

Human-Centric Leadership and Organizational Resilience in Malaysia's Insurance Sector - Post-Pandemic Insights

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DOI Link: <http://dx.doi.org/10.6007/IJARBSS/v16-i2/27622>

Published Date: 11 February 2026

Abstract

Purpose: This study examines how transformational leadership fostered organizational resilience in the Malaysian insurance industry during the post-pandemic period, with a specific focus on solidarity and caring as central organizational discourses shaping employees lived experiences of uncertainty. **Methodology:** A qualitative research design was adopted using deductive thematic analysis. Semi-structured interviews were conducted with six middle- to senior-level insurance professionals across life, general, and takaful segments.

Data were analysed through the theoretical lenses of transformational leadership, organizational resilience, and discourse theory to capture meaning-making processes and affective organizational practices. **Findings:** The findings reveal three dominant themes: adaptive transformational leadership in crisis, solidarity as a collective resilience mechanism, and caring as an embedded organizational value. Transformational leadership fostered resilience indirectly by activating solidarity and caring, which translated leadership behaviours into shared meanings, trust, psychological safety, and coordinated action during prolonged disruption. **Implications:** The study highlights the importance of embedding solidarity and caring into leadership practice and organizational routines to sustain resilience beyond crisis response. For practitioners, the findings underscore the strategic value of human-centric leadership in high-trust service industries such as insurance. **Originality:** This study advances resilience and leadership literature by theorizing solidarity and caring as mediating, discursively constructed mechanisms linking transformational leadership to organizational resilience within a Malaysian, collectivist context.

Keywords: Transformational Leadership, Organizational Resilience, Solidarity, Caring Leadership, Post-Pandemic Organizations, Malaysian Insurance Industry

Introduction

Recent global crises, most notably the COVID-19 pandemic, have exposed fundamental weaknesses in how organizations conceptualize and operationalize resilience. While many organizations survived the initial shock through digital acceleration and structural reconfiguration, far fewer have sustained employee engagement, morale, and adaptive capacity in the prolonged post-crisis period. This has raised urgent questions about whether existing resilience models, largely grounded in systems, processes, and contingency planning, are sufficient to address the emotional, relational, and moral dimensions of sustained disruption (Lengnick-Hall et al., 2011; Boin et al., 2013).

The COVID-19 pandemic constituted an unprecedented systemic shock to organizations worldwide, profoundly disrupting operational models, workforce arrangements, and leadership practices across industries. Within the financial services sector, the insurance industry faced a particularly complex crisis, as firms were simultaneously required to manage surging claims, maintain customer trust, comply with regulatory demands, and protect employee wellbeing amid prolonged uncertainty. In Malaysia, the pandemic accelerated an already ongoing transformation in the insurance landscape, forcing companies to rapidly transition from traditional, relationship-based business models to fully digitized operations while navigating heightened psychological strain among employees and agents (Jamaludin & Hasun, 2020; Kanapathipillai et al., 2024). These converging pressures elevated organizational resilience from a strategic advantage to an existential necessity.

Organizational resilience has increasingly been conceptualized not merely as the ability to recover from disruption, but as a dynamic capability that enables organizations to absorb shocks, adapt to volatile conditions, and emerge stronger through learning and innovation (Lengnick-Hall, Mallak, & Smith, 2011; Sinniah et al., 2022). While early resilience frameworks emphasized structural preparedness and business continuity planning, the pandemic revealed the limitations of such approaches when confronted with sustained emotional, psychological, and social stress. In many organizations, formal systems proved insufficient to address prolonged uncertainty, employee burnout, and the erosion of morale, highlighting

the centrality of leadership in shaping resilient responses (Boin, Kuipers, & Overdijk, 2013). This shift has prompted growing scholarly attention to the human and relational dimensions of resilience, particularly within high-trust service industries such as insurance.

Leadership emerged as a decisive factor in determining how organizations navigated the crisis. Among the various leadership paradigms, transformational leadership has been consistently identified as particularly effective in times of uncertainty due to its emphasis on vision, inspiration, intellectual stimulation, and individualized consideration (Bass & Avolio, 1994; Northouse, 2019). Transformational leaders are not only task-oriented but also people-centred, focusing on motivating followers, addressing individual needs, and fostering shared purpose. Empirical studies conducted during the pandemic demonstrate that transformational leadership positively influences employee engagement, adaptability, and psychological resilience across sectors (Mofi & Islam, 2023; Santoso, Sulistyanningtyas, & Pratama, 2022). However, much of this literature privileges cognitive and strategic mechanisms, such as communication clarity or decision-making agility, while under examining how transformational leadership cultivates deeper affective organizational practices that sustain resilience over time.

Two such affective practices, solidarity and caring, have gained prominence in post-pandemic organizational discourse but remain theoretically underdeveloped within leadership and resilience research. Organizational solidarity refers to collective unity, mutual support, and shared responsibility among employees and leaders, fostering psychological safety and collective efficacy during periods of stress (Durkheim, 1984; Boin et al., 2013). Caring, grounded in the ethics of care literature, encompasses leadership behaviours and organizational practices that reflect empathy, compassion, and genuine concern for employee wellbeing (Gilligan, 1982; Tronto, 1993). Emerging empirical evidence suggests that these practices are not merely “soft” cultural attributes but constitute strategic resources that stabilize morale, enhance trust, and reinforce long-term organizational resilience (Ramalu & Rashid, 2016; Kim, Tran & Dinh, 2023). Yet, their integration into mainstream leadership and resilience frameworks remains limited.

