

The effects of Entrepreneurial Orientation on Strategic Agility of Jordanian Insurance Companies. Digital Transformations and Environmental Uncertainties moderator variables

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Abstract

The study aims to identify the impact of the Entrepreneurial orientation e in its dimensions (proactive thinking, creativity, and risk tolerance) in the strategic agility dimensions (speed, sensitivity, and response) of Jordanian insurance companies with digital transformations and environmental uncertainty as Moderatos. The study relied on the appropriate evidentiary (analytical) approach for the study's purposes. The study community is a member of the leadership and supervisory positions of Jordanian insurance companies (general manager, head, deputy director/head, department director, and head of department). The statistical processing method (SSPS) and the method (AMOS) are used to match the study's objectives.

The study found results, the most important -of which is that there is a statistically significant impact at the level of $(0.05 \geq \alpha)$ of the leadership orientation in its dimensions (proactive thinking, creativity, and risk tolerance) in the strategic agility in its dimensions (speed, sensitivity, and response) of Jordanian insurance companies. The study recommends guiding the administrations of Jordanian insurance companies to continue to emphasize the elements of leadership orientation as they have a positive impact on promoting strategic agility.

Keywords: Entrepreneurial orientation, strategic agility, digital transformation, environmental uncertainty, Jordanian insurance companies.

*** introduction**

Interest in adopting an entrepreneurial orientation is among the proposed methods for improving the strategic agility of companies, as an entrepreneurial orientation leads to a process of administrative reform and increases the effectiveness of administrative agencies. Administrative literature has included the importance of achieving high levels of strategic agility and high readiness to avoid any obstacles. Contemporary organizations must be able to adapt their resources and tools to meet market needs by acquiring the ability to innovate and focus on the strategic aspects of predicting environmental variables, and demonstrating rapid interaction with environmental variables. (Nicola, 2012) .On the other hand, the contemporary business environment is characterized by rapid technological developments. These developments have also brought about digital transformations in how administrative work is practiced. Technological developments have brought about diversity and speed of changes in the contemporary business environment, resulting in a high level of environmental uncertainty. Therefore, it is possible that the variables of digital transformations and environmental uncertainty play a

modifying role in the effect of entrepreneurial orientation on strategic agility in companies. Based on the above, this study aims to identify the impact of entrepreneurial orientation on the strategic agility of organizations, especially in Jordanian insurance companies, in the presence of digital transformations and environmental uncertainty as modifying variables.

*** Study problem**

The reality of contemporary business environments, rapid and successive changes, and intense competition between organizations, require companies and organizations to pay attention to the ability of their strategies to adapt to diverse environmental changes. There is no doubt that the elements of entrepreneurial trends and the methods of employing them to increase the ability of organizations to respond to the requirements of their competitiveness and success are considered among the most important methods that organizations seek to adopt.

Therefore, the problem of the study lies in the need to follow up the administrative literature on developments in entrepreneurial trends in companies and their effects on their strategic agility. Although many studies dealt with

entrepreneurial orientation, and other studies dealt with the strategic agility of institutions, such as the study of Al-Shanti and Sharif (2019), the study of Jeyar (2020), and the study of Baeainah (2020). Given that the nature of digital transformations is constantly evolving in the business environment, there remains a need to continue studying the results of the development of such phenomena, represented by the impact of entrepreneurial orientation on strategic agility.

Given the importance of the topic, this study aimed to explain and clarify the impact of entrepreneurial orientation in its dimensions (proactive thinking, creativity, and risk-taking) Al Mamun, et. Al 2017); Fatoki, 2012 (in strategic agility in its dimensions (speed, sensitivity, and responsiveness) (Al Harisa 2018; Arokodare, & Asikhia, 2020) and this will be particularly true in Jordanian insurance companies. It appears that there are some indicators of weakness in the ability of corporate strategies to keep pace with emerging changes in the contemporary business environment, as the speed of environmental changes has imposed a diversity of insurance services required by the business environment. However, there are indicators of weakness in the speed of

response of insurance companies' strategies to these changes, and it has also been shown that the managements of these companies have begun to adopt many trends, such as entrepreneurial and technological trends, to improve the alignment of their strategies with business requirements (Hijjawi Al-& Shawabkeh, 2017).

