Navigating organisational change: Employees' lived experiences during an acquisition and merger in Zambia's life assurance sector

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ABSTRACT

Mergers and acquisitions (M&As) are commonly evaluated in terms of strategic, financial and operational outcomes, yet employees experience them through uncertainty, changing work arrangements, altered relationships, and questions of organisational identity and belonging. This article explored employees' lived experiences during the acquisition and subsequent integration of two life assurance businesses in Zambia, focusing on factors that enabled or hindered their adjustment. The study adopted a qualitative, interpretive design informed by hermeneutic phenomenology. Purposive sampling was used, and the dataset comprised 11 participant response records generated through individual interviews using open-ended questions between 25 August and 9 September 2025. The accounts were interpreted iteratively through van Manen's lifeworld existentials of corporeality, temporality, spatiality, and relationality. Findings show that optimism about organisational growth coexisted with anxiety about employment security, role continuity, and career prospects. Communication and change-management initiatives were valued when they helped employees understand the transition and raise concerns, but their perceived effectiveness was constrained when key questions about employment and organisational structure remained unresolved. Participants described effects on wellbeing, motivation, performance, broker relationships, and cultural integration. External specialists, change champions, employee engagement, and practical improvements in work organisation were enabling factors when responsive to employees' everyday concerns. The article proposes the Organisational Change Hermeneutic Framework (OCHF) as an interpretive lens for understanding change through embodied responses, lived time, changing work environments, and interpersonal relationships. It recommends credible and timely communication, procedurally fair and inclusive engagement, role-specific support, monitoring of employee wellbeing, and deliberate cultural integration. The findings are not statistically generalisable but provide context-specific insights into the human dimensions of organisational integration in Zambia's life assurance sector.

Keywords: Acquisition; Communication; Employee Experience; Hermeneutic Phenomenology; Job Insecurity; Organisational Change; Organisational Culture; Zambia

I. INTRODUCTION

Mergers and acquisitions (M&As) are used to pursue growth, expand markets, combine capabilities, and reposition organisations. Yet completing a transaction does not itself ensure that integration is experienced as coherent or fair by the people required to carry it out. Employees may face changes to roles, reporting lines, systems, routines, relationships, and organisational identity, often while the future configuration of the organisation remains uncertain. Research on the human side of M&A has long treated people-related issues as a distinct and important part of integration (Napier, 1989; Schweiger & DeNisi, 1991). Larsson and Finkelstein (1999) further demonstrate the value of integrating strategic, organisational, and human-resource perspectives when examining acquisition synergy.

This article examines employees' accounts of the acquisition and subsequent integration involving two life assurance businesses operating in Zambia. For confidentiality, the acquiring organisation is referred to as Company A and the acquired organisation as Company B in the analytical narrative; direct quotations are identified by participant codes rather than names. The inquiry considers not only what employees thought about the transaction, but how they experienced it in everyday life: how uncertainty affected wellbeing, how time seemed to stretch while decisions were pending, how new structures and work demands changed their organisational world, and how relationships with managers and colleagues shaped their sense of security and belonging.

The study addresses a contextual gap in research on the human dimensions of mergers and acquisitions. Although existing literature examines communication, job insecurity, organisational culture, and employee identity, less is known about how these experiences intersect in the everyday working lives of employees in Zambia's life assurance sector. A hermeneutic phenomenological approach makes it possible to interpret how employees understood the acquisition over time and how their accounts connected emotional and bodily responses with work arrangements and relationships. The study is not intended to represent all employees or all M&A transactions; instead, it offers an in-depth interpretation of the experiences represented in the 11 participant response records. The inquiry was guided by three

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objectives: to explore employees' lived experiences during the acquisition and merger process; to identify factors that enabled employees to navigate the process; and to identify factors that hindered them during the acquisition and merger process.

1.1 Statement of the Problem

Mergers and acquisitions can create opportunities for growth and operational improvement, but they can also generate uncertainty about employment, role continuity, career prospects, and belonging. While formal integration plans may define milestones and organisational structures, employees experience change through the information they receive, the decisions that remain pending, the relationships they rely on, and the practical demands of their work. When communication does not address employees' central concerns, uncertainty may persist even where formal change-management activities are in place. Such uncertainty can affect wellbeing, motivation, trust, work performance, and relationships with internal and external stakeholders. Although international research has examined these issues, evidence grounded in employees' lived experiences in Zambia's life assurance sector remains limited in the literature reviewed for this article. Without a contextual understanding of how employees interpret and navigate these changes, organisations may overlook the human consequences of integration or assume that the existence of communication and support programmes is sufficient. This study therefore interprets employees' accounts of the acquisition and subsequent integration of two life assurance businesses in Zambia, examining both the difficulties they encountered and the practices they considered helpful. Its contribution is a context-specific account that can inform more responsive and inclusive approaches to organisational integration.

