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Post-Pandemic Change Strategies in Indonesian Insurance: A Critical Literature Review Using a Systematic Interpretive Approach

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Abstract

Purpose: This study examines how Indonesia insurance industry adapted to the major disruptions caused by the COVID-19 pandemic, with particular attention to digital transformation, organizational change, leadership, workforce adaptation, and regulatory responses in the post-pandemic period.

Methodology: This study uses a critical literature review approach, synthesizing 22 academic publications and professional reports published between 2020 and 2025. This review combines systematic search methods with interpretive analysis to identify key themes and evaluate the relevance and quality of each source.

Results: The findings indicate that the pandemic accelerated digital adoption, redesigned service delivery, and intensified collaboration with insures firms. Many organizations lack structured change management frameworks, leading to inconsistent preparedness and uneven progress. The review also highlights that effective leadership, open communication, and workforce reskilling played a central role in successful adaptation while complying with regulatory adjustments that emphasized risk governance and encouraged digital and ESG-oriented reforms.

Conclusion: The dynamics of change management in Indonesia insurance sector during and after the COVID-19 pandemic are examined. This study identifies three main domains of transformation such us digital acceleration and business model reconfiguration, leadership, culture, and workforce adaptation, and regulatory and risk governance transformation.

Limitations: The study acknowledges limitations, largely due to the limited Indonesian-language research and industry developments that are not yet fully documented.

Contribution: This study integrates crisis management, organizational ambidexterity, and adaptive change theories to explain the sector's post-pandemic transition and identifies key areas for future research on organizational learning and digital governance.

Keywords: *Change Management, Crisis Response, Digital Transformation, Insurance Industry, Interpretive Analysis*

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1. Introduction

COVID-19 was a huge external shock to the global financial services sector (Asafo-Adjei, Boateng, Isshaq, Idun, Owusu, & Adam, 2021; Cakranegara, 2020). The crisis disrupted operations in the insurance business by Pulawska (2021), especially in growing economies like Indonesia, and in the rest of the world (Pauch & Bera, 2022). Insurers had to rethink service delivery, policyholder involvement, and internal process management because of movement restrictions, economic downturns, and shifts in consumer behavior. Many companies had to accelerate digital adoption, build remote working systems, change goods to handle pandemic concerns and improve enterprise risk management. The abruptness of this shock distinguished it from earlier sector disruptions, since insurers had little time to pilot new operating models before being forced to deploy them at scale, a pattern documented across emerging economies more broadly (Asafo-Adjei et al., 2021).

Therefore, change management has become a key strategic concern (Kasana, Smithwick, Dodd, Cavalline, & Mayo, 2023). Unlike past transformation initiatives driven by technological innovation or regulatory reform, the pandemic caused abrupt, systemic, and unknown changes. Insurers are required to make quick operational changes while maintaining solvency, consumer trust, and staff well-being. Change management principles, leadership, communication, employee engagement, and organizational learning by Kasana et al. (2023), must be examined in the Indonesian insurance business during and after the pandemic. This shift is consistent with broader accounts of crisis-driven organizational learning, which suggest that firms confronting simultaneous operational and financial pressure are compelled to compress planning and implementation cycles that would ordinarily unfold over several years into a matter of months (Kasana et al., 2023).

Owing to its fast-growing insurance sector and emerging regulatory structure under *Otoritas Jasa Keuangan* supervision, the Indonesian market is a compelling context for examining post-pandemic change management. The sector was modernizing with digital distribution, improved regulatory frameworks, and insurtech competitiveness before 2020 (Susanto, 2022). The pandemic accelerated these trends and revealed gaps in readiness, digital literacy, and change capacity (Xiaohe, 2021). However, the existing literature on COVID-19 and insurance in Indonesia remains largely fragmented and descriptive. Consequently, limited attention has been paid to how crisis-driven adaptations evolve into sustained organizational transformation or how leadership, workforce adaptation, and regulatory governance interact to shape post-pandemic resilience. This combination of rapid pre-pandemic modernization and abrupt crisis-driven acceleration makes Indonesia a particularly instructive case for change management research, since it allows scholars to observe how planned digital and regulatory reform interacts with unplanned, crisis-induced adaptation within the same institutional setting (Susanto, 2022; Xiaohe, 2021).