*** Study questions**

The researcher can achieve the purpose of this study by answering the following questions:

The main question: What is the extent of the impact of entrepreneurial orientation in its dimensions (proactive thinking, creativity, and risk tolerance) on strategic agility in its dimensions (speed, sensitivity, and responsiveness) in Jordanian insurance companies in light of digital transformations and environmental uncertainty as modifying variables?

*** Study objectives**

Based on the problem of the study, the primary goal is to identify the impact of entrepreneurial orientation in its dimensions (proactive thinking, creativity, and risk tolerance) on strategic agility in its dimensions (speed, sensitivity, and responsiveness) in the presence of digital transformations and

environmental uncertainty in Jordanian insurance companies.

*** Importance of the study**

The importance of the study lies in identifying the impact of entrepreneurial orientation in its dimensions (proactive thinking, creativity, and risk tolerance) on strategic agility in its dimensions (speed, sensitivity, and responsiveness) in the presence of digital transformations and environmental uncertainty as modifying variables. The practical importance also lies in trying to test the study model by identifying the effect of entrepreneurial orientation in its dimensions (proactive thinking, creativity, and risk tolerance) on strategic agility in its dimensions (speed, sensitivity, and responsiveness) in the presence of digital transformations and environmental uncertainty as modifying variables.

*** Study hypotheses**

To demonstrate the relationship between the variables of the study, which include the independent variable, entrepreneurial orientation, with its dimensions: (proactive thinking, creativity, and risk tolerance), and the dependent variable, strategic agility, with its dimensions: (speed, sensitivity, and responsiveness), and the modified

variable, digital transformation, and the modified variable, environmental uncertainty. Based on previous studies, the researcher formulated three main hypotheses. Three sub-hypotheses emerged from it, as shown below:

*** Main hypothesis**

H01: There is a statistically significant effect at the level ($\alpha \geq 0.05$) of the entrepreneurial orientation in its dimensions (proactive thinking, creativity, and risk tolerance) on the strategic agility in its dimensions (speed, sensitivity, and responsiveness) in Jordanian insurance companies.

The second main hypothesis (H02): There is a statistically significant effect at the level ($0.05 \geq \alpha$) of digital transformation on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies.

The third main hypothesis (H03): There is a statistically significant effect at the level ($0.05 \geq \alpha$) of environmental uncertainty on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies.

*** Study model**

In order to achieve the purpose of the study and reach its desired goals, we determined the impact of the independent variable, which is

entrepreneurial orientation with its dimensions that include (proactive thinking, creativity, and risk tolerance) on the dependent variable, which is strategic agility with its dimensions (speed, sensitivity, and responsiveness) in the presence of digital transformations and environmental uncertainty as modifying variables. The researcher developed a model for the study. Figure (1) shows the study model.

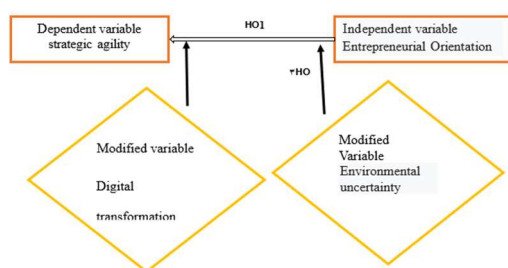


Figure (1)
Study model

Study variables	The dimensions that were relied upon to measure the study variables.	References
Entrepreneurial orientation	(Proactive thinking, creativity, risk taking)	(Al Mamun, et. Al 2017)
Strategic agility	(Speed, sensitivity responsiveness)	Arokodare, &) (Asikhia, 2020)
Digital transformations Environmental uncertainty		(Wales et al, 2011)

Source: Prepared by the researcher in light of the references and studies shown in Table(1)

*** The concept of entrepreneurial orientation**

Entrepreneurial orientation is considered one of the topics that have received the most attention from writers and researchers at the present

time due to its role in the organizational direction of entrepreneurial activities and a driving engine for them, which leads to excellence and excellence in the performance of their work (Kollmann & Stöckmann, 2014).

Entrepreneurial orientation is defined as a process that enhances an individual's ability to acquire entrepreneurial knowledge, increase awareness and understanding of it, and provide a comprehensive mental image of entrepreneurship (Hassan et al., 2021). Entrepreneurial orientation seeks to measure and understand entrepreneurial behavior in the organization, and focuses on procedures and policies related to decision-making. ((Musawa & Ahmed, 2019).

