance of collective action and social support during crises (Boin et al., 2013; Ernst & Young, 2021), solidarity has rarely been theorized as a core organizational discourse that actively constructs resilience. The findings demonstrate that leaders' emphasis on shared purpose, collective identity, and mutual obligation fostered coordinated action and sustained engagement, even under prolonged disruption.

This finding extends organizational resilience frameworks by operationalizing contextual and behavioural resilience through solidarity-based practices rather than abstract structural capacities (Mokline & Ben Abdallah, 2021). In contrast to Western-centric studies

that prioritize individual adaptability or technological readiness (Westerman et al., 2014; Deloitte, 2021), the present study highlights the relational and collectivist foundations of resilience in a Malaysian setting. Solidarity enabled employees to accept shared sacrifices and support one another voluntarily, reinforcing trust and organizational continuity.

Critically, solidarity in this study was not imposed through formal controls or compliance mechanisms but emerged organically through leadership discourse and value alignment. This contrasts with transactional or authoritarian crisis leadership approaches, which rely on enforcement and short-term performance compliance (McCleskey, 2014). The findings therefore support discourse-based perspectives (Farrell & Barrett, 2007), demonstrating that resilience is shaped by what organizations collectively *talk about, prioritize, and normalize* during crisis periods.

#### *Caring as an Embedded and Sustainable Organizational Value*

The findings further reveal caring as an embedded organizational value that significantly enhanced psychological safety, employee wellbeing, and long-term resilience. While caring has been recognized as beneficial for employee outcomes (Eisenberger, Malone & Presson, 2016; Schaufeli, 2021), it is often treated as a peripheral or discretionary practice. This study challenges that view by demonstrating that caring, when institutionalized through leadership behaviour and organizational routines, functions as a durable resilience resource.

Participants' experiences indicate that caring practices, such as flexible work arrangements, empathetic communication, and personal support, were not temporary crisis responses but became normalized expectations of leadership conduct. This contrasts with studies suggesting that crisis-driven wellbeing initiatives often dissipate once immediate threats subside (KPMG, 2020). Instead, the findings suggest that caring, when aligned with cultural values and leadership identity, contributes to contextual resilience by strengthening trust, legitimacy, and moral commitment.

Importantly, the prominence of caring reflects the Malaysian cultural context discussed in Section 2.5. Values such as *keprihatinan* and *gotong-royong* shaped employees' expectations of leadership behaviour and influenced how organizational actions were interpreted (Gichuhi, 2021). This supports cross-cultural leadership research indicating that leadership effectiveness is contingent on cultural congruence rather than universal behavioural prescriptions (Puni et al., 2021). By embedding caring into leadership practice, organizations reinforced culturally resonant norms that sustained resilience beyond technical or procedural interventions.

#### *Integrating Leadership, Discourse, and Resilience: Theoretical Implications*

By integrating Transformational Leadership Theory, Organizational Resilience Frameworks, and Discourse Theory, this study advances a more holistic understanding of post-pandemic resilience. The findings support the conceptual model proposed in Section 3.0, demonstrating that transformational leadership influences resilience indirectly through the cultivation of solidarity and caring as dominant organizational discourses. This mediating role has been largely overlooked in prior studies, which tend to model leadership-resilience relationships as linear and outcome-oriented. The study thus contributes to discourse theory by empirically illustrating how leadership discourse shapes organizational reality during crisis

conditions (Farrell & Barrett, 2007). Solidarity and caring were not merely rhetorical constructs but became operationalized through everyday practices, decision-making processes, and employee interactions. This discursive embedding explains why resilience persisted into the post-pandemic phase, addressing calls for research that examines the sustainability of crisis-induced organizational change (Mokline & Ben Abdallah, 2021).

#### *Novelty and Critical Contribution*

The novelty of this study lies in three key areas. First, it offers rare qualitative, industry-specific evidence from the Malaysian insurance sector, addressing a significant empirical gap in leadership and resilience literature dominated by Western and manufacturing contexts. Second, it reconceptualizes solidarity and caring as mediating discourses rather than peripheral cultural attributes, advancing both leadership and resilience theory. Third, it demonstrates how culturally embedded leadership practices generate sustainable resilience, moving beyond short-term crisis management toward long-term organizational adaptation. By foregrounding employee narratives and discursive processes, this study responds directly to the limitations of prior quantitative research and provides a human-centred, contextually grounded account of leadership effectiveness in post-pandemic environments. These insights not only extend theory but also offer critical guidance for organizations navigating future systemic disruptions.