This gap is particularly salient in the Malaysian context. Malaysia is widely characterized as a collectivist society, where interpersonal relationships, communal responsibility, and social harmony play a central role in workplace dynamics (Hofstede, 2001). In such contexts, leadership effectiveness is often judged not only by performance outcomes but also by the extent to which leaders demonstrate empathy, inclusiveness, and moral responsibility. Despite this, empirical research linking transformational leadership to solidarity, caring, and resilience within Malaysian organizations remains sparse, especially within the insurance sector. Existing studies tend to focus on banking, healthcare, or general corporate environments, leaving the insurance industry comparatively underexplored (Wang et al., 2021; Hassam et al., 2023). This omission is significant, given that insurance organizations occupy a unique position at the intersection of financial stability, social protection, and public trust.

The Malaysian insurance industry faced distinctive challenges during and after the pandemic. Beyond operational disruption and digital transformation, insurers were required to manage heightened emotional labour, as agents and managers engaged with clients

experiencing illness, financial insecurity, and loss. Maintaining employee engagement and psychological wellbeing under such conditions demanded leadership approaches that extended beyond transactional performance management. Preliminary observations suggest that organizations which embedded solidarity and caring into their leadership responses were better positioned to sustain morale, retain talent, and maintain service quality during prolonged disruption (Loo et al., 2024). However, systematic, theory-driven investigations into how such practices are enacted and experienced by employees remain limited. Despite growing scholarship on transformational leadership and organizational resilience, existing studies largely assume a direct relationship between leadership behaviours and resilience outcomes, offering limited insight into the affective and relational mechanisms through which resilience is sustained over time. Concepts such as solidarity and caring are frequently acknowledged but rarely theorized as central, mediating organizational practices. As a result, leadership–resilience models remain conceptually incomplete, particularly in collectivist and emotionally intensive service contexts such as insurance.

Addressing this gap, the present study examines the role of transformational leadership in fostering organizational resilience within the Malaysian insurance industry in the post-pandemic context, with particular attention to solidarity and caring as affective organizational practices. Using a qualitative case study of AIA Malaysia, the research explores how leadership behaviours were perceived by mid-level and operational officers, how solidarity and caring emerged discursively through employee narratives, and how these practices contributed to resilience during and beyond the crisis. By integrating transformational leadership theory (Bass & Avolio, 1994), organizational resilience frameworks (Lengnick-Hall et al., 2011), and ethics of care perspectives (Tronto, 1993), this study advances a more holistic understanding of resilience as a socially constructed and leadership-driven phenomenon.

In doing so, the study contributes to leadership and resilience scholarship in three key ways. First, it extends transformational leadership theory by elucidating the affective mechanisms through which leadership behaviours translate into collective resilience. Second, it responds to calls for context-sensitive research by offering empirical insights from a collectivist, emerging-economy setting. Third, it provides practical implications for leaders and policymakers in the insurance sector, emphasizing the strategic importance of solidarity and caring in building resilient organizations in an increasingly volatile and uncertain world.

This study is particularly relevant for leaders and human resource practitioners in high-trust service industries, such as insurance, where emotional labour, client vulnerability, and employee wellbeing are central to organizational sustainability. For scholars, the study offers a theoretically integrated and contextually grounded model that advances leadership and resilience research beyond structural and instrumental explanations.

Literature Review

Transformational Leadership - Foundations and Crisis Relevance

Transformational leadership emerged from the seminal work of Burns (1978) and was later operationalized by Bass and Avolio (1994), who conceptualized leadership as a process through which leaders elevate followers' motivation, morality, and performance beyond transactional exchanges. The model is anchored in four interrelated dimensions: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration.

Together, these dimensions position leaders not merely as supervisors, but as vision carriers, role models, and human enablers of change. In crisis contexts, transformational leadership has gained renewed scholarly relevance. Unlike transactional leadership, which prioritizes control and compliance, transformational leadership is particularly effective under uncertainty because it provides meaning, emotional stability, and adaptive direction (Northouse, 2019). Empirical studies during the COVID-19 pandemic demonstrate that transformational leaders foster trust, reduce anxiety, and sustain engagement when traditional organizational structures are disrupted (Santoso, Sulistyanningtyas, & Pratama, 2022; Mofi & Islam, 2023). However, while the theory robustly explains motivational and cognitive outcomes, it remains less explicit on how transformational leadership translates into collective emotional climates, particularly in prolonged crises where exhaustion, fear, and moral strain dominate.

Transformational Leadership in Crisis and Post-Pandemic Contexts

The pandemic represented a prolonged, non-routine crisis that challenged conventional leadership assumptions. Studies conducted during COVID-19 consistently report that transformational leadership enhanced employee adaptability, psychological resilience, and discretionary effort across sectors (Dhoopar et al. 2022; Ramalu & Rashid, 2016). Leaders who communicated transparently, acknowledged uncertainty, and emphasized shared purpose were better able to stabilize morale and sustain organizational functioning. Nevertheless, much of the crisis leadership literature adopts a functionalist orientation, focusing on communication efficiency, decision speed, and strategic alignment (Forster, Patlas & Lexa, 2020). This emphasis risks underplaying the affective and relational processes through which leadership exerts its influence. In particular, while individualized consideration is frequently cited, it is rarely unpacked as a collective organizational practice that shapes shared experiences of solidarity and care. This theoretical under-specification becomes problematic in post-pandemic contexts, where resilience depends not only on recovery, but on the endurance of social bonds forged during crisis.