Organizations seek to enhance business performance by developing and shaping new knowledge based on ideas, which is necessary to create new competencies, redesign existing competencies, and enhance creative behavior within the organization. Therefore, entrepreneurial orientation is considered a strong basis for business organizations to develop and develop work and performance in a way that ensures achieving excellence and leadership for them in all its fields (Hossain et al., 2019).

*** Dimensions of entrepreneurial orientation**

In 1996, Lumpkin and Dess introduced the term “entrepreneurial orientation” and its concept as a means of understanding and measuring entrepreneurial behavior and corporate mentality (Lumpkin and Dess, 1996). The researchers defined its dimensions, which include the following: -

- 1- Innovation, which refers to the company's desire and ability to introduce new ideas, products and processes. It involves creativity, taking risks, and embracing change.
- 2- Proactive refers to a company's tendency to take the initiative in the market.
- 3- Risk tolerance, refers to a company's willingness to take calculated risks in the pursuit of entrepreneurial opportunities.
- 4- Autonomy refers to the degree of independence and freedom that employees have within the company to pursue entrepreneurial activities.
- 5- Competitive aggressiveness, which refers to a company's willingness to engage in aggressive and competitive actions to gain a competitive advantage.

*** Strategic agility**

The concept of strategic agility is one of the modern concepts, which has a clear impact on organizations,

and is concerned with tactical interventions when needed. It is a preventive and proactive step in the event of an emergency to predict it before it occurs and work to treat it if it exists. Organizational agility is an important and influential factor related to how the organization performs its work accurately. And the speed that enables it to achieve superiority and advance over organizations and support its competitive position (Al-Shanti and Al-Jayar, 2021).

Kale et al. (2019) defined strategic agility as the continuous maintenance of management's flexibility, awareness, forecasts, and strategic sensitivity related to its internal and external environments and adapting its organizational culture to market changes and responding to and benefiting from these changes. Its products are shaped according to available preferences. It is the organization's ability to anticipate, act, and respond proactively to address internal weaknesses or exploit external opportunities and threats that it may face. Strategic agility represents an incentive to respond quickly and immediately, work quickly, and choose the correct strategy in the face of situations of uncertainty (Nkuda, 2017).

*** Dimensions of strategic agility**

The dimensions of strategic agility explain the basic needs that must be met for the organization to be able to achieve its strategic goals. The dimensions of strategic agility have varied due to the multiplicity of viewpoints among researchers about strategic agility.

Officer (2022) pointed out four dimensions of strategic agility: strategic sensitivity, selection of strategic objectives, clarity of vision, shared responsibility, and core capabilities. Denning (2017) mentioned four dimensions in his definition of strategic agility, which are: speed, flexibility, responsiveness, and efficiency, and Al-Bashabsha and Al-Marri (2020) addressed three dimensions of strategic agility, namely sensitivity, unity of command, and fluidity of resources. Through reviewing previous studies, the researcher noticed the many dimensions and diversity of strategic agility, so he relied on three dimensions of organizational agility, namely speed, sensitivity, and responsiveness, given their suitability to the objectives of the study and its community represented by Jordanian insurance companies. It was also found that these dimensions are consistent with

the entrepreneurial orientation (Abu Ziadeh and Al-Zein, 2021).

*** Digital transformations**

Digital transformation integrates digital technology into all aspects, which requires changes in all areas of the organization, such as technology, culture, knowledge, and operations, in order to benefit from emerging technologies, as the organization must restructure itself, transform all its operations, and develop a comprehensive strategy to adopt technological innovation (Assaf, 2023). That is, the digital transformation of an organization requires fundamental organizational change, instilling a culture that supports change while enabling the overall strategy of the organization (Verina and Titko, 2017).

Digital transformation can be defined as the process of an organization moving from a traditional business model to another business model that relies on digital technologies to provide innovative products and services in addition to marketing methods while providing new channels of revenue through building a digital strategy. It can only occur by evaluating digital capabilities and studying digital investment requirements within the framework of digital marketing activities with the desire to direct

management towards digital transformation (Chaoushi and Khalouf, 2023).

*** Environmental uncertainty**

Environmental uncertainty can be defined as the rate of change in external environmental factors and the multiplicity of factors in which organizations operate. In a relatively simple and semi-stable environment, environmental uncertainty decreases with decision makers, and is defined as the gap between what you know and what you need to know about the environment you are dealing with to ensure accuracy in sound decision making (Idris and Al-Ghalbi, 2012).