This research critically reviews the academic and industry literature on Indonesian insurance sector post-pandemic transition management. It proposes questions regarding how insurers responded to pandemic-induced disruptions, what change management strategies supported digital, leadership, and workforce adaptation, how regulatory and risk governance reforms influenced recovery, and what factors explain variations in transformation outcomes. The goal is to identify insurers' key initiatives, evaluate their efficacy, and discover common obstacles and success factors. This analysis examines how crisis management, organizational ambidexterity, and adaptive transformation explain insurers' different responses (Atanassova, & Bednar, 2022; Dahmen, 2023; Trieu, Nguyen, Tran, Vrontis, & Ahmed, 2024; Vogl, 2018). This study summarizes the findings on how emerging market insurers might react to systemic shocks. By synthesizing academic and industry sources within a single analytical framework, this review aims to move beyond isolated descriptive accounts of pandemic response toward a more integrated understanding of how change unfolds across digital, human, and regulatory dimensions simultaneously (Atanassova and Bednar, 2022; Vogl, 2018).

2. Literature Review

This literature review examines the theoretical foundations and contemporary developments related to post-pandemic change management in the insurance sector. It focuses on four interrelated dimensions that dominate the literature namely crisis management, digital transformation, leadership and workforce adaptation, and regulatory and risk governance. By tracing the evolution of these theories and critically assessing their application in recent studies, this section establishes a conceptual foundation for analyzing post-pandemic transformation in Indonesia insurance sector. Situating these four dimensions within a single review is intended to counteract a tendency in the existing literature to examine digital transformation, leadership, and regulatory reform as largely separate research streams, when in practice insurers experienced them as an interconnected and often simultaneous set of pressures (Dahmen, 2023).

2.1 Crisis Management and Organizational Change

Early crisis management theory conceptualizes crises as low-probability, high-impact events that require rapid decision-making under conditions of uncertainty (Chebbi & Pündrich, 2015; Lewin, 1947). Classical models emphasize the stages of crisis response, including preparedness, response, recovery, and learning. Within the organizational change literature, crises are often viewed as external shocks that disrupt equilibrium and create momentum for transformation. However, pre-pandemic studies largely treated crises as temporary disruptions rather than as catalysts for long-term organizational renewal. This orientation toward discrete, bounded crisis events also shaped early empirical work on insurance-sector resilience, which tended to measure recovery in terms of a return to pre-crisis operating benchmarks rather than in terms of durable organizational capability building (Chebbi & Pündrich, 2015).

Recent post-COVID literature extends this perspective by framing crises as persistent and systemic, rather than episodic events (Aldao, Blasco, Poch Espallargas, & Palou Rubio, 2021; Kasana et al., 2023). Contemporary studies highlight those insurers are forced to manage overlapping crises, operational, financial, technological, and human simultaneously. Nevertheless, a critical assessment reveals that much of the insurance-focused literature remains concentrated on short-term responses and stabilization, with limited attention to post-crisis learning and institutionalization. This gap suggests that crisis management theory has not been fully operationalized to explain sustained change in insurance organizations, particularly in emerging markets like India. Addressing this gap requires a more explicit theorization of the mechanisms through which short-term crisis response is converted into longer-term organizational capability, a task that remains only partially accomplished in the insurance-specific literature reviewed here (Aldao, Blasco, Poch Espallargas, & Palou Rubio, 2021).

2.2 Digital Transformation and Change Management

Theoretical discussions of digital transformation initially emerged from information systems and strategic management literature, where it was conceptualized as a means of enhancing efficiency, scalability, and competitive advantage. Models such as the dynamic capabilities theory emphasize the role of sensing, seizing, and transforming capabilities in leveraging digital technologies. In the insurance context, early digital transformation research focused primarily on automation, online distribution and data analytics. Within this stream, the dynamic-capabilities perspective is particularly influential because it frames digital transformation not as a discrete technology adoption event but as an ongoing organizational capacity to sense emerging opportunities, seize them through resource reconfiguration, and sustain the resulting changes over time (Bellantuono, Nuzzi, Pontrandolfo, & Scozzi, 2021).

Post-pandemic studies have significantly expanded this view, positioning digital transformation as both a survival mechanism and a strategic imperative (Bellantuono, Nuzzi, Pontrandolfo, & Scozzi, 2021; Gupta, Tuunanen, Kar, & Modgil, 2023). However, a comparative analysis shows an important divergence in the literature. While some scholars interpret accelerated digital adoption as evidence of strategic renewal, others argue that pandemic-driven digitalization was largely reactive and insufficiently embedded in broader change management frameworks. Studies in Indonesia further demonstrate uneven digital maturity and highlight the limitations of technology-centric approaches that overlook the organizational culture, employee readiness, and leadership alignment. This tension underscores the need to integrate digital transformation theory with a change management perspective. This divergence in interpretation matters for practice because it implies different priorities for insurers: treating digitalization as evidence of renewal encourages continued investment in customer-facing platforms, whereas recognizing its largely reactive origins points instead toward the need for deliberate consolidation of digital gains within a broader change management architecture (Gupta, Tuunanen, Kar, & Modgil, 2023).