#### **Implications, Limitations and Future Research**

The findings of this study generate important implications for theory, practice, and policy by challenging dominant assumptions in leadership and resilience scholarship and offering a contextually grounded, human-centred perspective on post-pandemic organizational adaptation. Rather than treating leadership effectiveness and resilience as static capabilities or outcome variables, the study foregrounds their discursive and relational foundations, thereby extending existing frameworks and informing more sustainable organizational responses to future crises.

#### **Theoretical Implications**

Theoretically, this study advances transformational leadership scholarship by repositioning solidarity and caring as central mediating discourses through which leadership influence is enacted, rather than as secondary cultural outcomes. While prior studies predominantly conceptualize transformational leadership as directly influencing performance, commitment, or resilience outcomes (Bass & Riggio, 2006; Top, Akdere & Tarcan, 2015; Choi et al., 2016), the present findings demonstrate that leadership effectiveness is contingent upon the values and meanings leaders actively construct and normalize within organizations. This challenges linear leadership–outcome models and supports more processual and socially embedded understandings of leadership influence.

The study also extends organizational resilience theory by empirically substantiating the role of relational and discursive mechanisms in resilience construction. Existing resilience frameworks emphasize cognitive, behavioural, and contextual dimensions (Mokline & Ben Abdallah, 2021), yet often under-theorize the cultural and normative processes through which these dimensions are activated. By identifying solidarity and caring as discourses that shape sensemaking, behaviour, and collective identity, this study provides a conceptual

bridge between leadership theory and resilience scholarship, addressing a long-standing fragmentation in the literature.

Furthermore, by integrating discourse theory into leadership–resilience research, the study contributes a critical perspective that explains why resilience persists, or fails to persist, beyond immediate crisis periods. Unlike studies that frame resilience as a temporary response capability, the findings illustrate how discursively embedded values can institutionalize resilience as an enduring organizational condition (Farrell & Barrett, 2007). This offers a novel theoretical explanation for post-pandemic adaptation and addresses calls for research that moves beyond event-based crisis analysis toward longitudinal and meaning-oriented perspectives.

### **Practical Implications**

From a practical standpoint, the findings caution against narrowly instrumental approaches to crisis leadership that prioritize speed, control, or technological readiness at the expense of human and relational considerations. While digital transformation and operational agility are undeniably important, the study demonstrates that such initiatives are unlikely to be sustainable without leadership practices that cultivate solidarity and caring as lived organizational values. Leaders who fail to embed these values risk short-term compliance without long-term commitment, particularly in high-stress environments such as the insurance sector. The study suggests that leadership development programs should move beyond competency-based models and explicitly incorporate value-based and discourse-aware leadership training. Practitioners must be equipped not only to make strategic decisions but also to shape organizational narratives that foster collective purpose, psychological safety, and mutual responsibility. This is particularly critical in post-pandemic contexts, where employee expectations of leadership have shifted toward empathy, transparency, and ethical responsibility. Additionally, the findings highlight the importance of aligning leadership practices with cultural context. In the Malaysian insurance industry, leadership approaches that resonate with collectivist values such as *gotong-royong* and *keprihatinan* were perceived as more legitimate and effective. This implies that importing standardized leadership models without cultural adaptation may undermine resilience rather than strengthen it. Practitioners should therefore adopt context-sensitive leadership strategies that reflect local values while remaining responsive to global industry pressures.