Organizational Resilience - From Structural Capacity to Human Capability

Organizational resilience has evolved from early recovery-oriented models toward more dynamic and adaptive conceptualizations. Contemporary frameworks define resilience as the capacity to absorb disruption, maintain core functions, adapt to changing conditions, and learn from adversity (Lengnick-Hall, Mallak, & Smith, 2011; Sinniah et al., 2022). While structural preparedness, digital infrastructure, and policy alignment remain important, recent research highlights that resilience is fundamentally shaped by human and cultural factors. The pandemic exposed the limitations of resilience strategies that neglect employee wellbeing and emotional sustainability. Organizations with robust technical systems but weak relational foundations struggled to maintain engagement under prolonged stress (Boin, Kuipers, & Overdijk, 2013). This has led scholars to argue that resilience must be understood as socially constructed, emerging through leadership practices that cultivate trust, psychological safety, and collective efficacy. However, empirical work explicitly linking leadership behaviours to these affective resilience mechanisms remains fragmented, particularly in high-trust service sectors such as insurance.

Leadership and Resilience in Financial and Insurance Institutions

Within financial institutions, resilience carries unique significance due to regulatory scrutiny, reputational risk, and dependence on public trust. Studies in banking and service sectors demonstrate that transformational leadership positively influences resilience by enhancing employee self-efficacy, engagement, and adaptability (Wang et al., 2021; Madi Odeh et al., 2024). In emerging economies, leadership assumes an even more central role, compensating for infrastructural and resource constraints (Heredia et al., 2022). Despite these insights, the insurance sector remains underrepresented in resilience scholarship. This omission is notable, as insurance organizations faced dual pressures during the pandemic: operational disruption and intensified emotional labour associated with client distress, claims surges, and mortality salience. Malaysian studies addressing resilience in financial institutions tend to emphasize safety culture and macro-level policy support (Hassam et al., 2023; Bank Negara Malaysia, 2023) but provide limited insight into how leadership behaviours shape everyday experiences of employees during crisis.

Solidarity as an Organizational and Resilience Mechanism

Solidarity originates from sociological theory, where it denotes collective unity, shared responsibility, and moral interdependence (Durkheim, 1984). In organizational contexts, solidarity manifests as mutual support, trust, and psychological safety, enabling employees to cope collectively with adversity (Boin et al., 2013). Empirical studies during COVID-19 indicate that solidarity reduces anxiety, enhances collaboration, and strengthens collective resilience (Dhoopar et al. 2022). Leadership plays a pivotal role in activating solidarity. Transformational leaders foster solidarity by modelling ethical commitment, encouraging collaboration, and framing crises as shared challenges rather than individual burdens. However, solidarity is often treated descriptively rather than analytically, limiting its integration into formal leadership and resilience frameworks. This gap constrains understanding of how solidarity operates not merely as a cultural outcome, but as a strategic mechanism through which resilience is sustained.

Caring Leadership and Ethics of Care in Organizations

Caring leadership draws from the ethics of care literature, which emphasizes relational responsibility, empathy, and attentiveness to vulnerability (Gilligan, 1982; Tronto, 1993). In organizational settings, caring extends beyond interpersonal kindness to include institutionalized practices that support employee wellbeing, mental health, and dignity. Studies conducted during the pandemic consistently show that leaders who demonstrate empathy and individualized support enhance engagement and retention under stress (Ramalu & Rashid, 2016; Loo et al., 2024). Yet, caring remains marginalized in mainstream leadership theory, often framed as a soft or secondary attribute rather than a core leadership competence. This marginalization is theoretically problematic, particularly in collectivist contexts such as Malaysia, where relational leadership is culturally embedded (Hofstede, 2001). Integrating caring into leadership-resilience discourse requires reconceptualizing it as a collective, discursively reinforced organizational practice rather than an individual leader trait.

Solidarity and Caring as Discursive Organizational Constructs

Recent scholarship emphasizes that leadership influence is exercised not only through actions, but through discourse, narratives, and meaning-making processes. Solidarity and

caring are constructed and sustained through language, symbols, and shared stories that frame organizational identity during crisis (Kim, Lee & Chung, 2024). Transformational leaders play a critical role in shaping these discourses by articulating shared purpose, legitimizing vulnerability, and reinforcing collective responsibility. Despite growing interest in discursive leadership, empirical applications remain limited within financial services and insurance contexts. Existing studies rarely examine how employees narrate experiences of solidarity and caring, or how these narratives contribute to post-crisis resilience. This represents a significant gap, given the emotionally intensive nature of insurance work during the pandemic.

Synthesis and Identified Research Gaps

The reviewed literatures above confirms that transformational leadership is central to organizational resilience, particularly in crisis contexts. However, three critical gaps persist. First, resilience research remains overly structural, insufficiently integrating affective organizational practices such as solidarity and caring. Second, leadership studies often acknowledge empathy and individualized consideration without theorizing their collective and discursive implications. Third, the Malaysian insurance sector remains empirically underexplored, despite its unique post-pandemic challenges. Addressing these gaps, the present study positions solidarity and caring as leadership-driven affective mechanisms that bridge transformational leadership and organizational resilience. By examining these processes qualitatively within the Malaysian insurance industry, the study advances a more human-centred, contextually grounded understanding of post-pandemic resilience. To synthesize the fragmented yet complementary strands of literature reviewed above, Table 2.1 consolidates the core theoretical concepts, dominant empirical findings, and critical gaps related to transformational leadership, organizational resilience, solidarity, and caring across crisis and post-crisis contexts.