1.2 The study was guided by the following objectives:

(1) To explore employees' lived experiences during the acquisition process.
(2) To identify factors that enabled employees to navigate the acquisition process.
(3) To identify factors that hindered employees during the acquisition and merger process.

II. LITERATURE REVIEW

2.1 Theoretical Review

The article is informed by hermeneutic phenomenology, which seeks to interpret the meanings people give to lived experience rather than treating experience as a set of detached variables. Laverty (2003) explains that hermeneutic phenomenology draws on interpretive traditions associated with Heidegger and Gadamer, recognising that understanding is situated and that researchers approach accounts with prior understandings that require reflexive examination. Van Manen (1997, 2016) develops a human-science approach in which lived experience is explored through attentive reflection and interpretive writing. The aim is not simply to catalogue what participants said, but to consider what their accounts reveal about the phenomenon being studied.

Van Manen's lifeworld existentials provide sensitising perspectives for this analysis. Corporeality concerns how experience is lived through the body, including emotional and physical responses. Temporality concerns how time is experienced, which may differ from the formal timetable of a transaction. Spatiality concerns the experienced spaces in which work and relationships take place, including offices, systems, teams and organisational structures. Relationality concerns how people experience themselves in relation to colleagues, leaders and others. These dimensions are interconnected and are used as interpretive lenses, not as a rigid coding scheme into which every response must fit.

A second theoretical strand concerns employee experience during organisational combination. Napier (1989) reviewed human-resource issues and outcomes in mergers and acquisitions, establishing people-related outcomes as a distinct concern. Schweiger and DeNisi (1991), in a longitudinal field experiment, found that realistic merger communication could reduce dysfunctional employee outcomes. Larsson and Finkelstein (1999) integrated strategic, organisational and human-resource perspectives to explain acquisition synergy, emphasising that synergy depends on interaction among integration processes. These perspectives support treating employee experience as integral to integration rather than as an afterthought. The theoretical position taken here is interpretive and process-oriented. Employee responses are not assumed to be uniformly positive or negative, nor is adaptation treated as an individual responsibility alone. The analysis considers how organisational decisions, communication practices and changing relationships are lived by employees in context. The lifeworld dimensions connect individual accounts to the organisational process without reducing them to a checklist of change-management factors.

2.2 Empirical Review

2.2.1 Employees' Lived Experiences During Acquisition and Post-Acquisition Integration

Empirical work shows that employees may experience M&A as a mixture of anticipation, threat, uncertainty, and reassessment of identity. Schweiger and DeNisi (1991) demonstrated that employee reactions can be influenced by

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information received after a merger announcement, indicating that the transition is experienced as an unfolding process rather than a single event. Zagelmeyer et al. (2018) examined communication and emotion across international M&A cases and argued that management communication and information flows can trigger positive and negative emotional responses. Their work is relevant where employees are waiting for decisions about future roles and reporting arrangements.

Identity and culture also shape how employees interpret organisational combination. Cartwright and Cooper (1993) discussed the importance of cultural compatibility in successful organisational combinations. Larsson and Finkelstein (1999) showed why organisational and human-resource processes need to be considered alongside strategic integration. Ismail and Baki (2017), studying employees in Malaysian organisations that had undergone M&A, found that interactional justice and dimensions of organisational culture contributed to post-M&A organisational identification. These studies suggest that integration is not only a change to systems; it can also change employees' sense of belonging, recognition, and status.

Research on employee emotion during M&A likewise highlights the coexistence of positive and negative reactions. Zagelmeyer et al. (2018) connect communication with emotional appraisal during transactions, while Schweiger and DeNisi (1991) show that communication can influence the course of employees' reactions over time. Napier's (1989) review and the integration perspective developed by Larsson and Finkelstein (1999) place these individual experiences within wider organisational and human-resource processes. Taken together, this literature supports examining employees' lived experience across time and relationships rather than inferring it from transaction milestones alone.

