



Research Article

COLLABORATIVE LEADERSHIP AND CUSTOMER-CENTRICITY: THE CASE OF AN INSURANCE SERVICE PROVIDER

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ABSTRACT

This paper presents a conceptual argument for leadership collaboration for understanding organizational complexity and the associated challenges, and reports on a qualitative study conducted in a large insurance company in South Africa, to determine if the leadership is capable enough to create a link between collaboration and customer-centricity. The exploratory and interpretive nature of this study, including varying leadership narratives, motivated the use of an inductive, and therefore qualitative, research approach. The target population for this research included all leaders in the retail division of a major insurance company in South Africa, specifically executive members, and their direct reporting line-management. All leaders, as per the company's organizational structure were invited to participate in the research conducted at the company Head Office. Although all 47 potential leaders were invited electronically via email and requested to stipulate a time and place to be interviewed at their convenience, only 15 responded to voluntarily participate in the research study. Semi-structured interviews were selected for data collection.

Overall, the findings illustrate positive signs, with leaders within the research organization presenting a firm understanding of the importance of leadership collaboration towards delivering a customer-centric transformative outcome. The opposing collaborative landscape in this context becomes important as this increases the propensity towards heightened competitiveness as consumer dynamics alter constantly.

The leadership of the research organization should take note of the findings of this study and strive to implement them in the varying business units in the organization. This will assist the organization in reflection and attending to the gaps to improve the leadership collaboration landscape, heighten the propensity to deliver on its customer-centric objectives, and also embed a framework that will improve cultural dynamics towards delivering general tactical and strategic goals.

Keywords:

Collaboration, Leadership, Customer-centricity, Organizational culture, Insurance

Abbreviations: NIL



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INTRODUCTION

As the world contracts through globalization and the Information and Communication Technology (ICT) revolution, economists, psychologists, political scientists, sociologists, and scientists are acknowledging that collaboration is one of the best mechanisms for solving complex problems and achieving exemplary results (Frydinger, Nyden & Vitasek, 2013). Hurley (2011) posits that collaborative practice is a process of engaging collective intelligence to deliver results across organizational boundaries. Hurley's (2011) position is particularly important given the rise of fragmented value chains with organizations leveraging partnerships and services outside their own organizational boundary. Collaboration in many instances is regarded as a mechanism to steer results, whether by managing conflict, solving

complex problems, or delivering future value, against the common purpose and goal outcomes (De Meyer, 2011).

Interestingly, the factors which propagate volatility, uncertainty, complexity, and ambiguity (VUCA) challenges globally, seem to be closely associated with collaborative practice and the initiatives they serve (Casey, 2017). Balasubramanian (2018) emphasizes the need for organizations to adopt an agile, adaptable, and learning approach if they are to overcome the challenges presented by the VUCA phenomenon. Lenz (2017) refers to a non-linear problem-solving approach when highlighting the level of complexity in the modern era business environment and highlights customer-centric strategies as a critical requirement to compensate for the change in consumer psychology, highlighted by digitalization and information and communication platforms. These can be seen as the reasons for the increasing demand by society and consumers, which according to Hurley (2011), provides a critical basis for the collaborative phenomenon and its proposed value for business transformation and competitiveness. The VUCA challenges and the global landscape context which it represents align well with the outcomes which collaborative undertakings promote, and they also emphasize the need for a collaborative mindset against this global landscape context and the opportunity to compete far beyond geographical constraints.

The case for collaboration has been supported by a multitude of practitioners in varying disciplines, sectors of government, and business environments across the globe (Frydlinger et al., 2013), and in this regard, it may be safe to posit that if multiple businesses adopt a similar positive stance on trust and collaboration and the 'embeddedness' of it, economic growth and sustainability may be attainable across all systemic and multi-stakeholder environments.

In light of the above, this paper presents a conceptual argument for leadership collaboration for understanding organizational complexity and the associated challenges in an insurance industry environment and reports on a qualitative study conducted in a large insurance company in South Africa to determine if the leadership is capable to create a link between collaboration and customer-centricity.

LITERATURE REVIEW

According to Hurley (2011), collaborative undertakings are seen as a source of competitive advantage in a modern era of highly networked, team-based, and partnership-oriented business environments. With the increased levels of knowledge workers, it is important to harness the inherent intelligence of humans for modern era businesses, specifically in consideration of the highly-networked and team-based environments when operating in a world underpinned by the VUCA challenges (Hurley, 2011). This view which is depicted in Figure 1, clearly illustrates how (through collaboration), inter-alia, innovation, creativity, and collective intelligence, workers are connected.