Table 2.1

Summary of Key Literature Review Concepts and Empirical Insights

Core Concept	Key Theoretical Sources	Dominant Empirical Findings	Critical Insights / Gaps Identified
Transformational Leadership	Burns (1978); Bass & Avolio (1994); Northouse (2019)	Transformational leadership enhances motivation, trust, adaptability, and engagement, particularly during periods of uncertainty and crisis	Theory emphasizes cognitive and motivational outcomes but under-specifies affective and collective emotional mechanisms
Transformational Leadership in Crisis Contexts	Santoso, Sulistyaningtyas, & Pratama (2022); Mofi & Islam. (2023); Dhoopar et al. (2022)	Leaders who articulate vision, communicate transparently, and provide individualized support reduce anxiety and sustain morale during crises	Crisis leadership research remains action-oriented, with limited attention to emotional endurance and post-crisis sustainability
Organizational Resilience	Lengnick-Hall et al. (2011); Sinniah	Resilience extends beyond recovery to include adaptation,	Dominant models over-privilege structural and

	et al. (2022); Boin et al. (2013)	learning, and long-term transformation	operational resilience while neglecting human and cultural dimensions
Leadership–Resilience Link	Wang et al. (2021); Madi Odeh et al. (2024); Heredia et al. (2022)	Leadership mediates resilience through employee self-efficacy, engagement, and adaptive behaviour, especially in emerging economies	Limited sector-specific evidence from insurance; leadership processes often examined indirectly
Solidarity as Organizational Practice	Durkheim (1984); Boin et al. (2013); Dhoopar et al. (2022)	Solidarity fosters psychological safety, collective efficacy, and shared responsibility during crises	Often treated descriptively; rarely theorized as a strategic resilience mechanism
Caring Leadership / Ethics of Care	Gilligan (1982); Tronto (1993); Ramalu & Rashid (2016)	Empathy, compassion, and individualized consideration enhance wellbeing, trust, and engagement	Marginalized as “soft leadership”; insufficiently integrated into mainstream leadership theory
Solidarity & Caring in Crisis	Loo et al. (2022); Kim, Tran & Dinh (2023)	Organizations emphasizing care and mutual support demonstrate stronger morale and continuity during disruption	Lack of integrated models linking caring, solidarity, and resilience outcomes
Discursive Construction of Leadership & Resilience	Kim, Lee & Chung (2024); Boin et al. (2013)	Leadership narratives and shared meaning shape collective resilience and identity during crisis	Limited qualitative and discourse-based studies in financial and insurance sectors
Malaysian Cultural Context	Hofstede (2001); Hassam et al. (2023)	Collectivist values amplify the importance of relational leadership, empathy, and group cohesion	Empirical studies rarely connect culture, leadership behaviours, and resilience holistically
Insurance Sector Context	Wang et al. (2021); Bank Negara Malaysia (2023)	Insurance firms face dual operational and emotional pressures, intensifying leadership demands	Sector remains under-researched despite high trust and emotional labour requirements

Conceptual Framework

The conceptual framework of this study is developed to explain how transformational leadership operates as a central mechanism through which organizational resilience is constructed in the Malaysian insurance industry in the post-pandemic context. Drawing from transformational leadership theory, organizational resilience frameworks, and affective organizational literature on solidarity and caring, the framework positions leadership not merely as a structural or strategic function, but as a relational and discursive force that shapes how employees experience, interpret, and respond to prolonged uncertainty.

At the core of the framework is transformational leadership, conceptualized through its four established dimensions: idealized influence, inspirational motivation, intellectual stimulation, and individualized consideration. Prior literature consistently demonstrates that these leadership behaviours become particularly salient during crises, when formal systems are strained and employees seek meaning, reassurance, and moral direction. In this study, transformational leadership is theorized as the primary antecedent influencing both individual and collective resilience, addressing the first research question concerning how officers perceive leadership as a source of resilience during uncertainty. Rather than treating resilience as an abstract organizational outcome, the framework emphasizes resilience as *experienced* and *interpreted* by officers through their daily interactions with leaders during and after the pandemic.

The framework further proposes that transformational leadership exerts its influence on resilience through two critical affective organizational mechanisms: solidarity and caring. Solidarity is conceptualized as the collective sense of unity, mutual support, and shared responsibility that emerges when leaders frame crises as collective challenges rather than individual burdens. Caring, in contrast, refers to leadership actions and organizational practices that signal empathy, attentiveness, and genuine concern for employee wellbeing. These constructs are not treated as incidental leadership by-products, but as deliberate, observable practices that translate leadership intent into lived organizational reality. This positioning directly addresses the second research question, which seeks to identify the specific actions and behaviours of leaders that foster a culture of solidarity and caring.

Within the framework, transformational leadership behaviours such as transparent communication, ethical role modelling, flexible policy decisions, emotional check-ins, and recognition of personal circumstances are theorized to activate solidarity and caring simultaneously. Transparent communication and inspirational motivation strengthen solidarity by reinforcing shared purpose and collective identity, while individualized consideration and ethical sensitivity cultivate caring by acknowledging vulnerability and legitimizing emotional needs. The framework thus conceptualizes solidarity and caring as parallel and mutually reinforcing mediators, rather than isolated outcomes. Together, they form the affective infrastructure that enables employees to endure prolonged stress, remain engaged, and sustain adaptive performance during disruption.