The present study extends these discussions by examining how employees in a Zambian life assurance setting described the announcement, the period of uncertainty and the work realities that followed. It attends to the coexistence of excitement about growth and fear about employment, and to the way these experiences were expressed through wellbeing, daily work and perceptions of belonging.

2.2.2 Factors that Enable Employees to Navigate Acquisition

Communication is one of the most consistently discussed enablers in change research. Schweiger and DeNisi (1991) found that a realistic communication programme after a merger announcement reduced dysfunctional outcomes over time. Allen et al. (2007), using interviews and a subsequent field study, found that different uncertainties may require information from different sources: supervisors can be important for implementation and job-relevant information, while senior management is better placed to explain strategic direction. Their findings linked perceived communication quality with greater openness to change, with uncertainty helping to explain that relationship.

Bordia et al. (2004b) distinguished strategic, structural, and job-related uncertainty and found that management communication and participation can reduce different forms of uncertainty. The implication is that communication channels alone are not enough; information must address the type of uncertainty employees actually face. Li et al. (2021) found that transparent internal communication during organisational change can reduce uncertainty and support more active coping. Although their study concerned pandemic-related change rather than an acquisition, its emphasis on transparency and employees' sense of control is relevant to the communication issues raised in this case.

Leadership and specialist support can also help employees interpret change. Zagelmeyer et al. (2018) treat communication as a process through which emotions are shaped during acquisition and integration. Ismail and Baki (2017) show that organisational justice and culture are related to post- acquisition identification. Together with Allen et al. (2007), these studies point towards credible leadership, fair treatment, role-relevant information and opportunities for employee participation as plausible supports for integration. The present findings examine these enablers through employees' accounts. Some respondents valued change-management sessions, change champions, external consultants and opportunities to ask questions. However, participants also distinguished between the presence of a process and its ability to provide answers. Support is therefore interpreted as effective when it responds to the concerns employees are trying to resolve, rather than being assumed effective merely because a formal programme exists.

2.2.3 Factors that Hinder Employees During Acquisition and Post-Acquisition Integration

Job-related uncertainty is a recognised source of strain during organisational change. Bordia et al. (2004b) found that uncertainty was associated with psychological strain and that participation in decision-making was related to reduced uncertainty and greater feelings of control. Schumacher et al. (2016), examining 6,268 Belgian bank employees facing organisational change, found that job insecurity was associated with outcomes including lower affective commitment and psychosomatic complaints, with fairness and exhaustion helping to explain these relationships. This evidence frames job insecurity as more than a passing concern: it can affect wellbeing and employees' relationship with the organisation.

Unclear communication can intensify these concerns. Allen et al. (2007) found that uncertainty may be better addressed by different sources depending on whether the issue concerns strategy, implementation or an individual's job.

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Bordia et al. (2004b) examined communication, uncertainty and control, linking uncertainty with psychological strain and related work outcomes. The implication is not that managers can always provide immediate certainty; rather, they should distinguish between what is known, what remains undecided, why it remains undecided and when employees can expect an update. Repeated messages that do not address the central question may leave uncertainty intact.

Cultural and identity differences are another potential barrier. Cartwright and Cooper (1993) discussed the importance of culture compatibility in organisational combinations. Lakshman (2011) proposed a knowledge-based approach to post-acquisition cultural integration that emphasises cultural knowledge, early involvement and leadership of knowledge flows. Ismail and Baki (2017) found that perceived organisational justice and culture were related to identification after M&A. These studies suggest that culture is experienced through fairness, status, recognition and the practical conditions under which employees are expected to work together.

The literature also cautions against treating employee adaptability as a substitute for organisational responsibility. A person may attempt to remain open to change while still being affected by unresolved questions about employment, role fit or the credibility of leadership. The current study examines how these issues were described by employees, including concerns about unclear communication, uneven engagement across the two workforces, possible redundancy, unfamiliar role placements and disruption to external stakeholder relationships.

The reviewed literature establishes that communication, job insecurity, identity, culture and human integration matter during M&A. However, these topics are often studied separately or through measures of attitudes, uncertainty or organisational outcomes. There is value in examining how employees' accounts connect emotional and bodily experience, the passage of time, changing work environments and relationships within a particular African organisational setting. This study addresses that interpretive and contextual gap through a hermeneutic reading of interview responses from employees who experienced the acquisition and integration of two life assurance businesses in Zambia. Its contribution is contextual rather than statistically generalisable: it shows how established issues were expressed in this case and how they interacted in participants' everyday working lives.

