
How do Gender Issues Mark the Career Paths of Canadian Service Sector Employees in a Digital Transformation Context

Émilie Giguère, Mireille Sirois Gagné, Jade Avoine, & Marcelline Bangaly
Université Laval

Abstract

This paper aims to advance a better understanding of the digital transformation (DT) experience through employees building their career paths in a DT world. The study is based on a qualitative research methodology using one-on-one interviews with 44 employees of private companies in the Canadian insurance industry. Findings reveal a variety of entryways to first positions in this industry as well as gendered involvement in DT projects which can result in being either barriers or levers for career pathing. The present paper contributes to broaden the understanding of women's career paths in a DT context by making gender-related issues visible.

Keywords: life course, digital transformation, employees, gender

Authors Note: Funding for this research study was provided by the Centre des compétences futures/Future Skills Centre (CCF/FSC).

In recent years, digital transformation (DT) (Cafley et al., 2020), which consists of foundational change resulting from the integration of digital tools and its effect on the nature and processes of work (Selimovic et al., 2021), has attracted the interests of scholars and professionals alike (Cafley et al., 2020; Giguère et al., 2024; Nordin et Mathew, 2024; Selimovic et al., 2021). Some have highlighted the ubiquity of digital technologies not only in the workplace (Nordin et Mathew, 2024), but also in everyday life (Côté, 2022). Others have stressed the need for digital skills development from a lifelong learning perspective (Gamberini et Pluchino, 2024; Nordin et Mathew, 2024). Certain scholars have observed that DT can lead to new forms of work organization, involving technologies that necessitate new standards, rules and work practices for male and female employees alike (Nordin et Mathew, 2024; Pouyaud et Angel, 2023). DT can modify employee work tasks, training paths, skills acquisition and development, particularly for those working in the service sector (Benedetto-Meyer et Boboc, 2021; Vayre, 2019; Wiggberg et al., 2022).

In the service sector and more specifically in the insurance industry, the use of digital tools such as AI (artificial intelligence), machine learning or even big data enables businesses to optimize the customer experience and assist employees in performing their different tasks, such as making better decisions (Kumar et al., 2019). Some insurance companies are now using AI and robot software to automate part if not all of work tasks, for example chatbots providing virtual assistance with claims processing (Kumar et al., 2019). According to Ceylan (2022), technical innovations in the insurance industry essentially lie in automating claims management, fraud detection, accident prevention and improving customer service. Although some studies have warned against the more technical challenges in implementing technological tools such as strict regulations, fraudulent use, complexity or misuse (Ceylan, 2022; Lamberton et al., 2017), the more latent question of how customer service and administrative employees in the Canadian insurance industry experience DT as they build their career paths seems to be overlooked or underexplored in this field of scholarship. In fact, although the ramifications of DT are of interest to many researchers (Côté, 2022; Gamberini et Pluchino, 2024; Maree, 2024; Pouyaud et Angel, 2023) and some have pointed out the relevance of investigating the influence it wields over career challenges (Maree, 2024), very few have examined the issues experienced in a DT context by male and female workers alike through the lens of gender.

In this regard, a number of studies skip over the relationship between gender issues and DT (Ceylan, 2022; Kumar et al., 2019; Lamberton et al., 2017; Maree, 2024; Nordin et Mathew, 2024). Yet a few peripheral issues related to gender (e.g., the impact of teleworking on the boundaries between different life spheres) in relation to DT (Benedetto-Meyer et Boboc, 2021) and gender as a variable to differentiate men from women (Niraula et Kautish, 2019; Vatou, 2015) have been considered in other studies. Some research has also

evidenced a need for continued vigilance to prevent gender discrimination, which can take a toll on not only women's careers, but also on their education, training and eligibility for promotion (Chen et al., 2021), making the case for how the use of digital technologies in the workplace can boost women's career advancement. Lastly, with technology in the DT age several authors have cautioned of men once again taking the wheel, given the body of work—notably in the field of sociology—that exposes persistent gender inequality when it comes to technology (Rivoal, 2020). In light of this scholarship, it can be inferred that scant few studies have focused on the subject of DT and gender issues in the workplace, which also echoes findings by Hirata et Kergoat (1988). With these perspectives in mind, the present article intends to answer the following question: How do customer service and administrative employees in Canadian insurance companies—the majority of whom are women—experience digital transformation, more specifically in relation to building their career paths? In the following section we begin with a brief overview of what literature has to say about DT and gender issues.

Current Literature on Digital Transformation and Gender Issues

Firstly, literature on DT and gender remains divided: some studies evidence the risks of DT reproducing gender inequality (Benedetto-Meyer et Boboc, 2021; Rivoal, 2020) although others highlight it doing exactly the opposite (Chen et al., 2021; Vaton, 2015). On the reproduction side (Benedetto-Meyer et Boboc, 2021; Rivoal, 2020), scholars note, among others, the right to disconnect, borne by the use of digital tools in highly-connected work environments and remote work, which blurs the line between personal and work spheres (Benedetto-Meyer et Boboc, 2021). In most of these cases, as managing the right to disconnect is left to employees, the latter find themselves having to contend with personal factors and barriers, e.g. family circumstances or having young children (Benedetto-Meyer et Boboc, 2021). Additionally, as women are most often the first contacted in family emergencies, they are more likely to keep their cell phones handy at all times, even during work meetings (Benedetto-Meyer et Boboc, 2021).