A distinctive contribution of the framework lies in its discursive orientation. In line with sensemaking and discourse-based leadership scholarship, the framework recognizes that solidarity and caring do not exist solely as behaviours or policies, but are constructed and reinforced through language, narratives, and shared meanings. This element directly responds to the third research question, which focuses on how themes of solidarity and caring manifest in the narratives of insurance professionals. Officers' stories, metaphors, and descriptions of leadership experiences are conceptualized as sites where affective meanings are produced and negotiated. Through repeated leadership communication and symbolic actions, certain narratives, such as "standing together," "leaders walking alongside us," or "being seen as human, not just workers", become embedded within organizational discourse, shaping how resilience is collectively understood.

In this framework, organizational resilience is positioned as the key outcome, but it is explicitly framed as a multi-level construct. At the individual level, resilience is reflected in officers' psychological endurance, emotional regulation, and capacity to remain motivated amid uncertainty. At the collective level, resilience manifests as sustained collaboration, trust, and adaptive functioning across the organization. The framework therefore moves beyond recovery-based definitions of resilience and conceptualizes it as an ongoing, socially constructed capacity that is continuously reinforced through leadership-driven affective practices.

Importantly, the framework is contextually anchored within the Malaysian insurance industry, where collectivist cultural values amplify the significance of relational leadership, empathy, and communal responsibility. In such a context, solidarity and caring are not peripheral values but culturally resonant mechanisms through which leadership legitimacy and trust are established. By situating transformational leadership within this cultural and sectoral setting, the framework acknowledges that leadership effectiveness and resilience-building processes are shaped by socio-cultural expectations, emotional labour demands, and regulatory pressures unique to the insurance sector.

Overall, the proposed conceptual framework advances existing literature in three ways. First, it extends transformational leadership theory by explicating the affective pathways through which leadership behaviours translate into resilience outcomes. Second, it integrates solidarity and caring as mediating mechanisms, thereby addressing a critical gap in resilience research that has traditionally prioritized structural and operational dimensions. Third, it foregrounds discourse and lived experience, positioning employee narratives as essential data for understanding how leadership, culture, and resilience intersect in post-pandemic organizational life. This framework thus provides a coherent theoretical foundation for the study's qualitative design and guides the subsequent analysis of interview data in alignment with the research questions. Based on the synthesis of transformational leadership, organizational resilience, and affective organizational practices discussed in the literature, Figure 3.1 presents the conceptual framework guiding this study.



Figure 3.1 Conceptual Framework Linking Transformational Leadership, Solidarity, Caring, and Organizational Resilience

Methodology

This study adopts a qualitative research design to explore how transformational leadership contributes to organizational resilience in the Malaysian insurance industry through the affective practices of solidarity and caring in the post-pandemic context. A qualitative approach is particularly appropriate given the study's aim to capture lived

experiences, subjective interpretations, and meaning-making processes of insurance professionals, rather than to test predefined causal relationships. Qualitative inquiry allows for rich, contextualized understanding of leadership phenomena that are deeply embedded in social interaction, emotion, and organizational culture (Bryman, 2016).

The study employs deductive thematic analysis as its core analytical strategy. Thematic analysis is a flexible yet systematic method for identifying, analysing, and reporting patterns within qualitative data (Braun & Clarke, 2006). A deductive, or theory-driven, approach was selected to ensure strong alignment between the empirical analysis and established theoretical frameworks, namely transformational leadership theory, organizational resilience theory, and affective organizational concepts of solidarity and caring (Fereday & Muir-Cochrane, 2006). Rather than generating theory inductively, the analysis was guided by theoretically informed constructs that shaped the interview protocol, initial coding framework, and theme development.

This deductive orientation strengthens analytical rigor by enabling systematic examination of whether and how existing leadership theories remain relevant and effective under conditions of prolonged crisis. It also facilitates comparability with prior crisis leadership and resilience studies, thereby enhancing the study's theoretical contribution. Data were collected through semi-structured interviews, a method well-suited for exploring complex organizational phenomena while balancing consistency and flexibility (Kvale & Brinkmann, 2009). Semi-structured interviews allowed the researcher to address core research questions systematically while remaining responsive to participants' narratives, emotions, and reflections as they emerged during the conversation.

The interview protocol was explicitly aligned with the study's conceptual framework and research questions, focusing on participants' perceptions of transformational leadership during uncertainty, leadership actions that fostered solidarity and caring, and the narratives through which these experiences were articulated. This approach enabled the collection of detailed examples of leadership behaviour, emotional responses, and sensemaking processes, which are essential for analysing affective organizational practices (Bryman, 2016). A purposive sampling strategy was employed to select participants who were directly involved in leadership and operational roles during and after the COVID-19 pandemic. The sample comprised mid-level and operational leaders from AIA Malaysia, a major player in the Malaysian insurance industry. This group was strategically chosen because such actors operate at the critical interface between senior leadership decisions and frontline implementation, offering valuable insights into how leadership behaviours are translated into everyday organizational practices.