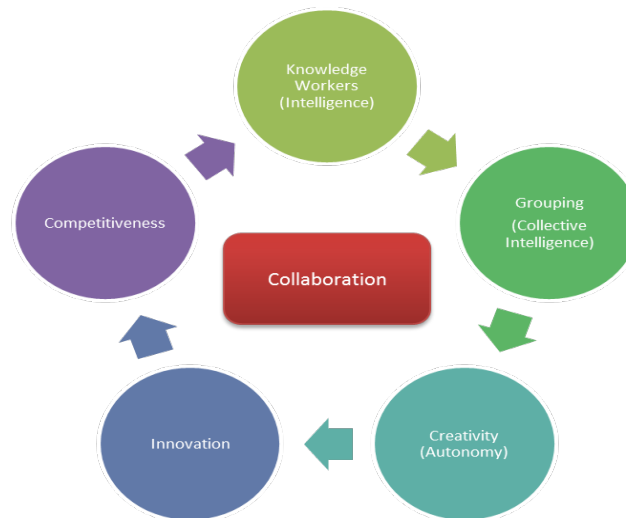


Fig. 1. Harnessing knowledge worker intelligence through Collaboration

Source: Adapted from Crowdoscope, 2015

Cai, Song and Zhao (2013) refer to knowledge workers as ‘the creative class’, who against Crowdoscope’s (2015) collective intelligence construct, and Wheatley’s (2006) new science group-to-individual capability development opportunity, create an invaluable source for modern era competitiveness. Cai et al. (2013) draw on knowledge creation theory to highlight the level of autonomy in an organizational environment as being critical for the quality and frequency of innovative thinking and solving challenges creatively. Coincidentally, or perhaps systemically, the level of autonomy towards creative or innovative solutions aligns cohesively with Hurley’s (2011) and De Meyer’s (2011) collaborative leadership principles which emphasize the need for modern era leaders to renounce control and offer a level of autonomy during collaborative settings. This allows participants the freedom to explore and creatively devise emergent and innovative solutions against a backdrop of collective intelligence resourcing and heightened group learning and dynamics; hence improving the propensity to compete amidst a world of escalating complexity. Table 1 summarises the inhibitors of collaboration categorized at a personal, interpersonal, or team, and organizational level.

Table 1: Factors Inhibiting Collaboration

Category (Level)	Inhibiting Factor
Personal	Few leaders have been trained on how to lead collaboratively
	A fear of losing power and control
	Scepticism associated with the value of collaboration
	Mistrust associated with scepticism
	Decision-making will become ineffective
	Tendency to be officious or the belief that one has all the right answers
	Unable or unwilling to learn and develop new behaviours
Interpersonal/ Team	“What’s in it for my organisation?” syndrome
	Lack of communication
	Mistrust and a lack of respect
	Hidden agendas
	Tightly controlled team agendas and conversations
	Inability for a team to reach an agreement
	Embroiled with challenges with little to no wins
Organisational	Long-standing adversarial relationships
	Conflicts steeped in ideological differences
	Collaboration as a time-consuming process
	Susceptibility to the suddenness of external changes
	Risk and risk perception
	Organisational politics
	Siloed mentality
	Reward and recognition programs which reward the individualistic achievement
	Organisational cultures which applaud individual perspectives
	Different rules, different cultures, different values and norms
	Inflexible policies and procedures
	Lack of collaboration skills or unfamiliarity with the collaboration process
	Constrained resources

Source: Developed by the Researchers

It is clear from Table 1 that most of the inhibiting factors relate to Hurley's (2011) 'below the water-line' construct of unspoken and implicit under-currents. This makes the role of the collaborative leader paramount yet complex and also heightens the imperatives placed on relational processes and the nurturing virtues of the collaborative practice.

To delineate a collaboration culture, it is important to understand organizational culture since organizational culture plays a critical role in an organization's ability to compete and sustain itself (Kozuch, 2009). In more recent times, Ahmed and Shafiq (2014) positioned organizational culture as the most important construct of management research. According to Schaefer and Kelly (2014), collaboration has the ability to revitalize organisations by heightening employee engagement, improving employee retention, and producing innovative outcomes. However, with the high rate of change experienced in the modern era, organizations too experience internal change at an exponential rate; employees are redeployed, budgets dwindle, and workloads increase, resulting in collaboration being a constant challenge.

Collaboration is often utilized as a mechanism for selected initiatives and is rarely seen as an organization-wide cultural value that is implanted in the fabric of an organization (Schaefer & Kelly, 2014). Inducing a culture of collaboration through all levels of the organization yields benefits related to better employee energy, creativity, and productivity, thus creating a workforce of less stressed, happier, and more engaged employees (Schaefer & Kelly, 2014).