2.3 Leadership, Organizational Culture, and Workforce Adaptation

Leadership theories relevant to organizational change have evolved from transactional models to transformational and participative leadership frameworks. Transformational leadership emphasizes vision, communication, and employee empowerment, which are widely regarded as critical during uncertain periods. Organizational culture theory further suggests that adaptability, psychological safety, and learning orientation influence an organization's capacity to absorb and sustain changes. Participative leadership models extend this further by emphasizing shared decision-making and two-way communication channels, which several post-pandemic studies identify as particularly important for sustaining employee trust when organizational hierarchies are disrupted by remote and hybrid working arrangements (Kartikasari, Manzilati, & Hariyanti, 2022).

Contemporary post-pandemic research reinforces the importance of leadership and culture in transforming the insurance industry. Empirical studies consistently associate effective leadership with higher employee engagement, trust and resilience during crises. Simultaneously, workforce adaptation literature emphasizes reskilling, digital literacy, and flexible work arrangements as essential components of post-pandemic recovery. However, a critical evaluation indicates that many studies treat workforce reskilling as a technical intervention rather than a behavioural and cultural process. Consequently, issues such as resistance to change, digital fatigue, and misalignment between human resource systems and transformation objectives remain underexplored. These behavioral and cultural dimensions of workforce adaptation are increasingly treated as a distinct research agenda in their own right, since technical reskilling initiatives that are not accompanied by corresponding shifts in managerial trust and employee autonomy tend to generate only partial and short-lived improvements in digital proficiency (Natalia & Rakhman, 2025).

2.4 Regulatory and Risk Governance Transformation

Risk governance and regulatory compliance have long been central to insurance operations in the insurance industry. Traditional Enterprise Risk Management (ERM) frameworks emphasize financial solvency, underwriting risks, and regulatory adherence. Prior to the pandemic, risk governance was often viewed as a control-oriented function, rather than a strategic enabler of change. This control orientation was reinforced by a regulatory tradition that measured insurer soundness primarily through capital adequacy and solvency ratios, leaving comparatively little formal attention to organizational or operational resilience as a distinct supervisory concern (Pulawska, 2021).

Recent literature reflects a shift toward resilience-oriented risk governance, particularly in response to the COVID-19 pandemic. Regulatory bodies are increasingly promoting integrated approaches encompassing operational resilience, cybersecurity, and Environmental, Social, and Governance (ESG) considerations. In Indonesia, studies have highlighted the role of the *Otoritas Jasa Keuangan* (OJK) in facilitating digital supervision, regulatory flexibility, and governance reform. Nevertheless, a critical synthesis reveals a persistent asymmetry in how insurers internalize these reforms. Larger insurers tend to integrate risk governance into strategic decision-making, whereas smaller firms often adopt compliance-driven and symbolic approaches. This divergence suggests that regulatory adaptation alone does not guarantee organizational transformation without corresponding changes in management capability. This shift toward resilience-oriented supervision is consistent with international regulatory trends observed beyond Indonesia, in which post-pandemic reforms increasingly treat operational continuity and governance quality as inseparable from financial soundness rather than as a secondary compliance matter (Radosavljević, 2023).

3. Research Methodology

This study employs a critical literature review methodology to explore, synthesize, and assess academic and professional literature regarding post-pandemic change management within Indonesia's insurance sector. A critical review differs from a systematic review, which primarily aggregates quantitative findings, by prioritizing conceptual depth, theoretical integration, and contextual interpretation (Hong & Pluye, 2019; Schreiber & Cramer, 2024). This review integrates systematic search methods with interpretive synthesis to delineate key themes, frameworks, and empirical findings (Depraetere, Vandeviver, Keygnaert, & Beken, 2021; Evans, 2002), while critically evaluating their methodological rigor and applicability to the Indonesian context. This approach is particularly suited to a fast-moving, cross-disciplinary topic such as post-pandemic change management, where a narrowly systematic protocol focused solely on quantitative aggregation would risk excluding conceptually rich qualitative and practitioner-oriented sources that nonetheless offer valuable insight into organizational practice (Hong & Pluye, 2019).

The literature search was performed across four principal academic databases and specific Indonesian institutional repositories to guarantee thorough coverage: Scopus, Google Scholar, Sage Journals, Taylor & Francis, and Garuda Portal. The search encompassed research published from January 2020 to April 2025, representing the timeframe most pertinent to post-pandemic transformation and recovery in the Philippines. Both peer-reviewed journal articles and reputable industry reports (from OJK, PwC, and Deloitte) were incorporated to obtain practical insights frequently absent from solely academic sources.