It is the increasing threats to the organization as a result of increasing environmental uncertainty associated with a lack of knowledge and insufficient evidence and information about decision alternatives and their availability, which affects the ability of decision makers to calculate or estimate the costs, benefits and outcomes associated with each decision. Therefore, the organization's management must identify cases of uncertainty, know their sources and how to work to avoid them, take them into account when formulating strategies and making decisions, and analyze their risks (Wang & Fang, 2012).

It is the inability to predict future results due to the multiple and rapidly changing variables of the environment in which the organization operates (Wales et al, 2011). It is defined procedurally as the inability of companies to predict future results due to the multiple and rapid changes in the variables of the environment in which companies operate.

*** Study population**

The study population consists of (22) Jordanian insurance companies listed on the Amman Stock Exchange, according to the Amman Stock Exchange guide for the year (2022) www.ase.com.jo/ar. The choice of insurance companies as the current study population came due to the importance of this sector and the increasing risks. Which it is exposed to in light of global competition and economic openness.

The members of the study population consisted of all employees in leadership and supervisory positions (general manager, CEO, deputy/assistant director, department director, department head) in companies, who numbered (520) employees according to statistics from human resources departments in companies, and given the large size of the study population. The study tool was distributed according to the

table (Sekaran and Bougie, 2016) to determine the sample size shown in Appendix (1) to a facilitated sample of employees of the targeted companies. (226) questionnaires were distributed to the targeted sample, from which the researcher retrieved (220) questionnaires valid for statistical analysis, Thus, the study sample consisted of (220) male and female employees who were appropriately selected from the study population.

Validity and reliability of the measurement tool (questionnaire): -

*** Content validity (face validity)**

The validity of the content was confirmed by presenting the questionnaire through scientific review by a group of (8) specialists and experts in the field of management and those involved in scientific research methods, as well as an expert and specialist in the field of applied statistics. The researcher also presented the questionnaire to some of the targeted employees in the companies and listened to their opinions about the clarity of the paragraphs and their suitability to the objectives of the study, which numbered (4). They kindly expressed their comments and suggestions about the contents of the questionnaire, and then the study questionnaire was produced in its

final form after making the necessary amendments, such as adding, deleting, or modifying.

*** Stability of the study tool**

Cronbach's Alpha was used to verify the internal consistency of the questionnaire items as a whole, as it is the most common measure among researchers to achieve this purpose. The results appear in Table (6), which shows that the Cronbach Alpha coefficient for the field (entrepreneurial orientation) as a whole reached (0.957), and the value of the Cronbach Alpha coefficient for the field (Strategic Agility) reached (0.945), and for the field (Digital Transformation) (0.889), and for the field (Environmental uncertainty) (0.912), which is a good ratio as it is greater than (0.70) (Hair et al., 2018).

Table (1) Cronbach alpha coefficients for the questionnaire items

Reliability coefficient if the statement is deleted from the total score								Number
Environmental uncertainty	Digital transformation	Strategic agility			Entrepreneurial orientation			
		Response	Allergies	speed	Take the risk	Creativity	Proactive thinking	
0.909	0.871	0.861	0.842	0.892	0.854	0.931	0.874	1
0.909	0.890	0.851	0.832	0.897	0.855	0.923	0.863	2
0.902	0.870	0.851	0.815	0.901	0.868	0.918	0.862	3
0.895	0.863	0.863	0.822	0.894	0.861	0.918	0.876	4
0.893	0.878		0.818	0.892	0.844	0.922	0.852	5
0.899	0.871		0.836	0.898		0.916	0.874	6
0.889	0.871							7
0.903	0.886							8
0.912	0.889	0.888	0.852	0.912	0.882	0.934	0.887	The dimension as a whole

It is clear from the previous table No. (1) that the value of the

reliability coefficient (alpha) for all items, if deleted, is less than the alpha value for the dimension as a whole, which means that all items contribute to increasing reliability, and their absence negatively affects the stability of the tool, meaning that all items of the questionnaire are stable and affect Dimension stability as a whole.

It is also clear from the previous table No. (1) That the Cronbach's alpha coefficient values for the tool as a whole were high, which is a good percentage as it is greater than (0.70) (Hair et al., 2018).