III. METHODOLOGY

3.1 Research Design and Philosophical Orientation

The study adopted a qualitative, interpretive design informed by hermeneutic phenomenology. The purpose was to interpret employees' meanings and experiences during acquisition and integration, rather than estimate the prevalence of particular attitudes across the sector. Hermeneutic phenomenology recognises that lived experience is interpreted in context and that researchers must reflect on how prior understandings shape the reading of participants' accounts (Laverty, 2003; van Manen, 1997, 2016). The four lifeworld existentials were used as sensitising concepts during interpretation rather than as predetermined categories that constrained what participants could say.

3.2 Study Context and Confidentiality

The study concerned two life assurance businesses operating in Zambia and involved in an acquisition and subsequent integration process. To protect organisational confidentiality, the manuscript refers to the acquiring business as Company A and the acquired business as Company B except where participants themselves referred to the organisations in their accounts. Participants are identified as P01–P11. The response dates are retained to support transparent attribution without disclosing names or job titles. Quotations are selected and contextualised to minimise the risk of indirect identification.

3.3 Participants and Sampling

The study employed purposive sampling to recruit participants who had direct experience of the acquisition and subsequent organisational integration and were therefore able to provide information-rich accounts of their reactions, concerns, and lived experiences. This approach was appropriate because the study sought an in-depth understanding of a specific phenomenon rather than statistical representativeness. Sample adequacy was guided by the principle of information power proposed by Malterud et al. (2016), which holds that the number of participants required depends on the study aim, sample specificity, use of established theory, quality of dialogue, and analytical strategy.

Although an initial planning range of 10–15 interviews had been considered, the final dataset comprised 11 completed participant response records. The decision to proceed with 11 participants was guided by an assessment of the adequacy of the information available to address the research questions. The phenomenon under investigation was clearly defined, and participants were selected on the basis of their direct involvement in the acquisition and integration process. The focused research aim and the use of an in-depth hermeneutic phenomenological approach supported detailed engagement with each account rather than a requirement for a larger sample intended to achieve statistical coverage.

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Sample adequacy was therefore considered in terms of information power and interpretive sufficiency. The 11 accounts provided the material for examining participants' experiences, identifying areas of convergence and divergence, and developing an interpretation of the meanings attached to organisational integration. The final sample size was not determined by statistical calculation, a predetermined numerical quota or an assumption that all possible experiences had been exhausted. Rather, it reflected a judgement that the available accounts provided an adequate basis for addressing the study's research questions within its defined scope. The analysis was consequently limited to the experiences represented in the 11 accounts, without claiming that they were representative of all employees in the participating organisations or the wider Zambian life assurance sector.

3.4 Data Generation: Individual Interviews

Data were generated through individual interviews guided by open-ended questions covering initial reactions, early concerns, management communication, change-management strategies, daily work and job satisfaction, recommendations, employee engagement, lessons learned, support resources, responsiveness to employee needs, adaptation and team dynamics. The attached response workbook records participants' answers to these questions. The method is described as individual interviews; focus group discussions, observation and shadowing are not claimed as data sources because those methods were not used.

Individual interviews were selected because participants were being asked to discuss sensitive issues, including job security, possible redundancy, management decisions, communication and the effect of change on wellbeing. A one-to-one setting was intended to give participants more freedom to speak candidly without the additional concern that disclosures made in a group might be repeated to colleagues or reach management. This choice does not guarantee that participants felt entirely free of concern, but it reduces group-based confidentiality risks associated with focus groups in a workplace setting. Open-ended questions allowed participants to explain positive and negative experiences in their own terms.

3.5 Data Analysis and Interpretation

The responses were read repeatedly as a whole before being compared question by question and participant by participant. The analysis first attended to the explicit content of each account, including what participants said about uncertainty, communication, role changes, support, and work, and then considered meanings connecting the accounts. Points of convergence were examined alongside differences and exceptions rather than assuming that all participants experienced the transition in the same way. For example, some participants described the acquisition as an opportunity for growth, while others described it primarily through fear of redundancy; some found change-management sessions reassuring, while others considered them ineffective because the central question of job security remained unanswered.