Organizing employees in a manner whereby the shared purpose is heightened through strategy, and employees are working toward a particular goal, is critical for a business's success (Miller, 2019). A well-constructed collaborative structure leverages and elevates an organization's strength towards results-driven outcomes. Instituting a collaborative structure allows employees to converge around a vision, elicit diverse thought patterns, facilitate learning, and notably heighten innovation (Miller, 2019).

Ashenden (2013) highlights that to promote a collaborative culture of openness, trust, and integrity, and to elevate the ideal of engaged and valued employees, collaborative organizational structures must transform from a hierarchical structure to a network-oriented structure as shown in Figure 2 below. In a collaborative organization the hierarchical structure is flattened, allowing individuals to engage on an equal footing across all levels in the organization (Ashenden, 2013). Collaborative networked structures lean more towards leadership as opposed to management, with leaders setting targets for both individuals and teams and providing the motivation and support to assist employees in reaching these goals (Ashenden, 2013). Ashenden (2013) posits that another attribute of networked structures in collaborative environments is that the execution of new ideas is dealt with much faster than that of hierarchical environments, thereby enabling organizations to react to competitive challenges.

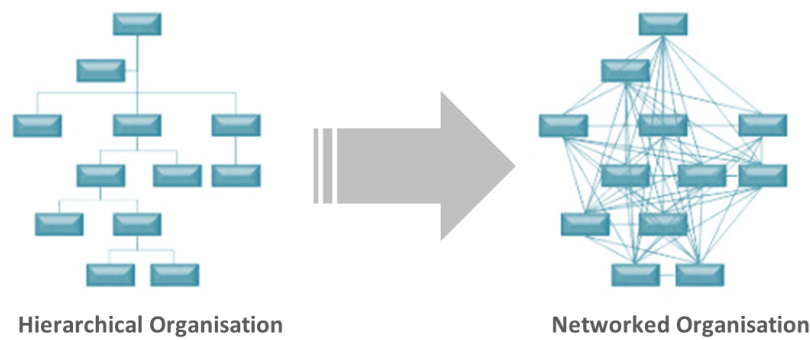


Fig. 2. Hierarchical versus networked organizational structure

Source: Ashenden, 2013

It is important to determine a set of principles for inter-personal relations to form and mature, wholly held by the culture of an organization (Schuman, 2006). Table 2 captures the essential process principles for embedding a culture of collaboration.

Table 2: Process principles for embedding a culture of collaboration

No.	Descriptor	Principle
1	<i>Employees need a reason to participate in the process of collaboration</i>	Purpose driven
2	<i>All parties with a significant interest in the pertaining issues should be involved</i>	Inclusive
3	<i>Interested parties participate voluntarily</i>	Voluntary participation
4	<i>The participating parties design the processes</i>	Joint design
5	<i>Flexibility is to be designed into the processes</i>	Flexibility
6	<i>All parties have equal access to information and participation</i>	Equal opportunity
7	<i>Acknowledge and appreciate diversity; values, interests and knowledge</i>	Respect for diversity
8	<i>Individual and joint accountability for contributions and the process</i>	Accountability
9	<i>Be realistic about timelines</i>	Time limits
10	<i>Implementation and monitoring commitment</i>	Implementation

Source: Adapted from Schuman, 2006: 5

LEADERSHIP AND A COLLABORATIVE CULTURE

Likened to Wheatley and Frieze's (2011) construct regarding self-awareness, Kouzes and Posner (2012) explain that it is important for leaders to find their voice, and in doing so, they can distinctly express their values within organizational settings. Additionally, a leader's deep expression of belief in their values should not only form part of their own morality but represent the values of their organization (Kouzes & Posner, 2012).

Figure 3 depicts the situational context as the variable in relation to the three dimensions; attitude, knowledge and vision, and talent and skill. Through these dimensions, determinant energy is expended in correlation to the situational context (Rheeder, 2016). Rheeder's (2016) behavioral psychology construct is viewed on the basis that organizations in-principle, are steered by an individual's psychology, and collectively these individuals make up the organization.

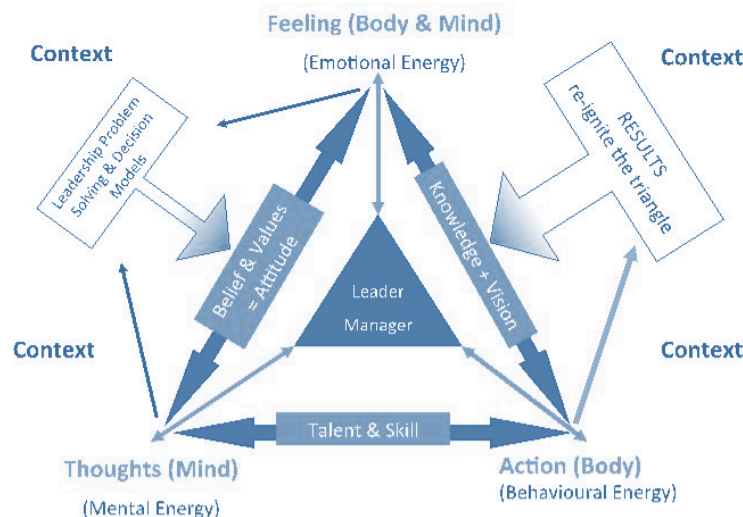


Fig. 3. A leadership model for cognitive behavioral psychology
Source: Rheeder, 2016: 11