Table 1. Conceptual clusters

Cluster	Example Keywords / Phrases
Change Management	change management, organizational change, transformation, adaptation, resilience, crisis management, organizational learning
Insurance Industry	insurance, insurance company, insurtech, life insurance, general insurance, reinsurance
Contextual & Geographic Filters	Indonesia, emerging market, OJK, Indonesian insurance

Table 1 presents the three conceptual clusters, Change Management, Insurance Industry, and Contextual and Geographic Filters, together with representative keywords and phrases used to construct the search strings for this review. As the table shows, the Change Management cluster anchors the search in established organizational-change vocabulary, ranging from broad terms such as transformation and adaptation to more crisis-specific phrases such as crisis management and organizational learning, ensuring that both planned and emergent forms of change were captured. The Insurance Industry cluster narrows the scope to the sector under investigation, incorporating both traditional terminology, such as life insurance and reinsurance, and emerging terminology, such as insurtech, to reflect the sector's evolving business models. The Contextual and Geographic Filters cluster then situates these two substantive clusters within the Indonesian and broader emerging-market context, ensuring that retrieved records were relevant to the regulatory and institutional environment overseen by the Otoritas Jasa Keuangan. Combining keywords across these three clusters through Boolean operators allowed the search to remain both comprehensive and precise, reducing the risk of retrieving either overly generic change-management literature unrelated to insurance or insurance-specific literature unrelated to organizational change.

Table 2. Inclusion/Exclusion Criteria

Inclusion Criteria	Exclusion Criteria
Studies published between 2020–2025	Studies prior to 2020 or unrelated to COVID-19 impacts
Focus on insurance or financial services in Indonesia	Studies on other industries without transferable insights
Discussion of organizational or strategic change, crisis response, or digital transformation	Purely technical or actuarial analyses with no organizational focus
Peer-reviewed academic works, master's/PhD theses, and reputable consultancy/industry reports	News articles, blogs, or opinion pieces lacking analytical framework

Table 2 sets out the inclusion and exclusion criteria applied to determine which records were retained for full synthesis. On the inclusion side, the criteria prioritize studies published between 2020 and 2025, a focus on insurance or financial services within Indonesia, explicit discussion of organizational or strategic change, crisis response, or digital transformation, and a requirement that sources be peer-reviewed academic works, graduate theses, or reputable consultancy and industry reports. On the exclusion side, the criteria filter out studies published before 2020 or unrelated to COVID-19 impacts, research on other industries without transferable insights, purely technical or actuarial analyses lacking an organizational focus, and news articles, blogs, or opinion pieces that lack an analytical framework. Applying these paired criteria consistently across all retrieved records allowed the review to maintain both topical relevance and a minimum standard of methodological or analytical rigor, which is particularly important in a critical review that blends academic and practitioner sources of uneven formal structure.

The screening process adhered to the PRISMA-inspired protocol (Preferred Reporting Items for Systematic Reviews and Meta-Analyses) (Alavian, Asare-Agbo, & Chan, 2022; Belfer et al., 2024). The procedure comprised four stages, Identification: A total of 356 records were retrieved from various databases and repositories, Screening: A total of 129 duplicates and irrelevant records were eliminated following the title and abstract screening process, Eligibility: A total of 74 full-text articles were assessed, of which 52 were excluded due to insufficient focus on change management or inadequate methodological detail, Inclusion: A total of 22 articles and reports were selected for synthesis, comprising 20 academic studies and two professional or policy reports. Applying a structured, PRISMA-inspired protocol within an otherwise interpretive review is intended to combine the transparency and replicability associated with systematic methods with the conceptual flexibility required to synthesize heterogeneous academic and practitioner sources (Depraetere et al., 2021).

Data from each selected source were extracted using a standardized template capturing author (s), publication source, research context and objectives, theoretical frameworks used (crisis management, Lewin model, ambidexterity), change management strategies or outcomes identified, and key findings and implications. Qualitative analysis employed thematic coding through a hybrid deductive-inductive methodology. Initial codes were derived from established change management frameworks such as Kotter, Lewin, and Prosci Awareness, Desire, Knowledge, Ability, and Reinforcement (ADKAR), while inductive themes were identified from recurring patterns observed in Indonesian research. The codes were subsequently organized into broader categories and themes. This hybrid coding strategy allowed the review to remain anchored in well-established change management vocabulary while still remaining open to context-specific themes, such as institutional asymmetry between large and small insurers, that are less prominent in the general organizational-change literature (Evans, 2002).