In the area of remote work, gender issues tend to be seen in their differentiated use: men are likely to devote their break time for doing things outside the home, although women use it for household chores (Benedetto-Meyer et Boboc, 2021). These studies also argue that maintaining this gendered division of labour, coupled with a redefinition of roles consistent with institutionalized masculine dominance (Rivoal, 2020) can act as a barrier to career mobility for women (Benedetto-Meyer et Boboc, 2021; Rivoal, 2020). For example, Rivoal (2020) spotlights entry-level jobs, mainly held by women, that require fewer qualifications and being less technologically savvy. In the insurance industry, these jobs are typically found in customer service and in the implementation of new technologies to automate these tasks (Ceylan, 2022; Kumar et al., 2019; Lamberton et al., 2017; Niraula et Kautish, 2019). Conversely, other research studies highlight factors in a DT context that can facilitate women's careers and potentially reduce gender inequality and stereotypes (Chen et al., 2021; Vaton, 2015). They also posit that DT is enabling a growing number of women to reach higher rungs of the corporate ladder (Chen et al., 2021; Vaton, 2015).

Considering the divergent perspectives advanced by these studies, it would appear useful to deepen our understanding of how customer service and administrative employees working in the Canadian insurance industry—the majority of whom are women—experience digital transformation as they build their career paths. Specifically, the aim of this article is to answer the following question: How do customer service and administrative employees in Canadian insurance companies—the majority of whom are women—experience digital transformation, more specifically in relation to building their career paths? In doing so, this article will thus help answer the call by Maree (2024) on the need for and importance of studying DT's influence on career-related issues. To do so, the present article draws on Fournier's career path analysis applied to the field of guidance and counselling (Fournier et al., 2016). In addition, as the research question addressed both male and female employees, it appeared appropriate to integrate materialist feminism perspectives in the sociology of gender to identify aspects of experiences and gender issues among employees that play a part in developing their career paths. The next section is devoted to these theoretical frameworks.

Theoretical Frameworks

Career Path Analysis in the Field of Guidance and Counselling

Career path analysis in the field of guidance and counselling examines significant events in the working lives of individuals by considering the interactions between intersecting spheres of their life in a “diachronic avenue”, looking at past, present, future (Fournier et al., 2016). This theoretical framework rests on several postulates: the sociology of life courses (Lalivé d’Epinay et al., 2005), labour market transformations and their impact on these life courses (Lalivé d’Epinay et al., 2005) and constructivist approaches and the systems theory of career development (Savickas et al., 2010). All these perspectives consider the lived experiences of individuals as they interact with their environment over a continuum of time (Fournier et al., 2017; Fournier et al., 2016), making this a particularly well-suited approach for identifying and analyzing the lived experiences of employees in a DT context. The concept of experience refers to the experimenting and exploring of the world by the individual (Jodelet, 2006) across a spectrum of situations and events at a given moment in time (Craig, 2008). The content of the lived experience also encompasses what is experienced, that is, the effects engendered and produced by the experience for the individual (Jodelet, 2006). Thus, in our study, experiences are related to the paths of its participants, so that these experiences can be manifold and diversified.

Feminist Theoretical Perspectives on Gender and Work

To identify gender issues prevailing in a DT context, it would be fitting to first define the concept of gender. This can refer to myriad definitions, for example gender socialization processes and social differentiation between men and women, particularly in the labour market (Renzetti et al., 2012). An abundance of literature in this area exposes persistent gender inequality between groups of men and women, particularly in pay gaps or gendered stereotypes in occupational categories (Cardu et Costalat-Founeau, 2015). The perspectives noteworthy for our study are those related to materialist feminism, as they allow us to simultaneously consider the processes of socialization and hierarchy at play between the male group and the female group in the workplace. These studies expand the consideration of issues related to the gendered division of labour, waged work and unpaid housework, productive and reproductive, etc. revealing the exploitation of the female group when it comes to work (Galerand et Kergoat, 2017; Giguère et al., 2022; St-Arnaud et Giguère, 2018). On this subject, household chores, which for the most part continue to be done by women given social expectations are still not regarded as work (separation) and have little or no currency (hierarchy) (Delphy, 1970; Kergoat, 2012). Similarly, activities related to the home reflect the antiquated notion of a woman’s role and remain invisible from the work environment, exposing dominant power relations in terms of work and issues in the gendered division of labour (Delphy, 1970; Giguère et al., 2022; Kergoat, 2012). This means that when women enter so-called “paid work” they often experience a continuity between all their activities although for men, this is often indivisible, with a cut-off between employment and private life (Kergoat, 2012). These gender issues, which manifest themselves notably through workplace processes of separation and hierarchization, fall more broadly under the social power relations between men and women. On a larger scale, gendered social relations intersect with other power relations in the workplace—notably those of race and class—which opens up their consubstantiality in a dynamic, interwoven and shifting understanding in the struggle for emancipation (Galerand et Kergoat, 2014; Galerand et Kergoat, 2017). Including gender issues thus appears to be a must if we wish to sharpen the focus on understanding the lived experiences of employees in the insurance sector and the way these experiences play a role in building their careers in the DT context.