From the discussion above, it is apparent that leadership has deeply rooted values and beliefs which are congruent with the organization's values, and the earlier focus on social norms (values and principles), which guide collaborative partnerships or credibility towards self-awareness when choosing leaders to lead collaborative partnerships and heighten inter-personal relations. It is important to note that the modern-day leader exercises both transformational and transactional leadership (Bass, 1985 as cited in Covey, 2007; Copeland, 2014; Cameron & Green, 2014). Key 21st-century organization attributes include charismatic influence, inspirational motivation, intellectual stimulation, and individualized attention (Covey, 2007).

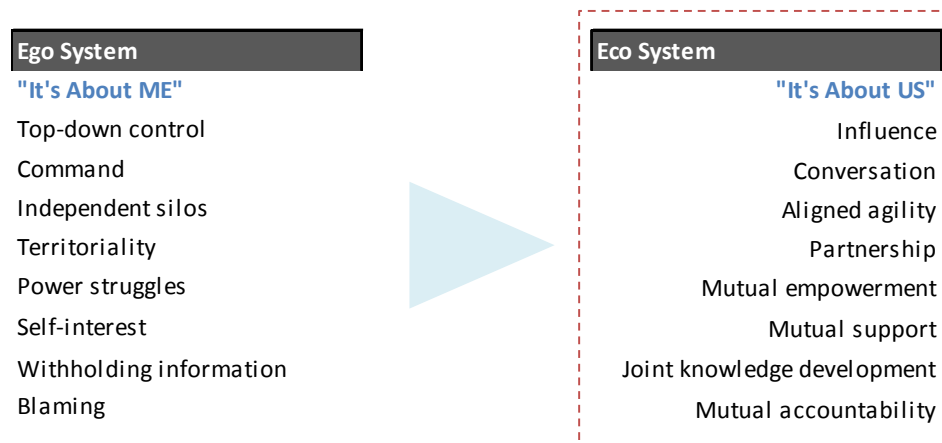
Whilst not empirically established, the attributes of transformational leadership seemingly align well with the constructivist paradigm or emerging future affiliations as part of the New World of Work or New Science (Wheatley, 2014), whereas the attributes of transactional leadership specifically, management by exception and corrective action, seemingly adopt reductionist constructs. Both of the aforementioned views are relevant, albeit they are dependent on the situational context in which an organization finds itself (Kane, 2014).

De Meyer (2011) highlights that in the current global climate, more is required than mere coerciveness, and he continues to position collaborative leadership as the foremost mechanism based on listening, influencing, and adapting, given the level of change experienced in the modern era. Somewhat linked to De Meyer's (2011) creative processes, Hurley (2011: 3) presents collaborative leadership as a process of engaging collective intelligence towards business results across organizational boundaries when the usual mechanisms of control are not present.

With situational forces such as globalization and the ICT revolution, the challenge for modern era organizations lies in transforming their business structures in such a way, to better align strategies, improve operational coordination, and leverage synergies across complex functions (Hurley, 2011). Trends show a higher adoption rate in organizations of flatter, matrix, and cross-functional-oriented business structures and this movement is an important phenomenon as the expectation for the collaborative leader rests in their ability to lead employees over whom they have no control or line-management authority (Hurley, 2011).

With this context, the collaborative leader's ability must extend towards engaging employees on all levels and drawing diverse perspectives from team settings whilst improving agility, efficiencies, and innovation against customer needs and business results (De Meyer, 2011). Hurley (2011) explains that modern era business models are based on the success of partnerships, strategic and tactical alliances, and complex supply eco-systems - these increasingly materialize through collaborative efforts guided by the collaborative leader. Table 3 represents a mindset shift for the modern era leader; not only within the collaboration context but in general when viewed in a global business context.

Table 3: The collaborative leader operating system



Source: Adapted from Hurley, 2011: 7

For the collaborative leader, creating an enabling environment for effective collaboration at an organizational level is based on the simple value that 'it's about us' rather than 'me' as shown in Table 3. Seemingly, at an organizational level, Hurley (2011) and De Meyer (2011) lean on antecedents such as shared purpose to assist mindset changes towards alleviating silo- and power-related behavioral norms.