Each article was assessed according to three quality criteria to ensure reliability are clear conceptualization, including explicit definitions and operationalization of change management, methodological precision, emphasizing clarity in data collection, analysis, and theoretical framing and contextual significance, concentrating on Indonesia or similar emerging markets. This three-criterion quality appraisal framework is consistent with recommended practice for critical and interpretive reviews, which emphasize that quality assessment should evaluate conceptual and contextual contribution alongside methodological rigor, rather than relying on methodological criteria alone as would be appropriate in a purely quantitative systematic review (Schreiber & Cramer, 2024).

Each criterion was scored on a three-point scale (low, medium, high) (Hootman, Driban, Sitler, Harris, & Cattano, 2011). Only articles rated as “medium” or “high” quality were included in the final synthesis. Although efforts have been made to ensure comprehensiveness, several limitations have been identified. Initially, pertinent studies in the Indonesian language may be difficult to access because of insufficient indexing in the global databases (Ahmar et al., 2018). The swift development of post-pandemic strategies indicates that contemporary organizational practices may not yet have been documented. The incorporation of professional reports introduces a degree of subjectivity attributable to possible commercial bias. Integrating academic and practitioner perspectives yields a more comprehensive and contextually informed understanding of change management in Indonesia's insurance industry.

4. Results and Discussions

The analysis of twenty-two selected sources indicates that post-pandemic change management within Indonesia insurance sector can be comprehended through three interconnected themes are digital acceleration and reconfiguration of business models, adaptation of leadership, culture, and workforce, and transformation of regulatory and risk governance. The themes indicate the strategic and operational responses implemented by insurers from 2020 to 2025 to stabilize operations and enhance resilience post-COVID-19. The following sections address each of these themes in detail.

4.1 Digital Acceleration and Business Model Reconfiguration

4.1.1 Rapid Digital Adoption

Indonesia's insurance market experienced an unprecedented transition to digital operations as a result of the pandemic (Tobing, Purba, Hariandja, & Parani, 2022). According to research conducted by Tarunajaya et al. (2021), insurers have expedited the implementation of online customer service portals, automated claims processing, and digital sales platforms (Susanto, 2022; Widyani, 2023). Numerous organizations that previously depended on in-person agency networks have transitioned to remote channels by employing mobile-based policy management systems and video consultation tools. This transition was particularly visible in claims processing, where insurers that had previously relied on in-person document verification moved toward image-based and AI-assisted claims assessment, shortening turnaround times even as physical branch access remained constrained (Tobing et al., 2022).

Academic research Gupta et al. (2023) and Steen, Haug, and Patriarca (2024), suggests that digitalization was initially reactive, with the objective of ensuring business continuity. However, it subsequently transformed into a strategic agenda (Maspul & Putri, 2025; Radosavljević, 2023). Nevertheless, disparities in capital, infrastructure, and talent were observed in the digital maturity levels of large and small insurers. Comparable evidence from China's insurance market suggests that this reactive-to-strategic trajectory is not unique to Indonesia, indicating a broader emerging-market pattern in which pandemic-driven digitalization gradually becomes embedded within firms' longer-term competitive positioning (Xiaohe, 2021).

4.1.2 Change Management Challenges

Notwithstanding the rapid pace of technological adoption, numerous studies, such as those by Deloitte (2021); Munandar, Yudhakusuma, and Raharjo (2023) have shown deficiencies in systematic change management planning. The prevalent problems included employee resistance, insufficient digital awareness, and inadequate alignment between IT and business strategy. Change frameworks such as Prosci ADKAR and Kotter 8-Step Model have been mentioned in practitioner publications but have not been rigorously utilized in academic research. These deficiencies are compounded by the absence of dedicated change management functions within many insurers, meaning that digital initiatives are frequently coordinated on an ad hoc, project-by-project basis rather than through a centralized capability responsible for sequencing and reinforcing organization-wide change (Munandar et al., 2023).

The research underscores that the success of digital transformation relies not only on technology implementation but also on communication, training, and leadership involvement (Aminah & Saksono, 2021), elements frequently undeveloped across numerous Indonesian insurers. Where communication and leadership involvement have been prioritized alongside technology deployment, insurers report smoother adoption curves and lower rates of employee disengagement, reinforcing the view that digital transformation should be planned and resourced as an organizational change initiative rather than as a purely technical upgrade (Aminah & Saksono, 2021).