Focusing on a single organizational case enabled in-depth contextual analysis while acknowledging that the aim of the study is analytical generalization rather than statistical generalization. The case study context allowed the research to capture the nuanced cultural, regulatory, and emotional dynamics specific to the Malaysian insurance sector. Interview data were transcribed verbatim and analysed using deductive thematic analysis following the phases outlined by Braun and Clarke (2006): familiarization with the data, generation of initial codes, searching for themes, reviewing themes, defining and naming themes, and producing the report. Initial codes were developed based on the theoretical constructs of

transformational leadership dimensions, organizational resilience, solidarity, and caring. These codes were then refined through iterative engagement with the data to ensure close alignment with participants' narratives.

Particular attention was given to discursive elements, including language use, metaphors, and recurring narratives, to capture how solidarity and caring were constructed and sustained through leadership communication. This emphasis on discourse enabled the analysis to move beyond behavioural description toward understanding meaning-making processes underpinning resilience. To ensure methodological rigor, the study followed the criteria for trustworthiness proposed by Lincoln and Guba (1985): credibility, dependability, transferability, and confirmability. Credibility was enhanced through member checking, whereby participants reviewed and confirmed the accuracy of interpreted themes. Dependability was supported by maintaining a transparent audit trail documenting coding decisions and analytical steps. Transferability was addressed through thick description of the research context, participants, and analytical process, allowing readers to assess applicability to similar settings (Geertz, 1973). Confirmability was strengthened through reflexive journaling and bracketing to minimize researcher bias during interpretation. Ethical integrity was upheld throughout the study. Participants provided informed consent, were assured of confidentiality, and were informed of their right to withdraw at any stage. Data were securely stored and anonymized in accordance with institutional ethical guidelines, ensuring compliance with established research ethics standards.

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. Collectively, the findings demonstrate that resilience was not experienced merely as an operational outcome but was constructed relationally and discursively through leadership behaviours, shared meanings, and embedded organizational values.

Participant Profile

The study involved six insurance professionals employed in Malaysian insurance organizations during the COVID-19 pandemic and the post-pandemic recovery period. Participants represented life insurance, general insurance, and takaful operations, and held middle- to senior-level leadership roles, including group sales managers, district managers, and chief agency managers. Their functional responsibilities spanned sales, underwriting, claims management, agency leadership, and people management, providing a comprehensive view of leadership and resilience practices across organizational layers. This diversity enabled the study to capture a holistic and multi-perspective understanding of leadership influence and organizational responses during crisis. All participants (Refer Table 5.1) had direct responsibility for managing teams, operational continuity, and stakeholder relationships under conditions of uncertainty, regulatory pressure, and emotional strain. As such, they were information-rich cases, well-positioned to reflect on how leadership

behaviours translated into collective resilience, solidarity, and caring practices within their organizations.

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. Across narratives, participants consistently described leaders who provided 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, thereby reinforcing both cognitive and behavioural dimensions of organizational resilience.

Participants emphasized that visionary sensemaking was especially critical during the early stages of the pandemic, when movement restrictions, policy ambiguity, and market volatility generated fear and confusion. Leaders who articulated a clear purpose and framed the crisis as a moment to reaffirm organizational relevance helped stabilize emotions and sustain engagement. Rather than denying uncertainty, leaders acknowledged it while simultaneously offering reassurance and meaning, which participants perceived as emotionally grounding and motivational.

Intellectual stimulation also emerged strongly within this theme. Leaders encouraged teams to challenge traditional workflows, accelerate digital adoption, and experiment with alternative service delivery models. Participants highlighted how this openness to innovation transformed disruption into learning opportunities, enhancing adaptive capacity and organizational agility. These practices were not perceived as top-down mandates, but as

inclusive problem-solving efforts that empowered employees to contribute creatively under pressure.

Equally salient was the role of empathy and individualized consideration in leadership decision-making. Participants frequently noted that leaders who recognized emotional strain, accommodated personal constraints, and involved employees in decisions generated high levels of trust and loyalty. By modelling optimism, persistence, and a learning-oriented mindset, transformational leaders normalized adaptation and reinforced resilience behaviours across the organization. Collectively, these findings align with transformational leadership theory, which positions inspirational motivation, individualized consideration, and idealized influence as central drivers of adaptive performance during 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 cultivating this solidarity by emphasizing shared purpose, reinforcing organizational identity, and legitimizing cooperation as a normative response to crisis.

Participants consistently highlighted how leaders framed challenges using collective language, prioritizing “we” over “I” in communications and decision-making. This discursive framing strengthened employees’ identification with the organization and encouraged voluntary collaboration across teams and functions. Solidarity was operationalized through both formal and informal support systems, including peer mentoring, workload redistribution, and cross-functional assistance, which helped mitigate burnout and maintain continuity despite physical separation.

Solidarity also manifested through shared sacrifice, where employees accepted temporary constraints, role adjustments, or increased workloads for the collective good. Importantly, participants emphasized that such sacrifices 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 prolonged disruption.

Theme 3 – Caring as an Embedded Organizational Value

The third theme highlights caring as an embedded organizational value that shaped employees’ experiences during and after the pandemic. Participants consistently described caring not as isolated acts of kindness, but as institutionalized practices and leadership norms that prioritized wellbeing, psychological safety, and ethical responsibility. 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. These caring

practices reduced anxiety, enhanced engagement, and enabled employees to remain committed despite prolonged uncertainty. Caring also extended beyond internal stakeholders to customers and agents, reinforcing trust and ethical responsibility 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 embedded caring as a durable organizational discourse, rather than a temporary crisis response. As a result, caring emerged as a foundational mechanism supporting long-term resilience and organizational continuity. To consolidate the qualitative findings and illustrate the analytical structure of the deductive thematic analysis, Table 5.2 summarizes the key themes, sub-themes, and their interpretive contributions to organizational resilience.