* Statistical analysis of study variables

Hypothesis testing

* Introduction

This chapter includes a presentation and analysis of the data through analyzing the answers of the study sample members to the questionnaire paragraphs related to each field of the study in an attempt to identify the impact of the entrepreneurial orientation on the strategic agility of Jordanian insurance companies in the presence of digital transformations and environmental uncertainty as moderating variables. This chapter also tests the validity of the hypotheses included in this study.

Results related to testing the study hypotheses.

The first main hypothesis (H1): There is a statistically significant effect at the level ($0.05 \geq \alpha$) of entrepreneurial orientation with its dimensions: proactive thinking, creativity and risk tolerance on strategic agility with its dimensions (speed, sensitivity and response) in Jordanian insurance companies.

To verify the validity of the first main hypothesis, the multiple regression equation was applied to study the effect of entrepreneurial orientation dimensions (proactive thinking, creativity and risk tolerance) on strategic agility as a whole in Jordanian insurance companies. The following is a presentation of the results:

Table (2) Analysis of variance to measure the impact of the dimensions of entrepreneurial orientation (proactive thinking, creativity, and risk tolerance) on strategic agility as a whole in Jordanian insurance companies

Statistical Significance	F	Mean Squares	Degrees of Freedom	Sum of Squares	Source of Variance
0.000	*339.493	19.605	3	58.816	Between groups
		0.058	216	12.474	Experimental error
			219	71.289	Total variance

Table No. (2) shows that there is a statistically significant effect at the significance level ($\alpha \leq 0.05$) for at least one of the dimensions of

entrepreneurial orientation (proactive thinking, creativity and risk taking) on strategic agility as a whole in Jordanian insurance companies, as the test value (F) reached (339.493) with a statistical significance (0.00), which is a statistically significant value at the significance level ($\alpha \leq 0.05$), and it indicates the existence of a variance in the ability of the independent variables (dimensions of entrepreneurial orientation) to influence the dependent variable (strategic agility).

Table (3) Summary of the regression test for the first main hypothesis

Error	R ² Average	R ²	R	The model
0.240	0.823	0.825	0.908	1

Table (3) shows that there is an impact of the dimensions of entrepreneurial orientation (proactive thinking, creativity and risk tolerance) on strategic agility as a whole in Jordanian insurance companies, as the value of the correlation coefficient (R) reached (0.908), which is a value that indicates the degree of correlation between the dimensions of entrepreneurial orientation and strategic agility, and the value of (R²) reached (0.825), which is a statistically significant value that explains the ability of the dimensions of entrepreneurial orientation to influence strategic agility, meaning that entrepreneurial orientation

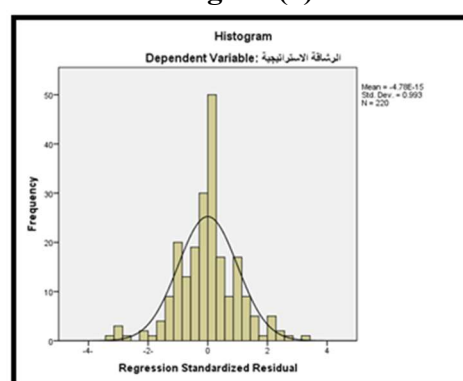
explains (82.5%) of the change in strategic agility as a whole in Jordanian insurance companies. Table No. (30) Shows the results of the impact of the sub-dimensions of entrepreneurial orientation on achieving strategic agility as a whole in Jordanian insurance companies:

Table (4) Results of estimating the regression coefficients of the independent variables (dimensions of entrepreneurial orientation) on the dependent variable (strategic agility)

Standard coefficients			Non-standard coefficients		Variable
Statistical significance	T	β	Standard error	B	
0.000	6.956		0.115	0.797	Constant regression
0.000	3.936	0.178	0.042	0.165	Proactive thinking
0.000	7.704	0.444	0.042	0.320	Creativity
0.000	6.226	0.349	0.049	0.306	Risk tolerance

Table No. (4) shows that there is a statistically significant effect at the significance level ($\alpha \leq 0.05$) for the dimensions (proactive thinking, creativity, risk tolerance) individually on strategic agility as a whole in Jordanian insurance companies, where the values (β , T) were statistically significant.