4.1.3 Emerging Business Models and Insurtech Collaboration

Post-pandemic recovery witnessed an increase in hybrid business models that integrate traditional underwriting with insurtech partnerships, such as digital brokers, usage-based insurance, and embedded insurance. Widyani (2023) indicated that collaborations between established insurers and technology startups improved agility and expanded client outreach. However, these partnerships necessitate organizational reconfiguration, the establishment of new data governance frameworks, and agile decision-making by Kurnia, Nurhaeni, Asrinaldi, and Putera (2022) and Prasodjo (2024), domains in which numerous conventional insurers encounter capability limitations. Beyond insurtech partnerships, some insurers have begun experimenting with embedded insurance distributed through e-commerce and digital lending platforms, a model that requires closer integration between underwriting, product, and technology teams than traditional agency-based distribution (Kurnia et al., 2022).

4.2 Leadership, Culture, and Workforce Adaptation

4.2.1 Leadership Responses During Crisis

Leadership is a vital element influencing organizational adaptation. Kartikasari, Manzilati, and Hariyanti (2022); Nurtini and Sutisna (2025); Zikri, Fadila, and Indrawan (2025) and Indonesia Financial Services (2020) indicate that effective insurers employ transformational leadership approaches that prioritize empathy, communication, and a collective vision. Senior executives who interacted directly with employees via virtual town halls and maintained transparent crisis communication were more successful in preserving morale and trust among employees. In contrast, companies with hierarchical or bureaucratic decision-making processes encounter delayed replies, leading to confusion and operational disarray (Hayamansyah, Suseno, & Gultom, 2025). Insurers that maintained visible, consistent executive communication throughout the crisis also report comparatively stronger post-pandemic employee retention, suggesting that the reputational and trust-related benefits of transparent leadership extend well beyond the acute crisis period itself (Zikri et al., 2025).

4.2.2 Shifts In Organizational Culture and Employee Engagement

The transition to remote and hybrid work arrangements signifies a cultural inflection point in the workplace. Research indicates that insurers encounter difficulties in sustaining cohesion and accountability within virtual environments (Fatihah & Fu'ad, 2025; Herdati & Rahmawati, 2025; Sulistyawati, Kresna Setyadi, & Nawir, 2022; Xiang et al., 2023). Numerous organizations have implemented digital learning platforms and virtual performance management systems; however, employee engagement metrics have decreased during extended remote operations. The literature indicates that a culture of adaptability, defined by psychological safety, openness to experimentation, and continuous learning, is the most significant predictor of post-pandemic recovery. Certain firms formalized these cultural traits by modifying their HR policies to prioritize flexibility, innovation, and employee well-being. Evidence from work-life balance research conducted in hybrid Indonesian workplaces further suggests that sustaining this adaptive culture requires deliberate attention to boundary-setting between work and personal life, since blurred boundaries in remote settings can otherwise erode the psychological safety that adaptive cultures depend upon (Herdati & Rahmawati, 2025).

4.2.3 Workforce Reskilling and Talent Transformation

Workforce transformation has emerged as a consistent theme. The pandemic revealed deficiencies in digital analytics, customer experience management and agile project execution skills. Research by Natalia and Rakhman (2025) indicates a growing trend among insurers to invest in reskilling programs, online training, and cross-functional teams. Empirical studies indicate that progress is uneven across countries. Large multinational insurers, such as Prudential and Allianz, progressed swiftly, whereas local mid-sized firms faced challenges owing to constrained training budgets and elevated staff turnover rates. The lack of comprehensive change management programs frequently leads to digital fatigue and incomplete adoption of new processes (Bellantuono et al., 2021). This uneven progress is compounded by broader legal and enforcement constraints within the Indonesian insurance sector, where inconsistent application of workforce-related regulations across firms of different sizes can further entrench the disparity between well-resourced multinational insurers and smaller domestic players (Hayamansyah, Suseno, & Gultom, 2025).

4.3 Regulatory and Risk Governance Transformation

4.3.1 OJK Reforms and Supervisory Adaptation

The *Otoritas Jasa Keuangan* (OJK) actively contributed to sector stabilization during and after the pandemic. Literature and policy reports from the Indonesia Financial Services (2020) and research by Siregar, Gunawan, and Saputro (2021) identify various regulatory adjustments, including the temporary relaxation of reporting deadlines, implementation of remote supervision mechanisms, and promotion of digital product filings. These measures facilitated operational continuity and initiated long-term regulatory reforms. These supervisory adjustments were complemented by OJK-led digital literacy initiatives aimed at smaller insurers, reflecting an implicit recognition that regulatory flexibility alone would be insufficient without parallel efforts to build the internal capacity needed to comply with evolving digital reporting requirements (Siregar et al., 2021).