Table 5.2

Summary of Themes, Sub-Themes, and Interpretive Meanings

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

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 fostered organizational resilience in the Malaysian insurance industry during the post-pandemic period, with particular attention to solidarity and caring as affective organizational discourses. Drawing on deductive thematic analysis, the findings advance the argument that resilience is not merely an operational or structural outcome of leadership, but a relationally and discursively constructed capability shaped through leadership practices that embed meaning, collective identity, and moral responsibility. In doing so, the study extends existing leadership and resilience literature by clarifying *how* transformational leadership is translated into durable resilience through solidarity and caring, rather than assuming a direct or linear relationship.

Transformational Leadership as Sensemaking and Adaptive Capacity

Consistent with transformational leadership theory, the findings confirm that leaders who articulated vision, encouraged innovation, and demonstrated individualized consideration were perceived as critical sources of stability and adaptation during uncertainty. Prior studies have shown that transformational leadership enhances engagement, adaptability, and psychological resilience in crisis contexts by providing direction and motivation (Santoso et al., 2022; Mofi & Islam, 2023). The present study supports these claims but advances them by demonstrating that leadership effectiveness during prolonged crises lies less in decisiveness alone and more in sensemaking, the ability to help employees interpret disruption as a collective and manageable challenge.

Unlike short-term crisis leadership models that emphasize rapid decision-making and control, participants described transformational leadership as an *ongoing interpretive process* that sustained morale over time. This finding contrasts with more functionalist crisis leadership research that prioritizes communication efficiency and operational agility (Forster, Patlas & Lexa, 2020), suggesting instead that adaptive capacity emerges when leaders continually reaffirm purpose, normalize uncertainty, and model learning-oriented responses. In this respect, the study positions transformational leadership not only as a motivational style but as a sensemaking mechanism, reinforcing its relevance in prolonged, non-routine crises such as pandemics.

Solidarity as a Mediating Mechanism of Collective Resilience

A key contribution of this study lies in theorizing solidarity as a mediating mechanism between leadership and organizational resilience, rather than as a peripheral cultural outcome. While existing literature acknowledges solidarity as beneficial during crises (Boin et al., 2013; Dhoopar et al. 2022), it often treats it descriptively, without integrating it into leadership–resilience pathways. The findings here demonstrate that solidarity functioned as a collective resilience resource, enabling coordinated action, shared responsibility, and psychological safety across organizational levels.

Participants' narratives reveal that solidarity was actively cultivated through leadership discourse that emphasized collective identity and shared fate. This aligns with sociological perspectives that view solidarity as rooted in shared meanings and moral bonds (Durkheim, 1984), but extends these ideas by showing how leaders operationalize solidarity through everyday communication and behavioural cues. Importantly, solidarity was sustained not through formal controls or incentives, but through trust in leadership intentions and perceived alignment with organizational values.

This challenges resilience models that conceptualize adaptation primarily as an individual capability or a structural outcome. Instead, the study demonstrates that resilience in the insurance context was collectively enacted, with solidarity enabling employees to absorb strain, redistribute effort, and maintain service continuity despite prolonged stress. This insight is particularly salient for service-based and trust-intensive industries, where interdependence and coordination are central to performance.

Caring as an Embedded and Culturally Resonant Organizational Value

The third theme, caring as an embedded organizational value, offers one of the study's most significant theoretical contributions. While caring leadership has been discussed in ethics-of-care and human resource literature (Gilligan, 1982; Tronto, 1993), it remains marginal in mainstream leadership and resilience research, often dismissed as a "soft" or supplementary attribute. The findings challenge this marginalization by demonstrating that caring was perceived as foundational to resilience, rather than incidental.

Participants consistently described caring as institutionalized through flexible policies, emotional support, and leadership attentiveness to personal circumstances. These practices enhanced trust, reduced anxiety, and sustained commitment, corroborating prior studies that link empathy and individualized consideration to wellbeing and engagement (Ramalu & Rashid, 2016; Loo et al., 2024). However, the present study extends this literature by showing that caring operated not merely at the interpersonal level, but as a discursive and cultural norm that shaped organizational identity post-pandemic.

Notably, caring was perceived as culturally congruent within the Malaysian context, where collectivist values emphasize relational harmony and moral responsibility (Hofstede, 2001). This contextual insight contrasts with Western-centric leadership models that often privilege autonomy and performance over relational embeddedness. By aligning leadership behaviours with cultural expectations, organizations strengthened contextual resilience and embedded caring as a durable organizational discourse, rather than a temporary crisis response.

Integrating the Findings with the Conceptual Framework

When viewed through the proposed conceptual framework, the findings provide strong empirical support for the theorized pathways. Transformational leadership influenced resilience indirectly, through leadership actions that activated solidarity and caring as affective organizational practices. These practices were not static traits, but discursively constructed mechanisms reinforced through narratives, symbols, and shared interpretations of leadership behaviour.

This integration advances resilience theory by moving beyond recovery-based or resource-based explanations and emphasizing meaning, emotion, and relational dynamics as central to organizational endurance. It also responds to calls for greater integration between leadership theory and organizational culture research, particularly in non-Western and emerging economy contexts.