Interpretation then engaged with the four lifeworld existentials. Corporeality informed attention to descriptions of fear, stress, raised blood pressure, appetite, motivation and emotional distress. Temporality helped interpret the prolonged experience of waiting for decisions and the difference between repeated updates and meaningful resolution. Spatiality drew attention to new roles, systems, work processes and practical effects on broker and stakeholder relationships. Relationality focused on trust in management, relations among employees, perceived fairness between the two workforces and the role of change champions and external specialists. These dimensions informed interpretation but did not replace participants' language and contexts.

3.6 Trustworthiness and Reflexivity

Trustworthiness was addressed through credibility, transferability, dependability, and confirmability. Triangulation, reflexivity, member checking, and detailed documentation of the research process were used to strengthen credibility and confirmability.

3.7 Ethical considerations

Participants provided informed consent and were informed of their right to withdraw. Organisational and participant identities were protected through pseudonyms and participant codes. Data were treated confidentially, and the study was conducted in accordance with the relevant University of Zambia ethical requirements.

IV. FINDINGS & DISCUSSION

4.1 Findings

4.1.1 Lived Experiences During Acquisition and Merger

Mixed anticipation: opportunity alongside threat: The announcement was not experienced in a single way. Some participants initially associated the transaction with growth and career opportunity. P03, responding on 25 August 2025, recalled: "It was an exciting announcement which made me feel that there would be career growth and exciting role

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switches." P01 similarly described positive expectations that "the business will double in size and allow growth," while also being uncertain about whether they would remain in the same position or experience role changes (P01, 25 August 2025). Optimism was real, but it did not remove concern about what the acquisition would mean for each employee.

For others, fear was the first and most powerful reaction. P04 described feeling "Heartbroken, scared and not sure what this would come with" (P04, 25 August 2025). P06 summarised the initial reaction as "loss of employment, e.g. redundancy" (P06, 25 August 2025). P08 stated that they were "worried of job security" (P08, 26 August 2025). The brevity of some answers is instructive: job security was not an abstract HR topic but an immediate question that shaped how participants interpreted the transaction. The coexistence of excitement and fear is consistent with research describing employee reactions to M&A as sensitive to information and changing circumstances (Schweiger & DeNisi, 1991; Zagelmeyer et al., 2018). In this case, the prospect of business growth was interpreted through a personal question: would the employee continue to have a place in the future organisation? The acquisition therefore became both a strategic event and a test of anticipated personal continuity.

Corporeality: change felt in the body and in motivation: The accounts indicate that uncertainty was experienced physically and emotionally, not only as a cognitive concern. P02 described the intensity of the period in personal terms: "my BP started rising, I lost appetite" and the uncertainty made the experience "terrible" (P02, 25 August 2025). P04 also reported that their blood pressure was "constantly high" and described the process as draining (P04, 25 August 2025). P11 reported that satisfaction remained very low and that the "depression I had to undergo because of inadequate communication is yet to heal" (P11, 9 September 2025). These are participants' self-reports, not clinical diagnoses made by the researchers.

Several participants connected uncertainty to reduced motivation and work effort. P02 stated: "My performance, motivation levels, morale all dropped. What's the point of giving your best to something you are not sure of having tomorrow?" (P02, 25 August 2025). P04 described coming to work without "zeal to deliver" (P04, 25 August 2025). These accounts show how perceived employment insecurity can spill into everyday work, affecting energy, focus and willingness to invest in the organisation. They are consistent with research linking job insecurity during organisational change with exhaustion, psychosomatic complaints and reduced affective commitment (Schumacher et al., 2016). A hermeneutic reading of corporeality draws attention to the fact that employees do not experience change solely through information or formal announcements. They experience it through appetite, bodily stress, emotional capacity and the energy available for work and family life. The implications for change management extend beyond the delivery of messages: unresolved uncertainty can have a felt and embodied cost.

Temporality: living in suspense: Participants described the transition as a period of waiting for decisions about roles and job security. The issue was not simply that information was infrequent; several participants said updates failed to answer the questions that mattered most. P03 described going to work as "a time bomb" because they did not know what would happen to their role once the merger was complete (P03, 25 August 2025). P02 recalled asking whether jobs were safe and being told that the answer would follow the consultant's organisational-design process. The participant concluded: "Nobody adapts to uncertainty" (P02, 25 August 2025).