Figure (1)



The equation linking the independent variable and the dependent variable can be formulated as follows (Al-Ashi, 2019)

The equation related to the effect of entrepreneurial orientation with its dimensions: proactive thinking, creativity, and risk tolerance on strategic agility in Jordanian insurance companies:

$$\text{Strategic agility} = 0.797 + 0.165x \text{ proactive thinking} + 0.320x \text{ creativity} + 0.306x \text{ take the risk}$$

In the previous part, the researcher used the Multiple Regression method to study the direct impact of entrepreneurial orientation with its dimensions: proactive thinking, creativity and risk tolerance on strategic agility in Jordanian insurance companies using the statistical software (SPSS). In this part, the researcher attempts to analyze the impact of entrepreneurial orientation with its dimensions (proactive thinking, creativity and risk tolerance) on strategic agility in Jordanian insurance companies into a direct and indirect impact as well as a total impact of the proposed model, and to know the percentage of explanation of the variance in the dependent variable by the independent variable, in addition to drawing the network diagram of the

model. The researcher applied the path analysis method using the statistical software (AMOS). Based on the statistical method of path analysis and using the statistical software (AMOS), the researcher was able to build the causal model shown figure (1). Which shows the impact of the dimensions of entrepreneurial orientation, which number three dimensions (X1, X2, X3) on strategic agility (Y), which are as follows:

Table No (5) Independent variables and dependent variable in the first main hypothesis

Variable Symbol	Variable	Variable Type
X1	Proactive Thinking	Independent
X2	Creativity	
X3	Risk Tolerance	
Y	Strategic Agility	Dependent

Through the data contained in Table No. (5) and the figure (1), researcher was able to divide the relationship between each of the independent variables and the dependent variable (strategic agility) into its components: direct effects, indirect effects, and total effects, i.e., to fit a model that represents the direct and indirect effects of the independent variables on the dependent variable (strategic agility). It is clear from the data contained in figure No (1) that the value of the explained variance for these variables is (0.94), i.e., the explanation in these

variables explains (94%) of the direct change in achieving strategic agility.

Figure (2) Relationship model for independent variables on strategic agility

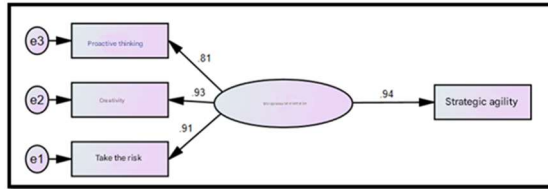


Table (6) Model of direct and indirect effects between independent variables on strategic agility

Total effect	Indirect effect	Direct effect	Variable symbol		N
0.814	0.000	0.814	X1	Proactive Thinking	1
0.929	0.000	0.929	X2	Creativity	2
0.911	0.000	0.911	X3	Risk Taking	3

From the data in Table No. (6), the following is clear: -

- 1- Proactive thinking variable (X1): The total effect size of this variable is (0.814), while the direct effect size was recorded (0.814), as well as the indirect effect (0.00).
- 2- Creativity variable (X2): The total effect size of this variable is (0.929), while the direct effect size was recorded (0.929), as well as the indirect effect (0.00).
- 3- Risk tolerance variable (X3): The total effect size of this variable is (0.911), while the direct effect size was recorded (0.911), as well as the indirect effect (0.00).

Based on the above, the first main hypothesis is accepted in the alternative form: There is a statistically significant effect at the level ($0.05 \geq \alpha$) for entrepreneurial orientation in its dimensions:

proactive thinking, creativity, and risk tolerance in strategic agility in its dimensions (speed, sensitivity, and responsiveness) in Jordanian insurance companies.

Results related to testing the second main hypothesis:-

The second main hypothesis (H2): There is a statistically significant effect at the level ($0.05 \geq \alpha$) of digital transformation on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies.