Whilst organizational goals supplant individualistic tendencies, employee recognition, and joint rewards remain crucial to nurture and sustain collaborative efforts (Roberts, van Wyk & Dhanpat, 2016). According to Hurley (2011), collaborative leadership, at an organizational level, focuses on leading laterally as the most complex relational dynamic of the construct. In this regard, the complexity of leading laterally lies greatly in power dynamics, which notably take many forms, specifically when leading on a peer-to-peer basis or with employees who are on the same structural level as that of the collaborative leader (Hurley, 2011). The collaborative leader sees conflict as a potential mechanism for breakthrough; however, this is only effective on the basis that peers or lateral leaders are given equal opportunity for open and respectful debate, hence providing a sound platform for eliciting collective intelligence and increasing collaborative capacity (Hurley, 2011).

Developing and utilizing networks within the context of collaboration, is an important skill in the modern era of organizational theory. The natural disposition of the collaborative leader, and to some extent the connective leader, is to establish

relationships beyond their own organizational boundaries into other parts of the business and other organizations (Cameron & Green, 2014; Hurley, 2011). This allows for leveraging these connections to fulfill specific requirements under the auspices of a partnership in a manner that is reciprocal and amicable (Hurley, 2011).

CUSTOMER-CENTRICITY AND COLLABORATIVE LEADERSHIP

In positioning customer-centricity against the enigmatic marketing orientation, Blackwell, Miniard, and Engel (2006: 20) state that 'whereas marketing orientation focuses on how an organization adapts to the consumer, customer-centricity extends this focus to how all organizations in a demand chain adapt to changing consumer lifestyles and behaviors.' Customer-centricity is an understanding of what it is that a customer values (Burns, Delany, Clark & Sterner, 2013; Hughes, Wheatley, Dalton, Smith, & Southern, 2014; Moneta, 2014). However, while simple in definition, Wallace, Burns, Smith, and Fritzson (2010) highlight that the difficulty of the construct lies in the depth of the organizational transformation required and the effective execution of customer-centric strategies.

'Today's customers are better informed, better connected and more demanding than ever before,' (Howes, Baird, Johnson, Holland & Hogarth-Smith, 2017: 4). Thus, in many ways, the context for collaboration as highlighted earlier provides some answers as to why this shift to customer-centricity is critical amidst global forces such as the ICT revolution and the increasing demand of consumers and society on organizations.

In 2016, the annual KPMG Global CEO Survey showed that 88% of CEOs are concerned about customer retention and have identified that core to their business is the customer agenda (Howes et al., 2017). This survey also highlighted that 53% of CEOs are not content with the state of their business models, citing 'non-disruptive' as the main cause for their dissatisfaction (Howes et al., 2017).

Within this context and with the increasing network of social media platforms and unmatched access to information sources such as peer-to-peer solutions and service reviews, the power lies with consumers and thus creating more informed and demanding customers (Burns et al., 2013; Howes et al., 2017). Consumers expect the value to be visible, and pricing to be balanced with that of tailored solutions and services, in accordance to their individual needs (Howes et al., 2017).

Encompassing this customer frame, Howes et al. (2017) emphasize customer experience as the primary competitive mechanism of the future. These authors argue that for customer-centric organizations and organizations in general, the customer experience will become the most critical competitive measure in the next five years. Thus, it is perhaps fair to state that organizations which invest in the customer experience have a higher propensity for competitiveness and longer-term sustainability in the modern era of heightened customer expectations and demands.

With the extent of technological advances, growth in communication channels, and the magnitude of data and information created and available, global CEOs, non-executive directors, and even national regulators, highlight the critical need for insurers to understand how consumers view the world and subsequently how their buying decisions are made (Burns et al., 2013). Moneta (2014) argues that insurers should not only know the stated and implicit needs and preferences of consumers

but should also create the ability for real-time interactions across multiple channels as and when required. The paradigm shift for insurance organizations to consider, amidst heightened consumer-driven demand, is based on some of the global consumer behavior movements as shown in Figure 4.