Novel Contributions and Points of Contrast

Several novel contributions emerge from this discussion. First, the study reconceptualizes resilience as a socially constructed and leadership-mediated process, rather than a technical or structural capacity. Second, it positions solidarity and caring as central mediators, addressing a clear gap in existing leadership-resilience models. Third, by foregrounding employee narratives, the study highlights discourse as a critical but underexplored mechanism through which leadership influence is sustained over time.

In contrast to studies that frame resilience as a return to pre-crisis norms, the findings suggest that post-pandemic resilience involves cultural transformation, where new values and expectations become embedded in organizational life. This challenges static views of resilience and underscores its evolving, relational nature.

This study demonstrates that transformational leadership fostered post-pandemic organizational resilience in the Malaysian insurance industry not through authority or control, but through meaning-making, solidarity, and caring. By embedding these affective practices into organizational discourse, leaders enabled employees to endure uncertainty, maintain collective efficacy, and sustain adaptive performance. These insights contribute to leadership and resilience scholarship by offering a more human-centred, culturally grounded, and theoretically integrated understanding of how organizations survive and evolve in the aftermath of systemic crises.

Implications, Limitations & Future Research

Theoretical Implications

This study makes several important theoretical contributions to the literature on transformational leadership, organizational resilience, and affective organizational practices. First, it advances transformational leadership theory by explicating the affective and discursive pathways through which leadership behaviours translate into organizational resilience. While prior research has largely established a positive association between transformational leadership and adaptive outcomes, it has often treated resilience as a direct or assumed consequence of leadership effectiveness. The present study challenges this linear assumption by demonstrating that transformational leadership influences resilience indirectly, through the mediating organizational discourses of solidarity and caring.

Second, the findings extend organizational resilience theory by reframing resilience as a socially constructed and relational capability, rather than a purely structural or operational attribute. Existing resilience frameworks have predominantly emphasized preparedness, adaptability, and recovery mechanisms at the systems level. This study complements and extends those models by showing that resilience is enacted through shared meanings, collective identity, and emotionally grounded leadership practices. By positioning solidarity and caring as central resilience mechanisms, the study integrates affective organizational processes into resilience theory, addressing a persistent gap in the literature.

Third, the study contributes to discourse-oriented leadership scholarship by empirically demonstrating how leadership influence is sustained through narratives, language, and symbolic actions. Solidarity and caring emerged not merely as behavioural outcomes, but as discursively reinforced organizational values that shaped how employees interpreted crisis experiences and leadership intent. This insight strengthens the theoretical bridge between leadership theory and organizational discourse, highlighting meaning-making as a core mechanism of post-crisis resilience.

Finally, the study offers a context-sensitive contribution by grounding leadership and resilience theory within the Malaysian insurance industry. By foregrounding collectivist cultural values and relational norms, the findings challenge the dominance of Western-centric

leadership models and underscore the need for culturally embedded theories of leadership and resilience in emerging economy contexts.

Practical Implications

From a practical perspective, the findings offer several actionable insights for leaders, human resource practitioners, and senior management within the insurance sector and other high-trust service industries. First, the study underscores that resilient leadership extends beyond crisis management protocols. Leaders seeking to build durable resilience must prioritize meaning-making, emotional reassurance, and relational engagement, particularly during prolonged uncertainty. Visionary communication, empathetic decision-making, and role modelling of adaptive behaviours should be treated as core leadership competencies rather than discretionary skills.

Second, the findings highlight solidarity as a strategic leadership resource. Leaders can actively cultivate solidarity by framing challenges as collective responsibilities, reinforcing shared identity, and legitimizing collaboration across teams and functions. Organizational practices such as peer support systems, cross-functional coordination, and transparent workload redistribution can institutionalize solidarity and reduce the risk of burnout during future disruptions.

Third, the study emphasizes the strategic value of caring as an organizational capability. Caring should not be confined to individual leader personality traits or ad hoc wellbeing initiatives. Instead, organizations should embed caring into formal policies, leadership development programs, and performance expectations. Flexible work arrangements, mental health support, and consistent personal engagement by leaders can foster trust, sustain commitment, and enhance employee retention in post-crisis environments.

For the insurance industry specifically, where emotional labour, client vulnerability, and trust are inherent to service delivery, these practices are particularly salient. By embedding solidarity and caring into leadership routines, insurance organizations can strengthen both internal resilience and external stakeholder confidence, thereby enhancing long-term sustainability and competitiveness.

Conclusion

This study set out to examine how transformational leadership fostered organizational resilience in the Malaysian insurance industry in the post-pandemic context. Through qualitative, deductive thematic analysis, the findings demonstrate that resilience was not experienced merely as an operational outcome, but was constructed through leadership-driven discourses of solidarity and caring. Transformational leadership shaped how employees interpreted uncertainty, related to one another, and sustained commitment under prolonged disruption. By integrating leadership theory, resilience frameworks, and discourse perspectives, the study offers a more human-centred and relational understanding of organizational resilience. Solidarity and caring emerged as durable organizational values that mediated leadership influence and embedded resilience within everyday practices, rather than treating it as a temporary crisis response. In an era characterized by ongoing volatility, uncertainty, complexity, and ambiguity, these insights carry enduring relevance. Organizations that seek to remain resilient must look beyond technical solutions and

recognize the central role of leadership in shaping collective meaning, emotional stability, and moral responsibility. By foregrounding solidarity and caring as strategic organizational resources, this study contributes to a more holistic and contextually grounded understanding of how organizations survive, adapt, and evolve in the aftermath of systemic crises.

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