Methodology

Our research is based on an analysis of data produced as part of an action-research program (Bourassa, 2015) carried out with three insurance companies based in Canada. The main objective was to gain an understanding of digital transformation (DT) in this business sector, and more specifically for customer

service and administrative employees. Working with the research project's steering committee, these types of occupations were chosen in particular because of their greater vulnerability (due to the low level of education required), or because their lower-skilled tasks are more susceptible to automation in the DT process. Also, at the time of the research project, these occupations were held mainly by women in the organizations, prompting us to frame the research question as follows: How do customer service and administrative employees in Canadian insurance companies—the majority of whom are women—experience digital transformation, more specifically in relation to building their career paths? This research coincided with the outbreak of the COVID-19 pandemic, which affected both the subject studied (notably in the new normal of mandatory remote work) and the study methodology (for example, carrying out one-on-one interviews online).

Research Strategy, Recruitment and Participants

Consistent with constructivist approaches and career path analysis in the field of guidance and counselling, our research study used a qualitative data collection methodology. To dive deeper into experiences in a DT context, we conducted one-on-one interviews (Merriam et Tisdell, 2016) online in Microsoft Teams with employees from Canadian insurance companies, each lasting 60 to 90 minutes.

An interview guide was created starting with background information, interview instructions as well as a description of the main topics to be covered, i.e., participant education and job history, work experiences in DT, and the challenges of balancing work with different aspects of life. To form a purposive sample (Fortin et Gagnon, 2022), participants were recruited during the fall of 2021 through winter 2022 with the help of contacts at the three insurance organizations partnering in this research project. A final round of participants was recruited by a team of colleagues using the quantitative survey filled out during the previous phase of the study. Participants had been asked to indicate whether they could be contacted for subsequent phases of our study. We were then able to reach out to people who were available and wished to voluntarily take part in the online interviews and e-mail them a recruitment information sheet approved by the Ethics Committee in our institution. Two eligibility criteria were applied: 1) being an employee in a private insurance company (project partners), and 2) having been employed there for at least two years. Those interested in being interviewed one-on-one met with one of the research team members at an agreed-upon time and signed a consent form that included permission to record the interview.

A total of 44 employees (35 women and 9 men) were selected, based on socio-demographic criteria to diversify the sample pool: for example, the company partnering in the project, type of position, family status and conjugal situation.

Data Processing and Analysis

The interviews were transcribed verbatim, and their content anonymized: pseudonyms were used to protect the participants' real names and place names were indicated by "X" with a brief description in brackets. To ensure job titles remained confidential, three categories were created: 1) the "office" group (e.g., clerk, assistant, secretary); 2) the "professional" group (e.g., adjuster, broker, analyst, trainer, underwriter, advisor); and 3) the "management" group (e.g.; supervisor, assistant director, manager). Lastly, the interviews were conducted in an iterative manner to progressively process and analyze the material as it was being gathered (Paillé & Mucchielli, 2016).

Data processing was carried out using a phenomenological review of the interview material, followed by an analysis using conceptualizing categories (Paillé et Mucchielli, 2016). In the phenomenological review, a careful reading of the interviews was done maintaining a sensitivity to the material captured in the transcripts. Through this process it was possible to glean a variety of job positions and life events that shaped the life courses of the participants. The analysis was grounded in conceptualizing categories (Paillé et Mucchielli, 2016) to grasp and abstract elements employees mentioned about their own life courses by always keeping the DT context top of mind. Starting from target elements in the verbatim transcripts and the theoretical frameworks, dynamic processes allowed us to create links and categories. Some of the categories were created using a descriptive analysis, grouping phenomena by drawing directly from the interview material (Paillé et Mucchielli,

2016). Others were abstracted by induction, that is, paying attention to the sequence of experiences mentioned by the participants (Paillé et Muchielli, 2016). Lastly, theoretical frameworks were harnessed using interpretive deduction to connect the data collected in what is known as the scaffolding technique (Paillé et Muchielli, 2016).

Results and Discussion

This section will discuss the results that emerged from the data processing and analysis of the material distilled from the interviews with 44 participants in a qualitative study strategy. These results can be grouped in two broad categories: the first comprises entryways to a service sector job in the insurance industry, subdivided into two sub-categories: 1) following diversified experiences and 2) following a training program. The second category covers gender issues related to access to and involvement in DT projects, also made up of two sub-categories: 1) unequal means of accessing DT projects and 2) gender issues related to different forms of participation in DT projects: are they barriers or levers in their career paths? Table 1 below summarizes these categories and sub-categories.

