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Project Insights Report

Female Workers Facing the Challenge of Digital Transformation: A Case Study in the Insurance Sector

PARTNERS
Laval University

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Executive Summary

The outbreak of the COVID-19 pandemic accelerated digital transformation, leading to numerous changes in social interactions at work. To address this, the project focuses on how female workers in customer service roles who typically hold secondary or college-level education and work remotely for insurance companies in the Chaudière-Appalaches region of Québec are adapting to these changes.

The study highlights the need for businesses to adapt their remote work practices and support mechanisms as employees face overload and feelings of incompetence due to rapid technological changes, with insufficient IT support.

The changes in support staff activities and professional relationships underscore the importance of rethinking organizational policies to create a flexible and connected work environment. To understand and act on digital transformation within organizations, it is essential to adopt a holistic approach that considers everything from organizational policies to the lived experiences of workers.

KEY INSIGHTS

1. A lack of training at work has made it difficult to transition older, and less tech-savvy workers into full digital adoption.
2. In Canada, although more women now hold university degrees, they remain underrepresented in digital technology training programs.

3 Digital transformation brings challenges for managers and staff, including the rapid rollout of new tools, disruptions in information flow, tensions between innovation and imposed technologies, and difficulties maintaining work–life balance.

The Issue

Digital technology provides insurers with the opportunity to use real-time monitoring and visualisation that will fundamentally change the insurers' relationship with customers. As an example, if customers let insurers track their habits via wearable monitoring devices, insurers can use the data to influence behaviour and reduce risks. The flipside of insurers gaining more data about their customers is a rising risk of anti-selection in life and health insurance. New technology startup firms, or InsurTechs, are entering the industry, and industrial companies as well as established technology giants are eyeing opportunities in insurance.

In Canada, there are 23,000 insurance jobs, with 11,000 in Québec's Chaudière-Appalaches region alone. In this region, women account for 65% of the workforce and make up 58% of management positions in the insurance sector.

The positions held by the women with low levels of education are highly impacted by task automation and job restructuring. Among jobs most likely to be affected by this digital transformation are: insurance technician, customer service representative, administrative assistant, staffing representative and accountant technician. This change emphasizes skills like communication, multitasking, analytical thinking, adaptability, and creativity, while raising concerns about skill obsolescence, particularly for experienced employees who may struggle to adapt, potentially leading to career shifts or early retirement.

What We Investigated

The Centre for Development in Insurance and Financial Services (CDASF) initially approached Université Laval to support its member organizations in better understanding the facets of digital transformation and its impact on specific job groups. The CDASF quickly identified mid-career support staff in customer service and administrative roles as the focus of their research, noting that these positions were predominantly held by women.

The research team from CRIEVAT (Centre for Research and Intervention on Education and Work Life) aimed to better understand the working conditions of these employees. Researchers explored how managers and HR professionals perceive the digital transformation of their teams, particularly focusing on women in customer service roles.

The project used interviews and focus groups to document the experiences, challenges, and needs of participants regarding the digital transformation of administrative and customer service sectors in the insurance industry.

A series of other research pieces were included in the project to provide broader context to the findings from the interviews and focus groups. This research included:

- A summary of public measures mobilized in government strategies related to artificial intelligence in OECD member states or in supranational organizations involving multiple OECD member states.
- A review of the role of organizational culture in the context of remote work on psychological health in the insurance sector.
- Exploration of using machine learning models to automatically recognize skills in job postings, a task increasingly useful for understanding labor market evolution.

What We're Learning

The interviews and focus groups with employees in the insurance sector included 35 women and 9 men. According to focus group participants, digital transformation means ongoing changes in workplace tools aimed at modernizing and automating tasks through digital solutions. These changes are designed to enhance productivity, reduce costs, and improve customer service by increasing accessibility and diversifying communication methods.

The digital transformation impacts daily operations
This is particularly true for support staff in customer service roles, as well as training activities for new hires and ongoing skill development for existing employees. Digital transformation promises to automate repetitive tasks, allowing support staff to focus on more meaningful work, such as resolving unique customer cases. That said, several challenges in implementing digital transformation were noted, including the increase in information generated by these tools, which requires thorough analysis to identify useful data.

Younger, more educated, and digitally literate customers demand automated services
Conversely, older customers often find digital tools daunting. As a result, some digital systems have been adapted to allow for the creation of paper documents, despite the move toward digitalization. Additionally, the validation of digital documents by support staff, which required the use of multiple digital tools, sometimes took two to three times longer compared to validating paper documents.

Social networks are facilitators of digital transformation
Organizational culture affects the mental health of remote workers through perceived support from colleagues and superiors, emphasizing the importance of social networks during digital transformation. Increasingly, managers and professionals face challenges such as keeping pace with rapid digital tool adoption, information flow disruptions, balancing innovation with imposed tools, and managing work-life balance in a digitally demanding environment. This raises concerns about employment equity, as women predominantly hold customer service roles that are significantly impacted, if not disrupted, by digital transformation.

Why It Matters

The results of this study provide important insights for HR management policies and practices concerning digital transformation. The findings should interest companies, policymakers, and HR practitioners aiming to understand and address the challenges posed by accelerated digital transformation.

We cannot leave workers with less comfort in digital technology behind
Although many consumers and workers may possess digital devices, a lack of ongoing training at work has made it difficult to transition older, and less tech-savvy workers into full digital adoption. Overall, senior employees were more affected by digital transformation (TN) than their junior counterparts with impacts noted in recruitment, training, skill development, career development, and daily work activities. These issues also affect team dynamics. As the retirement age of working-age adults increases, it will be important to incorporate a variety of accessible learning tools in all sectors, for workers at all levels.

The usage of digital tools across organizations is complex. Participants emphasized the importance of pretesting digital tools before implementation, providing greater support, considering the diverse needs of clients, and pacing changes to ensure sustainability for both managers and employees.

State of Skills:
Better Labour Market Transitions for Mid-Career Workers

To improve the mobility of mid-career workers, training programs should experiment to address barriers including through shorter training times, use of online and hybrid learning and targeting training to fill skill gaps.

Read Thematic Report

Legislative policies and funding programs that usher in the age of advanced technologies should make considerations to require the inclusion of training programs that enhance digital literacy for employees of all ages and abilities.

What's Next

The development of AI tools that may impact workers from vulnerable socio-professional groups must be guided by appropriate regulations. Societal contributions, such as the operationalization of government strategies and public measures related to artificial intelligence, can serve as valuable references for policymakers to shape future policies and investments in digital transformation and employment.

Have questions about our work? Do you need access to a report in English or French? Please contact communications@fsc-ccf.ca.

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