Dimension		Behavioural statistics	
Connected 		2 out of 3	consumers state it important to buy what they want, when they want it and how they want to whether at a shop or online.
		71%	of consumers will consider buying some insurance products via digital channels.
		67%	of consumers are interested in insurance services offered via their mobile devices.
Social 		48%	of consumers see the advice from social media, blogs and consumer sites as important.
		47%	of consumers use social media as information sources regarding products and services.
		55%	of consumers show an interest regarding insurance services made available via social media, blogs and consumer sites.
Co-produce & willing to share 		46%	year-on-year increase in 2013 of consumers who provided feedback and or comments to online product or service- consumers appreciate the 'wisdom of the crowd'.
		44%	consumers utilise digital channels for for "financial advice".
		68%	consumers utilise digital channels for "updating personal data".
Self-informed 		67%	of consumers have no major issue using third-party distributors for insurance solutions along as its convenient.
		64%	of consumers are prefer for value for money rather than brand, and will spend more time online to find a better price for products.
		40%	of customers say they will probably change their home or car insurance provider within the next year. <i>Consumers want to be in control. They know how to search the market and they switch insurers if they are not happy.</i>
Price 		80%	of consumers would switch insurance providers for more personalized services and 41% would be happy to pay an average increase of 7.8 percent for such services.
		82%	Customers providing <i>personal information</i> for better insurance cover.
		81%	Customers providing <i>personal information</i> for better insurance premiums.
		78%	Customers providing <i>personal information</i> for better service. <i>Insurance customers want to be recognized by their insurer, irrespective of the channel they use to contact it.</i>
Experience 			

Fig. 4. A paradigm shift in Insurance Organizations

Source: Adapted from Moneta, 2013

Moneta (2014) posits that insurance organizations are experiencing a shift in the customers they are serving and the slow and steady displacement of the traditional insurance customer for the digitally accustomed, omnichannel, 24/7 customer, is inevitable. Additionally, organizations are faced with dealing with different types of customers which could on many occasions be the same person with varying contexts, depending on their life journey, or as highlighted earlier, a change in a customer's lifestyle or behavior (Moneta, 2014; Blackwell et al., 2006).

INHIBITORS TO TRANSFORMATION IN THE INSURANCE SECTOR

According to Burns et al. (2013), the common barriers to transformation relate to the traditional insurance organizational silos which inhibit the ability for customer data sharing across varying business functions within the organization. Furthermore, these authors explain that this is compounded by historical segmentation, based on distribution channels relating to inter-mediation, rather than the purist perspectives of customer segmentation. Customer engagement is controlled by the intermediary

or financial adviser, with the insurance organization or a financial service provider acting as a mere facilitator of administration activity.

Other common inhibitors relate to the technology constraints; in particular, legacy systems and processes which are ineffective due to the fragmented quality of end-customer data, hence creating the inability of insurance organizations to manage end-to-end customer relationships effectively (Burns et al., 2013). This perspective presents a challenge against the premise of seamless customer experience as a core customer-centric virtue.

Interestingly, Burns et al. (2013) state that customer-centric reform is often coupled with extensive investment, based on traditional biases that focus on new business and market share, instead of insurers seeking to improve the current value derived from their in-force customer book. Based on this position, and the extensive upfront costs, many insurers find it challenging to move past the early planning stages of customer-centric reform, thus placing immense strain on the business (Burns et al., 2013). In this regard, insurers need to adopt a longer-term stance, utilizing customer-centricity to reduce costs, whilst navigating each of the aforementioned elements to an improved state of maturity.

The final common and somewhat most relevant inhibitor relates to leadership and their accountability and commitment toward steering the customer-centric reform. The context for leadership in this regard is to alleviate silo mentality barriers, promote the customer service agenda, and define customer-centric objectives and metrics (Burns et al., 2013; Moneta, 2014). The aim here is for metrics to be cascaded and aligned beyond organizational boundaries to promote performance aligned with a customer focus and behavior, whilst creating a harmonious culture across the newly formed operating model (Burns et al., 2013; Moneta, 2014).

It is against the above theoretical framework that an exploratory study was conducted to assess cultural mechanisms for leadership collaboration and evaluate the importance of leadership collaboration with regards to customer-centricity.

RESEARCH DESIGN AND METHODOLOGY

The exploratory and interpretive nature of this study, including varying leadership narratives, motivated the use of an inductive, and therefore qualitative, research approach (Creswell, 2014). In addition, whilst many attempts have been made in the research organization to understand varying 'ways of work,' none have sought a deeper understanding of the social dynamics and behaviors required to transform and sustain the future state of the organization. With this in mind, an exploratory approach to the research was important as this allowed the researcher the opportunity to view the problem in a new way and formulate new perspectives on the reality of the problem (Reiter, 2017). Furthermore, the inductive reasoning and holistic approach to qualitative research meant that the researcher was able to form more systemic and relational perspectives via deeper exploration (Reiter, 2017). In this regard, the choice of qualitative research over quantitative research was important, as quantitative research (whilst more objective), would not have allowed the researcher to obtain a deeper analysis in the natural setting of the leaders being interviewed (Daniel, 2016).