Table 1

Summary of Results: Categories

Categories	Sub-categories	Entryways to a Service Sector Position in the Insurance Industry
Entryways to a service sector position in the insurance industry	<ul style="list-style-type: none"> Following diversified experiences Following a training program 	<p>A variety of work, education and personal experiences lead employees to land their first job with an insurance company. Two possible entryways—following diversified experiences (education, work, family, personal) or following a training program— are discussed below.</p>
Gender issues related to access to and involvement in DT projects	<ul style="list-style-type: none"> Unequal means of accessing DT projects Gender issues related to the different forms of involvement in DT projects: barriers or levers in career paths 	

Following Diversified Experiences (Education, Work, Family, Personal)

Several of the female and some of the male participants entered a temporary or permanent position in the “office” or “professional” groups in the insurance industry after a series or accumulation of education, work or personal experiences. We found a wide range of these entryways: Some explained that they had immigrated to Canada, and this brought them to a position in the “office” group. For others, it was losing or quitting a job that compelled them to take a position in this group. Those on more advanced career paths, following a succession of work experiences and personal circumstances, went for finance, insurance and administration positions. For example, some participants said they had worked in a professional capacity in jobs in the field service industry, e.g., health care or social service. Others built their career holding different professional or management roles in sales, commerce or services. From the outset it was possible to establish that the female participants with diversified experiences entered the industry with wealth of proficiency as technicians, professionals or managers—yet were only hired for “office” jobs in their companies, which was hardly the case for a handful of male participants. This raises the issue of gender and much larger questions concerning the recognition and currency of women’s skills in the recruitment process.

I had worked for many years in an office in sales, commerce and services, and after that as a manager (...) I reached a point where I wanted to go back to school (...) I had a chance to start in insurance to do X [names the task (office group)]. — Julia

One of the possible reasons that seems to have encouraged participants to apply for and accept a position in the insurance industry was word of mouth, either from an acquaintance or family member who has already worked in the industry and who told them about an opening in their company. Beyond word of mouth, one of the other reasons that stood out for the female participants was maintaining a work/family balance, in particular job stability and security when returning to work after the birth of a child, separation or divorce, or a transfer following a partner's promotion, reasons that were barely mentioned by the male participants.

I knew zilch about X [names field in the finance, insurance, and administration sector] and I thought I needed a change in direction anyway for personal reasons... work hours being one. I saw it [the job] and I thought "So, good then, I'm qualified for that, and it doesn't require any other training, this can be my foot in the door." (...) It was impossible for both of us to be working evenings, nights and weekends, we needed some sort of stable schedule at least (...) And after that, actually, a lot of things happened, I got separated... the children's father couldn't take care of them anymore and for many months I had them all to myself and had to take care of them. — Joëlle

In sum, although their education and work history may have not necessarily been related to the fields of finance, insurance and administration, some employees said their previous work experience ultimately proved useful in customer service, their interpersonal (communication, listening, attentiveness and adaptability to the customer), organizational and structural skills proving to be assets in the insurance industry.

I'm totally out of my comfort zone in my job in general. The one thing that I know really well is customer service, and my gut feeling is to always serve the customer. You know, having sold X [names product], the service has to be A+! The client is not just coming to buy a X [names product], he's here to buy an experience. — Ines

In general, entries that follow a series of experiences (education, work, family, personal) can be aligned with the principle of an event shaping the sociological perspectives of life courses that relate to abrupt changes altering a participant's path (Lalivé d'Épinay et al., 2005). Similarly, our results of entries following diversified experiences parallel the findings of Fournier et al. (2017) on the succession of work and personal events that can shape career mobility. The employees we interviewed (both women and men) appear to be proactive and engaged in building their work life, as suggested by Heinz's study (2003) (cited in Fournier et al., 2017). Lastly, some of the events mentioned by the female participants that fall into the category of balancing work with family (e.g., separation or divorce) are consistent with materialist feminism perspectives (Delphy, 1970; Kergoat, 2012) as they foreground the investment of female employees in household work, child caregiving and the impact this has on them, specifically choosing to work in the insurance industry, for its stability and being able to ensure a certain degree of continuity between the different spheres of their life. More broadly, these results echo other evidence on work/family balance in the life courses of female workers, particularly managers (Giguère et al., 2021).

Following a Training Program

Whether in a temporary or permanent position in the "office" or "professional" groups, some employees (several of the men and a few of the women) got hired after completing an initial training program, typically in finance, insurance and administration; but also, in other fields such as health care; education; sports and leisure; social services; arts and culture; sales or commerce.

In Cégep I studied X [mentions program in finance, insurance and administration] because I was then preparing myself to become a/an X [names profession in the finance, insurance and administration field]. — Simon

These results show that entries following a training program are largely aligned with the more linear concepts of building life courses characterized by a school-to-work transition (Masdonati et Zittoun, 2012). Several reasons may explain participants choosing a job in the insurance industry: an interest in insurance, finance or administration, landing a well-paying job without necessarily having to spend many long years studying, the perspective of good rate of job placement in the field, the possibility of reconciling work and personal projects thanks to the stable working hours (typically a standard work week) and job security. In addition, among those employees who entered the insurance industry after their studies, some were hired by an organization following an internship or were recruited although still in their program. Several participants mentioned having to balance part-time or temporary job although studying.