To verify the validity of the second main hypothesis, the hierarchical regression test was applied to study the effect of digital transformation as a moderating variable on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies, and Table No. (7) shows this. Results of hierarchical regression analysis to study the impact of digital transformation as a moderating variable on the relationship between entrepreneurial orientation and strategic agility

Step 2			Step 1			variable
Statistical significance	T	β	Statistical significance	T	β	
0.000	3.846		0.000	6.956		Regression Constant
0.332	0.972	0.030	0.000	3.936	0.178	Proactive Thinking
0.192	1.308	0.058	0.000	7.704	0.444	Creativity
0.008	2.658	0.105	0.000	6.226	0.349	Risk Tolerance
0.000	16.879	0.793	–	–	–	Digital Transformation
0.962			0.908			R
0.925			0.825			R ² (Coefficient of Determination)
660.529			339.493			F
0.100			0			ΔR^2
284.917			0			ΔF
0.000			0.000			Statistical significance

Table No. (7) shows the results of the hierarchical regression on two models, where the results of the first model represented the relationship between entrepreneurial orientation and strategic agility, as it was shown that there was a statistically significant effect of entrepreneurial orientation on strategic agility, as the value of F reached (339.493), which is a statistically significant value, and the value of the coefficient of determination R², which reached (0.825), indicated that (82.5%) of the change in strategic agility can be justified by entrepreneurial orientation. As for the second model, the modified variable (digital transformation) was added to the regression model, where the value of the coefficient of determination R² increased by (10%); as it reached (92.5%), and the value of ΔF reached (284.917), which is a statistically significant value, and the values of (T, β) for the digital transformation

variable reached (16.879, 0.793), respectively, which are statistically significant values. Based on the above, the second main hypothesis is accepted in the alternative form: There is a statistically significant effect at the level ($0.05 \geq \alpha$) of digital transformation on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies.

* Results related to testing the third main hypothesis

The third main hypothesis (H3): There is a statistically significant effect at the level ($0.05 \geq \alpha$) of environmental uncertainty on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies.

To verify the validity of the third main hypothesis, the hierarchical regression test was applied to study the effect of environmental uncertainty as a moderating variable on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies, and Table No. (8) shows this. Results of hierarchical regression analysis to study the effect of environmental uncertainty as a moderating variable on the relationship between entrepreneurial orientation and strategic agility

Step 2			Step 1			Variable
Statistical significance	T	β	Statistical significance	T	β	
0.000	5.187		0.000	6.956		Stability of regression
0.000	3.544	0.156	0.000	3.936	0.178	Proactive thinking
0.000	5.570	0.342	0.000	7.704	0.444	Creativity
0.000	6.091	0.332	0.000	6.226	0.349	Risk tolerance
0.000	3.951	0.173	-	-	-	Environmental uncertainty
0.915			0.908			R
0.837			0.825			Coefficient of determination R2
275.747			339.493			F
0.012			0			ΔR^2
15.612			0			ΔF
0.000			0.000			Statistical significance

Table No. (8) shows the results of the hierarchical regression on two models, where the results of the first model represented the relationship between entrepreneurial orientation and strategic agility, as it was shown that there was a statistically significant effect of entrepreneurial orientation on strategic agility, as the value of F reached (339.493), which is a statistically significant value, and the value of the coefficient of determination R2, which reached (0.825), indicated that (82.5%) of the change in strategic agility can be justified by entrepreneurial orientation. As for the second model, the modified variable (environmental uncertainty) was added to the regression model, as the value of the coefficient of determination R2 increased by (1.2%); As it reached (83.7%), and the value of ΔF reached (15.612), which is a statistically significant value, and the values of (T, β) for the environmental uncertainty variable reached (3.951, 0.173), respectively, which are

statistically significant values. Based on the above, the third main hypothesis is accepted in the alternative form: There is a statistically significant effect at the level ($0.05 \geq \alpha$) for environmental uncertainty on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies. The researcher also conducted a hierarchical regression test to study the effect of digital transformation and environmental uncertainty as moderating variables on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies, and Table No. (9) shows this. Results of hierarchical regression analysis to study the effect of both digital transformation and environmental uncertainty as moderating variables on the relationship between entrepreneurial orientation and strategic agility

Step 2			Step 1			Variable
Statistical significance	T	β	Statistical significance	T	β	
0.001	3.509		0.000	6.956		Regression stability
0.346	0.945	0.029	0.000	3.936	0.178	Proactive thinking
0.273	1.099	0.050	0.000	7.704	0.444	Creativity
0.008	2.680	0.106	0.000	6.226	0.349	Risk tolerance
0.000	15.842	0.783	-	-	-	Digital transformation
0.486	0.698	0.022	-	-	-	Environmental uncertainty
0.962			0.908			R
0.925			0.825			Coefficient of determination R2
527.261			339.493			F
0.100			-			ΔR^2
142.363			-			ΔF
0.000			0.000			Statistical significance