The target population for this research included all leaders in the retail division of a major insurance company in South Africa, specifically executive members, and their direct reporting line-management. In line with the convenient sampling method, all leaders, as per the company's organizational structure were invited to participate in the study and all interviews were conducted at the company Head Office. The choice of convenient sampling was based on practicality, accessibility of participants, their geographic location, and the timeframe available for participants to engage in the research (Etikan, Abubakar & Alkassim, 2016). Whilst random selection was considered, the nature of the participants, their seniority, and level of accountability meant that availability and accessibility would have been compromised (Etikan et al., 2016).

Although all 47 potential leaders were invited electronically via email and requested to stipulate a time and place to be interviewed at their convenience, only 15 responded to voluntarily participate in the research study. Semi-structured interviews were selected for data collection. The following questions were asked:

- Why do you think leadership collaboration is important concerning customer-centricity?
- Are there processes and structures in place to facilitate leadership collaboration?

RESEARCH FINDINGS

THE IMPORTANCE OF LEADERSHIP COLLABORATION WITH REGARDS TO CUSTOMER-CENTRICITY

The analysis of the responses to question 1 identified the key theme of optimizing value chain capabilities, together with the sub-themes of common objective or goal and results. In this regard, Participant L2 stated as follows:

'... our business is about serving the customer. Yes, it's about making money but that's what it's about, everything that we are doing we are trying to do better so we can serve the customer as best as possible. So, if we are on the same page, we are coming up with the best ideas that we possibly can, doing everything that we need to be doing as best as we can. The person who should benefit from all our effort essentially should be the customer. You have your different perspectives when you collaborate and I'm thinking that the ideas that you get out of there should benefit the customer. Yes, anything that we do, whether it's our product, whether it's the way things operate, whether its service, whatever it is, if everything that we do is, is better essentially, it will benefit the consumer.'

Participant L2's comments present a good perspective of the value a collaborative practice could derive for the end customer. Here the participant discusses the same page orientation, resonating with the common goal sub-theme, which also infers a mutual relationship in creating value and deriving results from a customer and business perspective. In addition, the participant's perspective also leans on diverse settings and the elicitation of collective intelligence to best serve the customer. Towards the latter part of the discussion, participant L2 also asserts that the 'same-page' orientation and the harnessing of diversity through the collective should encompass efforts across the value chain. This in some ways infers a culture that places the customer agenda at the forefront of the organization's aspirations (De Meyer, 2011).

Similar to participant L2, albeit concise, participant L3 proposes the same objective collaborative outcomes towards delivering customer outcomes or value. Participant L3 also presents the adverse effects of not working collaboratively, in silos (separate pockets), and the negative impact that this could potentially have on customers. In the last statement, the main theme is represented subtly based on resource sharing, knowledge sharing, and importantly, learning. Within this context, knowledge sharing and learning echo sentiments by Wheatley (2006) and her New World of Work construct which positions modern era team settings and collective dynamics as mechanisms for shared learning and extensions of individual capability.

Participant L5 elevates the case for collaboration and its premise toward customer-centricity at a group level. This also illustrates mutuality from a customer perspective and an organization's business perspective, which not only optimizes the research organization's value chain but also promotes the idea of leveraging other business entities and their value chain capabilities towards offering a heightened value proposition to customers. Whilst still leaning on an inward perspective, Participant L5's submission aligns with the modern era concept of value creation via a fragmented value chain (De Meyer, 2011; Hurley, 2011; The Arbinger Institute, 2016).

Participant L8 made some interesting statements and the response illustrated that collaboration could and perhaps should, be applied to any objective an organization sets out to attain. However, in the context, that collaboration is an inherent premise of customer-centricity, the increasing demands of consumers and society in the modern era, and that customer experience will be the number one metric in near future. This response does assume an internally focused perspective as opposed to transiency in a global context (Kesteloo et al., 2009; De Meyer, 2011; Howes et al, 2017; Usmani et al, 2019).

Albeit internally focused, participant L8 does present a sound discussion about optimizing value chain capabilities against a common vision and goal by eliciting knowledge worker expertise towards improving customer experiences for the brand (Ratnasingam, 2004). In L8's response, the main theme, namely, optimizing value chain capabilities, comes through strongly. Whilst participant L9 inferred a common goal orientation, this sub-theme is not explicit in the discussion. The sub-theme is evident, however, in that the customer experience is a result of collaboration across the entire value chain. However, at a glance, the discussion does have a tone of the collective and a holistic 'singular' organizational standpoint when solving for customers (Howes et al., 2017).