These accounts illustrate a difference between formal time and lived time. Management may organise integration around milestones, workstreams and an eventual organisational design, while employees experience the interval before decisions as a prolonged suspension of ordinary expectations. The calendar can show progress even while employees remain unable to plan their careers or make sense of their future. This helps explain why repeated communication was not necessarily experienced as reassurance: if a message did not clarify what was known, what remained undecided and when an answer could reasonably be expected, the wait continued. This interpretation is consistent with research distinguishing strategic, structural and job-related uncertainty (Bordia et al., 2004b).

Spatiality and relationality: new work realities and changing connections: The acquisition changed how employees understood their place in the organisation and how they carried out their work. P10 reported confusion among brokers, saying that it "hindered my ability to meet my targets as brokers were apprehensive on who to deal with between Hollard and Absa" (P10, 29 August 2025). P07 likewise described sales falling as brokers became confused about which side should receive business (P07, 26 August 2025). Integration was therefore not limited to internal reporting structures; it affected external relationships and employees' ability to perform work that depended on clear organisational signals.

Relational experience was also shaped by perceived differences in how employees from the two organisations were engaged. P05 observed that employees on one side had received more informative sessions and that employees from the acquired organisation appeared to have received less information, recommending "joint change management and briefing sessions" (P05, 25 August 2025). This does not establish that the process was deliberately unfair; it records a participant's perception of an imbalance. The account raises a fairness issue about whether employees from both organisations were included at comparable stages and had access to comparable information.

Team relations were affected in different ways. P02 said that pre-existing factions seemed to unite around a shared frustration with poor communication. P06 described morale as low because employees did not know who might be affected by redundancy or promotion. P11 noted that the fusion of two cultures "hasn't been an easy one" and that

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employees were "still struggling" (P11, 9 September 2025). Relationships can become a source of support, but they can also be strained when employees believe information, opportunities or risks are distributed unevenly. This is consistent with research linking organisational culture and justice with post-M&A identification (Cartwright & Cooper, 1993; Ismail & Baki, 2017).

4.1.2 Factors that Enabled Employees to Navigate the Acquisition

Change-management sessions and opportunities to ask questions: Some participants found structured change-management sessions helpful because they created a setting in which the transition could be explained and questions could be raised. P01 said the sessions "were very helpful as they prepared me for the inevitable being the M&A" (P01, 25 August 2025). P09 reported that "with the sessions it really helped understand" (P09, 26 August 2025), while P08 said the sessions helped employees prepare for change and integration (P08, 26 August 2025). P06 similarly felt that sessions allowed inner fears to be raised directly or indirectly (P06, 25 August 2025).

These positive accounts show that employees did not reject change-management activity as such. The perceived value of the sessions depended on whether they helped people understand the process, articulate concerns and adjust expectations. However, other participants felt that sessions remained ineffective when job-security questions were not answered. The evidence therefore points to conditional effectiveness: engagement sessions can help, but their value is weakened if they do not address the uncertainty employees bring into the room. This is consistent with findings that realistic and appropriately targeted communication can reduce dysfunctional reactions and uncertainty (Schweiger & DeNisi, 1991; Allen et al., 2007).

Specialist expertise and change champions: External specialists and internal change champions were also identified as supports. P03 described the outsourcing of independent human-resource professionals to manage the change as "excellent" (P03, 25 August 2025). P01 said consultants in different workstreams helped smooth the transition because they had M&A experience (P01, 25 August 2025). P04 identified change champions and change experts as effective, while P05 credited the support team's engagements with calming employees' nerves (P05, 25 August 2025). P09 recalled that sessions with the change-management facilitator made them feel more comfortable adapting (P09, 26 August 2025).

These accounts suggest that expertise can provide structure and a credible process, particularly when an organisation is dealing with complex systems and workstreams. Yet the accounts also show the limits of expertise if it is perceived as detached from the questions employees most need answered. P10 described the process as "text book process" that "lacked reality and human touch" (P10, 29 August 2025). This is one participant's experience, not a definitive assessment of the entire programme. Specialist involvement is not automatically experienced as supportive; its value depends on whether expertise is translated into context-sensitive explanations and practical help.

Adaptability, colleague support and operational improvements: Personal adaptability was evident in some accounts. P01 stated that adapting to change was effective partly because the M&A was inevitable. P05 reported that initial anxiety reduced after several sessions, and P08 noted that the mood improved after management provided updates. Some respondents also identified practical benefits from integration: P04 said the arrival of employees from Company B had reduced workload pressures and filled gaps in the executive team, bringing "more order now" (P04, 25 August 2025). P01 similarly observed that some responsibilities had been reassigned, allowing them to focus on contracted duties.