Table No. (9) shows the results of the hierarchical regression on two models, where the results of the first model represented the relationship between entrepreneurial orientation and strategic agility, as it was shown that there was a statistically significant effect of entrepreneurial orientation on strategic agility, as the value of F reached (339.493), which is a statistically significant value, and the value of the coefficient of determination R^2 , which reached (0.825), indicated that (82.5%) of the change in strategic agility can be justified by entrepreneurial orientation. As for the second model, the modified variables (digital transformation, environmental uncertainty) were added to the regression model, where the value of the coefficient of determination R^2 increased by (10%); as it reached (92.5%), and the value of ΔF reached (142.363), which is a statistically significant value.

*** Results**

This section includes a summary of the results related to the impact of entrepreneurial orientation on the strategic agility of Jordanian insurance companies in the presence of digital transformations and environmental uncertainty as moderating variables, as follows: -

Results of testing the main hypothesis of the study and the sub-hypotheses emanating from it: -

There is a statistically significant effect at the level ($0.05 \geq \alpha$) for entrepreneurial orientation in its dimensions: proactive thinking, creativity and risk tolerance in strategic agility in its dimensions (speed, sensitivity and response) in Jordanian insurance companies. This explains that Jordanian insurance companies are greatly interested in the elements of entrepreneurial orientation by adopting new ideas and transforming them into new services, products, processes or procedures, as well as the willingness to bear the risks associated with them, in addition to being proactive in knowing the changes in the external environment that enable them to create value for the organization and its customers, and that this interest affects adaptation to the elements surrounding their work environment, through their continuous exploration and prediction of the surrounding variables.

*** Results related to testing the second main hypothesis**

There is a statistically significant effect at the level ($0.05 \geq \alpha$) of digital transformation on the relationship between entrepreneurial orientation and strategic agility in

Jordanian insurance companies, as the value of the impact of digital transformation on the relationship between entrepreneurial orientation and strategic agility increased by (10%); (1.2%); This explains that digital transformation has an impact on this relationship, although it is limited, it is likely to increase, as the maturity of digital transformation in the future or keeping pace with digital transformations may have an impact on improving the relationship between entrepreneurial orientation and strategic agility.

*** Results related to testing the third main hypothesis**

There is a statistically significant effect at the level ($0.05 \geq \alpha$) of environmental uncertainty on the relationship between entrepreneurial orientation and strategic agility in Jordanian insurance companies, as the value of the impact of environmental uncertainty on the relationship between entrepreneurial orientation and strategic agility increased by (1.2%); This explains that environmental uncertainty has an impact on this relationship, although it is limited and is likely to increase. The multiplicity and complexity of environmental variables may play a role in increasing environmental uncertainty and thus affect the

relationship between entrepreneurial orientation and strategic flexibility.

*** Recommendations**

In light of the study results, the study recommends the following:-

1- Directing the management of Jordanian insurance companies to continue emphasizing the elements of entrepreneurial orientation due to their positive impact in enhancing strategic agility; This is done through the following:

A- Encouraging employees to put forward creative initiatives in the work environment through a system for adopting and studying initiatives. This is done by creating programs that may help reduce material costs on the company, or ideas that contribute to raising customer and client satisfaction and thus increasing the loyalty of these customers to the company.

B- Implementing courses on innovative thinking topics, and establishing an incentive system to support these trends.

2- Directing the management of Jordanian insurance companies to enhance the electronic infrastructure to improve and keep pace with digital transformations in the insurance sector to enhance the impact of digital transformation in modifying the relationship between entrepreneurial orientation and strategic agility.

3- Directing the management of Jordanian insurance companies to use electronic forecasting programs such as decision support systems to reduce environmental unpredictability in the insurance sector to enhance the impact of environmental assurance in modifying the relationship between entrepreneurial orientation and strategic agility.

4- Directing researchers to conduct more studies on the obstacles of environmental uncertainty in the Jordanian insurance sector in the business environment and its impact on improving competitive advantage.

5- Directing the administrations of Jordanian insurance companies to carry out more digital qualification and training for their administrations and all their human cadres to raise their efficiency, which will positively reflect on the company's competitiveness, increase its profits, and reduce its expenses.

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