I completed my BA in X [names position in the field of finance, insurance and administration] (...) I had moved precisely to do my studies, well, I was X [names position in the field of sales, commerce and services] and all that. After that, I decided to find a job specifically so that I could work while studying, seeing that I was able do it with X [mentions company], I got in part time. — Mathieu

In addition, some female participants explained that as soon as they entered their first job, they had to start juggling school, work and family, compounded by the arrival of children or having family members to support, something rarely mentioned by the male participants. More broadly, the challenges of squaring an education plan with work and family are consistent with other research that shows these predicaments are also being experienced by other women, including those in management positions (Giguère et al., 2021) and women nurses (Dodeler et Tremblay, 2014).

Gender Issues Related to Access to and Involvement in DT Projects

Data processing and analysis of the interview material produced two subcategories that define gender issues influencing employee career paths in a DT context: Unequal means of accessing DT projects and gender issues related to the different forms of involvement in DT projects.

Unequal Means of Accessing DT Projects

Means of accessing DT projects can vary between work environments and even within the same organization. Firstly, recruitment communication methods for such projects are by no means homogenous. Some participants said they were notified about DT projects through internal e-mail, the company's Intranet or web portal, although others heard about it in person from their manager, either one-on-one—a personal recommendation advising why the employee should participate—or in team meetings. “I was asked [by the managers] to get involved in IT projects: to do some testing.” — Simon

A similar inequality was observed in the selection processes to take part in DT projects: some participants said they had to formally apply to be considered; others mentioned doing this on their own initiative by either sending an e-mail or talking to their superior. Lastly, others had been asked directly and picked personally by their manager.

First the mass e-mails are sent out, then they make a selection of the people who've shown an interest in participating in these projects. Sometimes they'll come to you in person and say: “I thought of you for this; would you be interested?” Other times, it's more of a general announcement: “Well, this is available; who would like to participate?” and then a selection is made. — Bianca

Gender Issues Related to the Different Forms of Involvement in DT Projects: Barriers or Levers in Career Paths?

For employees, the different forms of participating in a DT project can bring gender issues into play. The first is to act as a team representative in communicating needs related to performing work tasks altered by DT tools. Both male and female participants in our study spoke of having been involved in this role, which essentially consists of participating in *ad hoc* meetings and/or activities peripheral to the transformation, e.g., giving their opinions on the visual component or certain functions of the tool at hand. Typically done in addition to their job description, this form of participation can produce work overload.

In discussing their involvement as team representatives in a given DT project, some participants cited the pressures this created for them, for example project tasks piled on top of their daily work duties rather than getting a temporary release from these duties to perform them. In such cases, getting involved in DT projects is likely to increase their workload. Also, their involvement in and skills related to the work for the project had neither been recognized nor considered as added value or relevant enough to help them get a promotion. In fact, some said that it stalled the progress of their career and, in some cases, were turned down for a higher position. It can be inferred here that gender issues played a part in this, given that it was female participants who most often noted the possible barriers affecting their careers after having participated in a DT project.

It's a new IT system (...) I worked on Project X [names project] to put it a bit on the map (...) but the restructuring had its drawbacks too, because I had a lot more pressure and I'd been in that position for [X] years [gives a number, a few years], then I'd have to prove that I deserved that job [laughs] (...) had to show that I knew how to do my job, that I was good, that I was proactive and all that (...) and I didn't move up.
— Marika

For other participants, primarily men, their participation in DT projects consisted in collaborating on the design of digital tools alongside the developers creating them. The duration of their involvement spanned anywhere from a few months to a few years, with many switching positions temporarily or being released from their former duties.

Those male employees who collaborated in developing digital tools saw their participation grow in currency and recognized more, acting as a lever for their career paths. In fact, accessing and getting involved in DT projects appear to be one of the means with which employees can further their knowledge of DT, develop new digital skills (e.g., using applications and programs on different devices, independently seeking solutions, quickly searching, managing and processing data), and to collaborate and have their contributions seen. In this way, the possibility of gaining independence and living meaningful work experiences opens up possibilities of emancipation through work. As a corollary, these new technological skills acquired by those employees who worked on project development prepare them to perform more efficiently once the DT changes are integrated into the organization; in the meantime, their co-workers will need to struggle through the various stages of adaptation, with or without training. Moreover, the former, because of their greater DT knowledge and skills, became the resource person for the latter and were released from their former duties.

I was no longer taking customer calls; I was completely tasked with this project full time. And since I've been back, given that it's me and Julien [pseudonym] who trained the people, well, when people have questions, who do you think they go ask? — Olivier

Some employees noted that their collaboration in the project design had helped them advance their career. They were offered new positions—mainly as trainers—or got promoted to a professional or managerial position.

Me and Julien [pseudonym], a co-worker of mine, we were part of a project to configure the new system (...) Julien is now Director and my new boss (...) I'd like to be Director myself and have my own team, so I spoke to him about my aspirations and mentioned it... very, very, very candidly and very graciously he

said: “We’re going to help you with your advancement so that it can be as solid as possible when the time comes.” — Olivier

The results of our study show that on the one hand, unequal access to and forms of involvement in DT projects can generate inequality among female employees, and on the other, gender issues related to the different forms of involvement in projects can either limit or promote their career advancement. More broadly, these findings help to nuance Wiggberg et al. (2022)’s work on the importance of motivation to learn and push the boundaries of development as now being a competence essential to employability, by opening up new contexts that can foster or hinder skills development. Although digital skills are well beyond the basic knowledge needed to communicate and function in today’s society (Wiggberg et al., 2022), it is important to consider contextual elements that can either promote or hinder workplace skills and career paths, of which access to and involvement in digital transformation projects are part.