These positive experiences caution against presenting the acquisition as uniformly harmful. Participants recognised business growth, improved distribution of responsibilities, additional expertise and opportunities to learn. However, personal adaptability and local support should not be treated as substitutes for clear organisational communication. Employees appeared better able to adapt when change was explained, when they could ask questions and when practical support connected the announced process to their actual work.

4.1.3 Factors that Hindered Employees During the Acquisition and Merger

Communication that was frequent but not sufficiently clear: The most consistent barrier in the accounts was communication that did not resolve employees' core questions. P02 captured the distinction directly: "Constant communication is not enough, clear communication is" (P02, 25 August 2025). P04 similarly argued that "Clarity in communication makes change easy. Being left in suspense is mental torture to employees" (P04, 25 August 2025). P11 asked for communication that was "honest and truthful not beating about the bush" (P11, 9 September 2025). Employees judged communication by its usefulness, candour and specificity, not merely by how often messages were sent.

Some respondents reported that communication was inadequate or poor; others said it was clear or generally effective. P09 described communication as clear and reported that change sessions helped them understand the process (P09, 26 August 2025). This variation should be retained rather than averaged away. It may reflect differences in roles, access to information, personal circumstances or the stage at which each person received information. The available

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data do not allow those explanations to be tested, but the variation shows why organisations should not assume that one communication approach reaches all employees equally.

The pattern aligns with research distinguishing different forms of uncertainty and different sources of information (Allen et al., 2007; Bordia et al., 2004a, 2004b). A generic update about the transaction may not answer an individual's question about redundancy, role fit, or reporting lines. When managers cannot yet provide a definitive answer, transparent communication can still explain the decision process, what is known and unknown, who is responsible for the next step, and when the issue will be revisited.

Job insecurity and perceived unfairness: Job security was a recurring concern. P06 feared receiving a redundancy or termination letter, while P08 identified job security as the central concern at the initial stage and during the transition. P03 said uncertainty about whether their role would be adopted in the new system contributed to their decision to resign despite loving the job (P03, 25 August 2025). P01 noted that some employees were transferred into roles for which they lacked experience. Employment security involved more than whether an employee remained on the payroll: it also concerned role suitability, career direction, status and the ability to imagine a viable future in the organisation.

Perceived unevenness between the two workforces compounded the concern. P05 reported that one group had received many informative sessions while employees from the other organisation had received fewer, and recommended that sessions be conducted jointly from the beginning. This is not proof that the process was deliberately unfair; it is evidence that at least one participant perceived an imbalance. In integration, the perception that one workforce is better informed or more protected can influence trust and identification even where management intends to treat employees fairly. This interpretation is consistent with research linking organisational justice and culture with identification after M&A (Ismail & Baki, 2017).

Poor fit between formal change plans and everyday work: Participants described practical consequences that formal integration processes may not fully capture. P10 said confusion among brokers hindered the achievement of targets, while P07 described a fall in sales and difficulty responding to external stakeholders' questions. P06 reported a lack of follow-up materials after presentations, making it harder for employees to deepen their understanding of the change. P03 felt that little support had been provided for their particular role. These accounts point to a gap between communicating the overall change and preparing employees for the operational situations they would face on the ground.

P10's description of the process as "text book" and lacking a "human touch" captures this perceived disconnect (P10, 29 August 2025). The phrase expresses one participant's experience of a process that, in their view, was insufficiently responsive to lived work realities. The practical implication is that integration plans should include role-specific guidance, stakeholder communication, tailored support and a feedback mechanism through which employees can report problems as they emerge. Culture, morale and relationships: Cultural integration was described as unfinished work. P11 stated that the fusion of the two cultures had not been easy and that employees were still struggling (P11, 9 September 2025). P01 observed that some staff became demotivated while employees who were promoted became more motivated. P06 said uncertainty about possible redundancy or promotion affected team dynamics and morale. These accounts suggest differentiated experiences: a change that represents opportunity for one employee may be experienced as loss or threat by another.

The literature on culture and organisational justice helps interpret this pattern. Culture concerns shared practices and assumptions, while identity concerns employees' understanding of who belongs and whose ways of working are recognised. If integration is experienced as the replacement of one organisation's identity rather than the development of a shared future, employees may struggle to feel recognised. The data suggest that deliberate cultural integration requires more than team-building events; it needs fair participation, mutual recognition and practical ways for employees from both organisations to learn how to work together (Cartwright & Cooper, 1993; Lakshman, 2011; Ismail & Baki, 2017).