4.3.2 Integration of Risk Governance and Crisis Learning

Numerous insurers have incorporated insights from the pandemic into their Enterprise Risk Management (ERM) frameworks. Research indicates that risk governance has evolved to encompass not only financial solvency but also operational resilience, cyber security, and health-risk modelling (Budiman, 2024). The OJK's initiative for ERM maturity assessments has prompted insurers to formalize their risk-based decision-making processes. This transition corresponds to international trends prioritizing resilience-oriented governance over compliance-focused frameworks. Smaller insurers still view ERM primarily as a regulatory requirement rather than a strategic asset, indicating a cultural divide in risk ownership. Insurers that had already begun investing in health-risk modelling and cybersecurity capability prior to the pandemic were better positioned to formalize these enhanced ERM practices quickly, illustrating how pre-existing risk management maturity conditioned the speed and depth of post-pandemic governance reform (Budiman, 2024).

4.3.3 Emerging Regulatory Expectations for Digital and ESG Compliance

Recent regulatory discussions, specifically the OJK Circular No. 16 /SEOJK.04/2021 initiated the incorporation of Environmental, Social, And Governance (ESG) factors into insurer reporting frameworks. Research suggests that post-pandemic transformation aligns with ESG compliance and sustainability. Change management frameworks must incorporate multidimensional adaptation by addressing technological, operational, ethical, and environmental aspects. Early industry commentary suggests that insurers viewing ESG compliance purely as a reporting obligation, rather than as an opportunity to differentiate their products and underwriting practices, risk missing the strategic value that more proactive competitors are beginning to capture in this space (Prasodjo, 2024).

4.4 Cross-Cutting Observations

The review identifies multiple cross-cutting patterns across all three themes are acceleration without preparation: The pandemic compelled insurers to execute swift digital and structural transformations, frequently lacking the backing of established change management frameworks, leadership and communication as differentiators: Organizations exhibiting participative and transparent leadership showed increased adaptability and enhanced employee morale, persistent capacity asymmetry: Larger insurers capitalized on superior resources and enhanced access to digital infrastructure, whereas smaller firms fell behind, and institutional learning gap: Despite advancements in regulation, systematic mechanisms for post-crisis learning, such as after-action reviews and knowledge repositories, are still uncommon.

The convergence of digital and regulatory changes is evident as post-pandemic transformation becomes increasingly linked to digital compliance, data governance, and ESG frameworks. Taken together, these cross-cutting patterns suggest that the Indonesian insurance sector's post-pandemic trajectory is best understood not as a single, uniform transformation but as a set of parallel and unevenly paced adaptations, whose ultimate convergence will depend on whether smaller insurers and their larger counterparts are brought within a shared set of digital, cultural, and regulatory expectations (Trieu, Nguyen, Tran, Vrontis, & Ahmed, 2024).

5. Conclusions

5.1 Conclusion

This literature review analyzes the dynamics of change management in Indonesia's insurance industry during and after the COVID-19 pandemic. This study synthesizes 22 academic and professional sources published from 2020 to 2025, identifying three primary domains of transformation namely digital acceleration and business model reconfiguration; leadership, culture, and workforce adaptation; and regulatory and risk governance transformation. Most organizations exhibited notable agility in ensuring service continuity by swiftly implementing digitalization and adapting to remote working. Nonetheless, the review indicates that these responses, while tactically effective, were strategically disjointed and lacked cohesive change management frameworks or mechanisms for post-crisis learning. This pattern is consistent with a broader observation in the crisis management literature that tactical responsiveness and strategic coherence often develop at different speeds, with the former emerging quickly under acute pressure and the latter requiring deliberate, sustained institutional investment that many insurers had not yet undertaken by the end of the review period.

The analysis highlighted several key insights. The Indonesian insurance industry is undergoing rapid digital and institutional evolution while still encountering capability disparities between large and small insurers. Leadership and culture are the primary factors influencing the success of transformation, surpassing the importance of technological and financial resources. The role of the OJK and the modernization of regulations are crucial for establishing resilience and governance standards across the industry. This study also offers a unique contribution to the Indonesian context by demonstrating that post-pandemic transformation in emerging insurance markets is shaped not only by technological capability but also by institutional asymmetry, evolving regulatory structures, and uneven organizational readiness. Unlike studies from developed economies that emphasize mature digital ecosystems, the Indonesian experience reveals how insurers must simultaneously manage operational continuity, regulatory adaptation, and organizational learning under resource constraints and cultural resistance to change issues. The findings further show that transformation outcomes are strongly influenced by disparities between multinational insurers and smaller domestic firms, particularly regarding digital infrastructure, leadership capability, and workforce readiness. This asymmetry-centered contribution distinguishes the present review from prior post-pandemic organizational change studies conducted in more mature insurance markets, where digital infrastructure and regulatory capacity are comparatively homogeneous across firms, and it points toward institutional heterogeneity as an under-examined variable in cross-country change management research.