Our findings reveal the presence of gender issues in how male and female employees develop their careers after accessing or getting involved in a DT project. Overall, it seems that more often, the women’s group is confronted with forms of involvement in DT projects as well as cases that led to work overload, intensification and a lack of recognition, raising questions about the emancipation possibilities offered by DT. Our work also reveals that the involvement of the men’s group in DT projects enables it to gain independence and experience meaningful work experiences opening up possibilities of emancipation through work. Similarly, our results converge with the work of Wiggberg (2022) who posits that information technologies are a male-dominated field and that the purpose of understanding and acquiring digital skills continues to this day to be led and shaped by men. Rivoal (2020) posits that DT on factory floors should make higher positions requiring physical strength—hitherto the purview of men—more accessible for female workers. With physical strength no longer being reason enough to justify the division of labour along gender lines because of DT, male workers have now positioned themselves in key technical roles by appropriating digital knowhow, defining it as inherently male, and passing on this knowledge and expertise among men, thereby operating a male monopoly and deepening gendered fault lines at the same time. In light of our findings, we thus need to ask: How can insurance companies make recruitment and selection processes for DT projects more inclusive? And how can we boost women’s collaboration in designing digital tools?

Our findings also contribute to refining those of other scholars, including Vaton (2015), who deems that DT constitutes an opportunity for the emancipation of women in the workplace. Although Vaton’s key recommendation is directed at guiding young women in schools to opt for digital careers, we have shown that regardless of education path, gender issues can still bubble to the top and be visible in disparities between men and women, especially in how they get to participate in DT projects. Implementing policies to reduce gender inequality (Vaton, 2015) in the workplace is an important step on the right direction, yet they also need to be applied at the company level to recruitment and selection for DT projects. Our findings show that part of DT’s turf includes collaboration in designing digital tools, which can lead to promotions and an ascending career path. It appears, therefore, that there is a need to carefully think through the issue of access to and involvement in DT projects to ensure that they are more gender inclusive for all employees. In brief, our study’s findings join a body of evidence that has shown the long line of gender disparities that continues to be reproduced in a DT context (Benedetto-Meyer et Boboc, 2021; Rivoal, 2020), in our case, the access and forms of involvement in DT projects for Canadian women building their careers in the insurance industry.

Conclusion

The results of our qualitative study conducted with 44 employees in the insurance industry provided an opportunity to understand how customer service and administrative employees in the Canadian insurance industry—the majority of whom are women—experience digital transformation, specifically in relation to building their career paths. Our findings revealed gender issues that characterize a range of entryways to a job in the insurance industry, either following diversified experiences or a training program. At the same time, they revealed a number of gender issues surrounding access to and involvement in DT projects for female employees and their ramifications as barriers or levers in their career paths. The contribution of these findings adds to

the advancement of knowledge by increasing the visibility of gender issues in female employees building their careers in a DT context. These stand out from other studies on DT in the insurance sector—as those studies have primarily focused on ways of integrating digital tools in the work environment—and they point to the need for further understanding of the DT experience, not only in the area of employees' career paths but also on the issues they face at work.

Our study does have two main limitations: the first relates to its narrow context, specifically the Canadian insurance industry. It might be prudent to broaden the research to include other contexts and fields undergoing or impacted by DT processes. The second limitation concerns the social and occupational category of employees. This too warrants further study comparing the experiences of other social and occupational groups, for example, professionals.

Lastly, our study's findings can serve to update knowledge for guidance and counselling practitioners helping employees build their careers in a DT context. They can also help isolate experiences related to their hiring and gender issues that can shape how they build their lifelong career path. We look forward to the next phases of our investigation and analyses that will take a deeper dive into the impacts on DT on remote management.