4.2 Synthesis through the Lifeworld Dimensions

Across the three objectives, the four lifeworld dimensions are interrelated. Corporeality appears in participants' descriptions of raised blood pressure, appetite loss, emotional distress, reduced motivation and fatigue. Temporality appears in the extended waiting for decisions and in the difference between repeated updates and meaningful resolution. Spatiality appears in changed roles, new systems, shifting responsibilities and confusion among brokers and other stakeholders. Relationality appears in trust in management, perceived differences between employee groups, the value of change champions and the difficulty of forming a shared culture.

These dimensions help explain why no single intervention is likely to address every aspect of employee experience. A communication update may clarify a structural question but not repair a damaged relationship. A team-building event may create opportunities for connection but not remove job insecurity. A change champion may help employees make sense of the process but may not have authority to answer questions about the final organisational

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design. The findings support an integrated approach connecting accurate information, employee voice, role-specific support, fair processes and attention to wellbeing.

An interpretive framework for employee experience during organisational change: The article proposes an interpretive lens termed the Organisational Change Hermeneutic Framework (OCHF). It is not presented as a validated predictive model; rather, it synthesises the study's interpretation through the four lifeworld dimensions. The framework suggests that employees' experience of organisational change emerges through interaction among: (a) embodied responses to uncertainty; (b) the time employees spend waiting, anticipating and adapting; (c) the changing organisational and practical spaces in which work is performed; and (d) relationships through which information, trust, recognition and support are experienced.

The framework's value is its insistence that the dimensions be considered together. An unanswered job-security question can prolong experienced time, intensify bodily stress, change how an employee experiences the workplace and weaken trust in management. Conversely, credible explanations and accessible opportunities to ask questions may improve employees' sense of control, strengthen relationships and help them re-engage with daily work. These are interpretive propositions arising from this case and require examination in other settings before broader claims about transferability can be made.

V. CONCLUSION & RECOMMENDATIONS

5.1 Conclusion

This study interpreted 11 employees' recorded responses about the acquisition and integration of two life assurance businesses in Zambia. The accounts reveal that employees did not experience the transaction as only a strategic or structural event. They experienced it as a period in which business opportunities existed alongside questions about job security, role continuity, fairness and belonging. Some participants were reassured by change-management sessions, external specialists and practical improvements in work organisation. Others felt these efforts were weakened by unclear answers to the question that mattered most to them: what would happen to their jobs and roles?

The central conclusion is that communication during acquisition must be judged by its credibility and relevance, not simply its frequency. The study also shows that integration affects employees across embodied, temporal, spatial and relational dimensions. The OCHF offers a way of holding these dimensions together when interpreting employee experience. Because the dataset is small and context-specific, the findings are not statistically generalisable; their value lies in the accounts and the questions they raise for future research and practice.

5.2 Recommendations

First, organisations should provide timely, candid and specific communication throughout announcement, transition and post-acquisition integration. Updates should distinguish confirmed decisions from matters still under review and explain the process and expected timing for unresolved issues. Where an answer cannot yet be given, employees should be told why and when the issue will be revisited. Second, organisations should engage employees from both organisations together wherever possible. Joint briefings and workstream sessions can reduce the risk that one group feels included later or receives less information. These sessions should be supplemented by confidential one-to-one opportunities because employees' concerns differ according to their roles, circumstances and career expectations. Third, change-management programmes should connect general presentations to role-specific realities. Employees need clear guidance on reporting lines, systems, responsibilities, stakeholder communication and support available for roles that change. Feedback mechanisms should be reviewed regularly, with responses shared in a way that protects individuals and shows which concerns have been resolved, which remain open and why.

Fourth, leaders should monitor the human effects of integration alongside operational milestones. Signs of falling morale, stress, reduced focus and strained working relationships should be treated as information about the change process, not simply as resistance by employees. Appropriate support should be available without implying that the organisation can diagnose or treat conditions on the basis of workplace feedback. Finally, cultural integration should recognise the histories and contributions of both organisations while developing shared working practices. This requires visible fairness in communication, role allocation, access to development and opportunities to contribute to the future organisation. External specialists may help provide structure, but their work should remain connected to local context and the questions employees are actually asking.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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