The pandemic experience illustrates a hybrid understanding of change that encompasses crisis management, ambidextrous behavior, and adaptive resilience. The interaction of these frameworks offers a more thorough model for comprehending organizational transformation in volatile, uncertain, and emerging market contexts such as Indonesia. Accordingly, this study extends the change management literature by emphasizing that resilience building in developing economies involves not only technological modernization but also adaptive leadership, institutional support, and the long-term internalization of learning and change capabilities. This study indicates that insurers should transition from reactive digital adaptation to the institutionalization of strategic change. Formal change management offices, leadership training programs, and structured communication mechanisms are crucial for maintaining transformation beyond the immediate recovery efforts. Embedding change management competencies into corporate governance frameworks enhances organizational responsiveness to future disruptions such as regulatory shifts, technological innovations, and climate-related risks. Regulators and industry associations must emphasize collective learning by promoting knowledge-sharing platforms, sectoral benchmarking, and collaborative risk management initiatives. Investment in capacity building, particularly for smaller insurers, will ensure the equitable distribution of digital transformation benefits throughout the industry.

5.2 Research Limitations

This study had several limitations that should be acknowledged when interpreting the findings. First, this research is based on a critical literature review rather than a primary empirical investigation. Consequently, the analysis depends heavily on the availability, quality, and scope of existing academic publications and professional reports related to Indonesia insurance sector during and after the COVID-19 pandemic. Therefore, some organizational practices and internal transformation processes may remain undocumented or underrepresented. Second, although the review included both English and Bahasa Indonesia sources, access to Indonesian-language studies indexed in major international databases was limited. This may have reduced the inclusion of locally grounded perspectives, particularly from smaller insurers and regional institutions in the study. Third, the post-pandemic transformation process is still evolving. Many strategic initiatives related to digital governance, ESG integration, workforce restructuring, and regulatory adaptation are ongoing, which means that several long-term outcomes cannot yet be fully evaluated. These limitations are common to critical literature reviews addressing rapidly evolving organizational phenomena, and they suggest that the conclusions offered here should be treated as a structured synthesis of the currently available evidence rather than as a definitive or final account of change management in Indonesia's insurance sector.

Finally, the incorporation of industry and consultancy reports introduces the possibility of institutional or commercial bias, particularly in discussions that emphasize digital transformation success and resilience narratives. Despite these limitations, this review provides a comprehensive and contextually relevant synthesis that contributes to the understanding of organizational change and resilience within Indonesia evolving insurance industry.

5.3 Future Research Agenda

The review highlights several research gaps and identifies important directions for future studies. First, empirical research on post-crisis organizational learning remains limited, particularly in the Indonesian insurance industry. Few studies have systematically examined how insurers acquire, retain, and institutionalize knowledge gained during the COVID-19 pandemic. Future research could employ longitudinal case studies or organizational learning audits to explore the evolution of adaptive capabilities over time. Second, comparative studies across ASEAN countries, such as Malaysia, Thailand, and the Philippines, would provide valuable insights into how differences in regulatory maturity, digital infrastructure, and organizational culture influence change outcomes, thereby positioning Indonesia's experience within a broader regional context.

At the organizational level, future research should further investigate employee readiness for change, work motivation, and resistance to organizational transformation, particularly in hybrid work environments. Mixed-method approaches that combine surveys, interviews, and sentiment analysis may offer a more comprehensive understanding of the behavioral factors influencing successful change implementation. In addition, the growing emphasis on Environmental, Social, And Governance (ESG) principles presents opportunities to examine how insurance companies align digital transformation initiatives with sustainability objectives. Another promising research direction concerns digital governance and ethical transformation, including the integration of digital ethics, cybersecurity culture, data privacy, and responsible innovation into organizational change strategies. Finally, there remains a need for more rigorous quantitative evidence on the determinants of successful organizational transformation. Future studies may employ Structural Equation Modeling (SEM) or other advanced analytical techniques to examine the relationships among leadership, organizational culture, digital capability, and transformation success within Indonesian insurance companies.

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Author Contributions

AAS conceptualized the study, developed the research framework, conducted the literature review, performed the data analysis and interpretation, and contributed to the writing, revision, and final approval of the manuscript.

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