### **Policy Implications**

At the policy level, the study underscores the need for regulators and industry bodies to broaden their conception of organizational resilience beyond financial solvency, risk modelling, and operational continuity. While regulatory frameworks in the insurance sector, such as those overseen by Bank Negara Malaysia, appropriately emphasize capital adequacy and consumer protection, the findings suggest that human-centred leadership and organizational culture are equally critical determinants of systemic resilience (Bank Negara Malaysia, 2021). Policy frameworks could therefore be strengthened by incorporating leadership and cultural indicators into resilience and stress-testing guidelines. Industry associations and regulators may consider developing leadership governance standards that emphasize ethical conduct, employee wellbeing, and stakeholder care during crisis conditions. Such measures would encourage organizations to institutionalize solidarity and

caring not as discretionary practices but as core elements of responsible governance. Moreover, the findings raise important questions about the long-term sustainability of crisis-driven reforms. Policies that focus solely on emergency response risk reinforcing reactive rather than adaptive organizational behaviour. By contrast, policies that promote leadership accountability for cultural and relational resilience can help ensure that lessons from the pandemic translate into enduring organizational capabilities. This is particularly relevant for industries with high societal responsibility, such as insurance, where public trust and social legitimacy are integral to long-term viability.

## **Conclusion**

This study examined how transformational leadership fostered organizational resilience in the Malaysian insurance industry following the COVID-19 pandemic, with particular emphasis on solidarity and caring as mediating organizational discourses. Using a qualitative, interpretivist approach grounded in practitioner narratives, the study responds directly to gaps identified in leadership and resilience literature, particularly the lack of industry-specific, culturally embedded, and process-oriented research in post-crisis contexts. The findings demonstrate that transformational leadership played a pivotal role in shaping post-pandemic resilience by enabling adaptive sensemaking, innovation, and emotional regulation during periods of prolonged uncertainty. Leaders who articulated clear purpose, encouraged intellectual flexibility, and balanced decisiveness with empathy were perceived as instrumental in sustaining employee engagement and organizational continuity. Importantly, leadership influence did not operate in isolation; rather, it was translated into resilience through the cultivation of solidarity and caring as dominant organizational discourses.

Solidarity emerged as a collective resilience mechanism that strengthened coordination, mutual support, and shared responsibility across organizational levels. Through leadership communication and role modelling, employees internalized a collective identity that enabled voluntary cooperation and shared sacrifice during crisis conditions. Caring, in turn, functioned as an embedded organizational value that enhanced psychological safety, trust, and long-term commitment. When institutionalized through leadership practices and organizational routines, caring extended beyond short-term wellbeing initiatives and became a durable foundation for contextual resilience. Together, these findings reveal that resilience in the Malaysian insurance industry was not merely the result of structural preparedness or technological capability, but a socially constructed outcome shaped by leadership-driven values, meanings, and relationships. This study makes several important contributions to leadership and organizational resilience scholarship. First, it extends transformational leadership theory by empirically demonstrating that leadership effectiveness in crisis contexts is mediated by value-laden discourses rather than operating through direct, linear effects alone. By positioning solidarity and caring as central mechanisms of leadership influence, the study challenges outcome-centric leadership models and advances a more relational and processual understanding of leadership effectiveness.

Second, the study contributes to organizational resilience literature by foregrounding the role of cultural and discursive processes in resilience construction. While existing frameworks emphasize cognitive, behavioural, and contextual dimensions of resilience, this study shows how these dimensions are activated and sustained through shared values and

organizational narratives. In doing so, it addresses a critical gap in resilience research that has traditionally prioritized structural and strategic factors over human and relational dynamics. Third, by focusing on the Malaysian insurance industry, the study provides rare industry-specific and culturally grounded qualitative evidence from a non-Western context. This contribution is particularly timely given calls for greater contextual sensitivity in leadership research and the need to understand how universal leadership theories are enacted within culturally distinct organizational environments.

The novelty of this study lies in its integration of transformational leadership theory, organizational resilience frameworks, and discourse theory to explain post-pandemic organizational adaptation in a high-responsibility, highly regulated industry. By demonstrating how solidarity and caring function as mediating discourses that translate leadership practice into sustained resilience, the study offers a human-centred and culturally embedded perspective that moves beyond crisis response toward long-term organizational sustainability. As organizations continue to navigate uncertainty in an increasingly volatile global environment, the findings underscore the importance of leadership that prioritizes meaning, relationships, and ethical responsibility alongside strategic and operational considerations. For scholars, the study opens new avenues for examining leadership and resilience as socially constructed and culturally situated phenomena. For practitioners and policymakers, it reinforces the imperative to view resilience not only as a technical capability, but as a collective achievement rooted in how organizations lead, care, and stand together in times of adversity.

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