With participant L12, the main-theme, optimize value chain capabilities, is suggested throughout the discussion, with the sub-theme of common objective or goal, interestingly captured through the tone and the use of the word 'we'. Furthermore, the tone of the discussion almost suggested that customer-centricity is a hygiene factor rather than a strategic objective, which does resonate with how modern era businesses should view customer-centric virtues (Kesteloo et al., 2009; Howes et al., 2017). As more of an outward view, participant L12 also highlights the importance of customer engagement, which suggests that customers too should be included as part of the collaborative environment. In doing so, the response suggests that the organization will be better positioned to compensate for customer profile changes, thereby allowing the organization to adapt as and when these occur (De Meyer, 2011; Howes et al., 2017).

Participant L15 illustrated the importance of a unified and collaborative mindset when delivering value to customers and the organization across an integrated and inter-dependent value chain. In this discussion, the adverse effects of a silo approach were noted in the context of the customer, and also in the context of the organization and its value chain capabilities. Furthermore, participant L15 also identified that to retain customers, the enabling environment must allow for collaborative engagement to manage a unified path towards relevance for the customer, enabled through the system or value chain. Table 4 summarises the findings concerning customer-centricity.

Table 4: Summary of themes relating to Leadership Collaboration

1	Understanding leadership	> Leadership Influence & Attributes > Strategic Management & Competence > Working Together
2	Understanding collaboration	- Sub-Themes > Common Goal > Diversity
3	Understanding Leadership Collaboration	> Vision and Goal outcomes > Enabling Environment > Leadership Collaboration exists 'in pockets'
4	Does Leadership Collaboration exist in the organization?	
5	Understanding the Purpose of Leadership Collaboration	> Harnessing Diverse Skills towards an outcome
6	To what extent is the Purpose of Leadership Collaboration applied?	> Applied 'in pockets'
7	Analyzing Inhibiting factors of leadership collaboration	> Lack of Leadership
8	Analyzing enhancing of leadership collaboration	> Leader-led Collaboration
9	Assessing cultural mechanisms for leadership collaboration – <i>Structures</i>	> Structures are in place - Sub-themes > Partially > Inconsistent
10	Assessing cultural mechanisms for leadership collaboration – <i>Processes</i>	> Processes are in place - Sub-themes > Undefined > Ineffective
11	Assessing cultural mechanisms for leadership collaboration- <i>How would you improve these mechanisms?</i>	> Enabling Environment
12	Evaluating the importance of leadership collaboration in regards to customer- centricity	> Optimising value chain capabilities - Sub-themes > Common objective/goal > Results

Table 5 reflects a summary of the findings concerning leadership and customer-centricity.

Table 5: Leadership Collaboration and Customer Centricity

No.	Concept	Key Theme (L)	Themes linked to theory/ empirical evidence
1	Evaluate the importance of leadership collaboration in regards to customer- centricity	> Optimising value chain capabilities - Sub-themes > Common objective/goal > Results	>Siloed Organisation >Effective Collaboration >Strategic Management >Customer-centricity >Collaborative Leadership >Knowledge Workers >VUCA

DISCUSSION AND CONCLUSIONS

The findings provided the researcher with an opportunity to form enriched and important insights into the challenges faced in the research organization and highlight elements that are valuable towards enhancing the current leadership collaboration landscape within the company. Whilst the organizational context is imperative towards customer-centric reform, the global context perspective presents an important sustainability lever when considering the current and impending levels of change regarding future business endeavors.

The research aimed to ascertain whether leaders within the research organization (insurance company) were able to formulate a link between collaboration and customer-centricity, given the imperatives placed on the organization's inter-connected and inter-dependent operating model. Whilst this position serves the current transformative agenda in the organization, the greater global context, and the growing demands of consumers and society are critical sustainability levers in the modern era.

In general, leaders in the research organization show a comprehensive understanding of why collaboration is important in delivering a customer-centric strategy. Here, value chain capabilities are viewed in the context of the inter-connected operating model in the organization, with leaders illustrating the importance of common objectives to attain customer-centric strategic outcomes or results. However, while the views above are positive regarding the transformative objectives of the organization, none of the leaders expressed an understanding of external environment movements about consumer and societal demands, or the importance of collaborative efforts and customer reform in this respect.

Overall, the findings illustrate positive signs, with leaders within the research organization presenting a firm understanding of the importance of leadership collaboration towards delivering a customer-centric transformative outcome. The opposing collaborative landscape in this context becomes important as this increases the propensity towards heightened competitiveness as consumer dynamics alter constantly.

The leadership of the research organization should take note of the findings of this study and strive to implement them in the varying business units in the organization. This will assist the organization in reflection and attending to the gaps to improve the leadership collaboration landscape, heighten the propensity to deliver on its customer-centric objectives, and also embed a framework that will improve cultural dynamics towards delivering general tactical and strategic goals.

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