References

- Benedetto-Meyer, M., & Boboc, A. (2021). *Chapitre 3. Numérique et transformations des espaces et des temporalités au travail*. Sociologie du numérique au travail. Armand Colin.
- Bourassa, B. (2015). Chapitre 2. Recherche(s)-action(s) : De quoi parle-t-on ? Dans P. Lyet, A. Gillet, A. Moine, S. Petit, N. Ponthier, P. Sturla-Bordet, D.-G. Tremblay, A. Vinay et C. Zander (dir.), *Les recherches-actions collaboratives. Une révolution de la connaissance* (pp. 32-35). Presses de l'EHESP.
- Cafley, J., Davey, K., Saba, T., Blanchette, S., Latif, R., & Sitnik, V. (2020). *L'égalité économique dans un monde en évolution: éliminer les obstacles à l'emploi des femmes*. Forum des politiques publiques. <https://ppforum.ca/wp-content/uploads/2020/09/%C3%89liminerLesObstacles%C3%80L%E2%80%99emploiDes-FPP-Sept2020-FR.pdf>
- Cardu, H., & Costalat-Founeau, A.-M. (2015). Une étude sur les femmes cadres gestionnaires issues de l'immigration: Représentations des trajectoires professionnelles et stratégies. *Psychologie du Travail et des Organisations*, 21(4), 306-321. [https://doi.org/10.1016/S1420-2530\(16\)30001-2](https://doi.org/10.1016/S1420-2530(16)30001-2)
- Ceylan, E. I. (2022). The Effects of Artificial Intelligence on the Insurance Sector: Emergence, Applications, Challenges, and Opportunities. In: Bozkuş Kahyaoğlu, S. (eds) *The Impact of Artificial Intelligence on Governance, Economics and Finance: Volume 2. Accounting, Finance, Sustainability, Governance & Fraud: Theory and Application*. Springer, Singapore. https://doi.org/10.1007/978-981-16-8997-0_13
- Chen, F., Liu, Z., Cui, W., Han, S., & Jiang, N. (2021). The impact of digital transformation on female career development: Dividends or divide? An empirical analysis based on the World Bank Survey Data on Chinese manufacturing companies. *Asia Pacific Journal of Human Resources*, 61(4), 1-26. <https://doi.org/10.1111/1744-7941.12318>
- Côté, A.-M. (2022). The expatriate entrepreneur: Demystification and conceptualization of an international career phenomenon in the era of COVID-19. *Australian Journal of Career Development*, 31(2), 108-117. <https://doi.org/10.1177/10384162221100475>
- Craig, E. (2008). The human and the hidden: Existential wonderings about depth, soul, and the unconscious. *The Humanistic Psychologist*, 36(3-4), 227-282. <https://doi.org/10.1080/08873260802391588>
- Delphy, C. (1970). L'ennemi principal. *Partisans, libération des femmes année 0*, 54-55.
- Dodeler, N., & Tremblay, D.-G. (2014). Travailler plus longtemps? Les pratiques de conciliation-emploi-famille/vie personnelle dans la perspective d'une diversité de parcours de vie. *Questions de Management*, 2(6), 91-110. <https://doi.org/10.3917/qdm.142.0091>
- Fortin, M.-F., & Gagnon, J. (2022). *Fondements et étapes du processus de recherche*. Méthodes quantitatives et qualitatives (4e éd.). Chenelière Éducation.
- Fournier, G., Gauthier, C., Perron, F., Masdonati, J., Zimmermann, H., & Lachance, L. (2017). Processus de reconversion professionnelle de travailleur. euse. s inscrit. es dans des parcours professionnels marqués par la mobilité: Entre le deuil du métier et le désir de réinvestir sa vie autrement. *L'orientation scolaire*

- et professionnelle*, 46(3). <https://doi.org/10.4000/osp.5465>
- Fournier, G., Poirel, E., & Lachance, L. (2016). Vers l'élaboration d'un cadre d'analyse des parcours de vie professionnelle: L'éclairage de l'approche du parcours de vie et des théories récentes en développement de carrière. Dans G. Fournier, E. Poirel et L. Lachance (dir.), *Éducation et vie au travail: Perspectives contemporaines sur les parcours de vie professionnelle* (pp. 93-143). Presses de l'Université Laval.
- Galerand, E., & Kergoat, D. (2014). Consubstantialité vs intersectionnalité? À propos de l'imbrication des rapports sociaux. *Nouvelles pratiques sociales*, 26(2), 44-61. <https://doi.org/10.7202/1029261ar>
- Galerand, E., & Kergoat, D. (2017). The subversive potential of women's relation to work. *Critical Horizons*, 18(1), 52-65. <https://doi.org/10.1080/14409917.2017.1275169>
- Gamberini, L., & Pluchino, P. (2024). Industry 5.0: A comprehensive insight into the future of work, social sustainability, sustainable development, and career. *Australian Journal of Career Development*, 33(1), 5-14. <https://doi.org/10.1177/10384162241231118>
- Giguère, É., Bilodeau, K. et St-Arnaud, L. (2021). L'orientation scolaire et professionnelle des femmes cadres : des choix scolaires et professionnels aux expériences du travail d'encadrement. *L'orientation scolaire et professionnelle*, 50(3). <https://doi.org/10.4000/osp.12078>
- Giguère, E., Bilodeau, K. et St-Arnaud, L. (2022). Challenges of female executives' work activities: the hyper-efficiency operating mode. *Gender in Management: An International Journal*, 37(7), 801-815. <https://doi.org/10.1108/GM-10-2021-0303>
- Hirata, H., & Kergoat, D. (1988). Technologie, qualification et division sexuelle du travail. *Revue française de sociologie*, 29(1), 171-192. <https://doi.org/10.2307/3321891>
- Giguère, É., Lahrizi, I., Viviers, S., Balboa, M. et Drouin, M. (2024). Quand la transformation numérique croise la pandémie : quelles expériences pour les cadres?. *Revue canadienne de développement de carrière*, 23(2), 29-45. <https://doi.org/10.53379/cjcd.2024.390>
- Giguère, É., St-Arnaud, L. et Bilodeau, K. (2021). L'orientation scolaire et professionnelle des femmes cadres : des choix scolaires et professionnels aux premières expériences du travail d'encadrement. *L'orientation scolaire et professionnelle*, 50(3), 361-388. <https://doi.org/https://doi.org/10.4000/osp.14423>
- Jodelet, D. (2006). Place de l'expérience vécue dans les processus de formation des représentations sociales. Dans V. Haas (dir.), *Les savoirs du quotidien : transmissions, appropriations, représentations* (pp. 235-255). Presses universitaires de Rennes.
- Kergoat, D. (2012). *Se battre disent-elles*. La dispute.
- Kumar, N., Srivastava, J. D., & Bisht, H. (2019). Artificial intelligence in insurance sector. *Journal of the Gujarat Research Society*, 21(7), 79-91. <http://gujaratresearchsociety.in/index.php/JGRS/article/view/405>
- Lalivé d'Épinay, C., Bickel, J.-F., Cavalli, S., & Spini, D. (2005). Le parcours de vie: Émergence d'un paradigme interdisciplinaire. Dans J.-F. Guillaume (dir.), *Parcours de vie : regards croisés sur la construction des biographies contemporaines* (pp. 187-210). Éditions de l'Université de Liège.
- Lamberton, C., Brigo, D., & Hoy, D. (2017). Impact of Robotics, RPA and AI on the insurance industry: Challenges and opportunities. *Journal of Financial Perspectives: Insurance*, 4(1), 8-20. <https://www.ma.imperial.ac.uk/~dbrigo/roboticsinsurance.pdf>
- Maree, G. J. (2024). Exploring innovative career counselling strategies for universal relevance and sustainability in the anthropocene era. *Australian Journal of Career Development*, 33(1), 15-24. <https://doi.org/10.1177/10384162241236418>
- Masdonati, J., & Zittoun, T. (2012). Les transitions professionnelles: Processus psychosociaux et implications pour le conseil en orientation. *L'orientation scolaire et professionnelle*, 41(2), 1-22. <https://doi.org/10.4000/osp.3776>
- Merriam, S. B., & Tisdell, E. J. (2016). *Qualitative research: A guide to design and implementation* (4th ed.). Jossey-Bass.
- Niraula, P., & Kautish, S. (2019). Study of the digital transformation adoption in the insurance sector of Nepal. *LBEF Research Journal of Science, Technology and Management*, 1(1), 43-60. <https://lbfef.org/lrjstm/volume/abstract/4>
- Nordin, E., & Mathew, D. (2024). Successful career decision-making of young Canadians in a digital economy. *Canadian Journal of Career Development*, 23(2), 6-28. <https://doi.org/10.53379/cjcd.2024.400>

- Paillé, P., & Muchielli, A. (2016). *L'analyse qualitative en sciences humaines et sociales* (4e éd.). Armand Colin.
- Pouyaud, J., & Angel, V. (2023). Between norms and margins: The “norms–fringe–margins” model. A dynamic model of psychosocial self-construction through an expanded notion of working. *Australian Journal of Career Development*, 23(3), 264-274. <https://doi.org/10.1177/10384162231197562>
- Renzetti, M. C., Curran, J. D., & Maier, L. S. (2012). *Women, men, and society* (6th ed.). Pearson.
- Rivoal, H. (2020). Les innovations technologiques: Une avancée pour l'égalité hommes-femmes? *Les mondes du travail*, 24-25, 85-98.
- Savickas, M. L., Nota, L., Rossier, J., Dauwalder, J.-P., Duarte, M. E., Guichard, J., Soresi, S., Esbroeck, R. V., van Vianen, A. E., & Bigeon, C. (2010). Construire sa vie (Life designing): un paradigme pour l'orientation au 21e siècle. *L'orientation scolaire et professionnelle*, 39(1), 5-39. <https://doi.org/10.4000/osp.2401>
- Selimovic, J., Pilav-Velic, A., & Krndzija, L. (2021). Digital workplace transformation in the financial service sector: Investigating the relationship between employees' expectations and intentions. *Technology in Society*, 66, 101640. <https://doi.org/10.1016/j.techsoc.2021.101640>
- St-Arnaud, L. et Giguère, É. (2018). Women entrepreneurs, individual and collective work–family interface strategies and emancipation. *International Journal of Gender and Entrepreneurship*, 10(4), 198-223. <https://doi.org/10.1108/IJGE-09-2017-0058>
- Vaton, S. (2015). Femmes et numérique: Des opportunités formidables. *Revue de l'électricité électronique*, (5), 141-146. <https://hal.archives-ouvertes.fr/hal-01258446/document> <https://doi.org/10.23723/1301:2015-5/14939>
- Vayre, É. (2019). Digitalisation du travail: Enjeux psychologiques et rôle des psychologues. *Le Journal des psychologues*, 367(5), 14-14. <https://doi.org/10.3917/jdp.367.0014>
- Wiggberg, M., Gulliksen, J., Cajander, Å., & Pears, A. (2022). Defining digital excellence: Requisite skills and policy implications for digital transformation. *Institute of Electrical and Electronics Engineers*, 10, 52481-52507. <https://doi.org/10.1109/ACCESS.2022.3171924>