Ethical Transformative Leadership and Good Governance in the Digital Economy: A Model Based on Jesus Christ's Servant Leadership

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Abstract

In today's rapidly evolving digital economy, the need for ethical transformative leadership and good governance has become paramount. This abstract explores the application of Jesus Christ's servant leadership as a model for fostering ethical leadership and effective governance in the digital business environment. The digital economy has ushered in unprecedented opportunities and challenges in the Kenyan business environment. On one hand, technological advancements have led to increased connectivity and economic growth. On the other hand, issues related to data privacy, cyber security and ethical concerns have risen to the forefront. In this context, leadership and governance are instrumental in navigating the complexities of the digital age. Jesus Christ's servant leadership provides a compelling framework for ethical transformative leadership. His teachings emphasized humility, empathy and a commitment to serving others. In the digital economy, leaders who embrace these principles can inspire trust and guide organizations towards ethical practices. By prioritizing the welfare of their teams and stakeholders, servant leaders create an environment conducive to ethical decision-making. Moreover, good governance is essential for ensuring transparency, accountability, and the protection of stakeholders' interests in the digital economy. Jesus Christ's governance model, characterized by fairness and a commitment to justice, can be applied to corporate governance. Effective governance structures such as boards of directors can draw inspiration from this model to make sound decisions that benefit both shareholders and society. This abstract also discusses the importance of ethical leadership and governance in addressing pressing digital economy issues. It highlights the significance of fostering a corporate culture that values integrity, inclusivity and sustainability. By following the servant leadership model, businesses can become ethical stewards of the digital realm, promoting responsible innovation and equitable growth. In conclusion, as the digital economy continues to shape our world, ethical transformative leadership and good governance are indispensable. Drawing inspiration from Jesus Christ's servant leadership, organizations can develop leaders who prioritize the well-being of their teams and stakeholders. By implementing fair and just governance practices, they can ensure accountability and transparency. Ultimately, this approach contributes to a sustainable and ethical digital business environment.

Key words: Ethics, Transformative Leadership, Good Governance, Digital Economy, Servant Leadership

Introduction

In recent years, the digital economy has witnessed rapid advancements, transforming traditional business models and economic transaction as a whole. This transformative shift has brought about a multitude of ethical challenges, highlighting the critical need for ethical leadership and good governance. In this research paper, I aim to explore the paradigm shift of ethical transformative leadership and its application in promoting good governance within the digital economy for clients and service providers, drawing inspiration from the model set forth by Jesus Christ's servant leadership. According to the Central Bank of Kenya report in 2015, three banks, Dubai bank, Imperial Bank and Chase Bank were put into liquidation by their respective liquidators. These events cast a dark shadow in the citizens' mind on just how safe their money was since most banks had gone paperless and adopted the digital platforms of transacting. Some aggrieved clients did not have any prove of their contractual engagement with the banks nor proof of how much the banks owed them. There has been an upsurge of digital fraud and scams on fintech platforms that are accessible on mobile phones and laptops. This has contributed significantly to the slow uptake of digital economy in Kenya and other parts of the world. Most recently, in the month of June 2023, Worldcoin founded by US tech entrepreneur Sam Altman, offered free crypto tokens to people who agreed to have their eyeballs scanned as reported by BBC news (Nkonge, 2023). Many questions were raised by concerned citizens and other stakeholders about how safe and secure the participants and their information were. Can worldcoin be trusted and was there a possibility of abuse of the personal information provided by worldcoin or other third parties? Do we have a proper legal platform that regulates business contracts and engagements on the ever evolving digital economy?

Research Objectives

1. To analyze the concepts of ethical transformative leadership and good governance in the context of the digital economy.
2. To evaluate the relevance and applicability of Jesus Christ's servant leadership model in addressing ethical challenges within the digital economy.
3. To evaluate the ethical standards of corporate leaders character, ethics and integrity in fostering trust and acceptance of the digital economy.
4. To examine the potential effects and outcomes of implementing an ethical transformative leadership model based on Jesus Christ's servant leadership in the digital economy.

Research Questions

1. How can ethical transformative leadership inspire and promote good governance practices within the digital economy?
2. What are the key attributes of Jesus Christ's servant leadership can corporate leaders adapt to address ethical challenges in the digital economy?
3. What are the potential impacts and outcomes of implementing an ethical transformative leadership model based on Jesus Christ's servant leadership within the digital economy?
4. How can we prevent rejection of digital platform by customers as well as trust service providers operating on the digital economy?

Literature Review

Almost all communities of the world have conducted business. However, the question of doing business ethically is rarely discussed. In the early 1970's Robert K. Greenleaf wrote two papers, *The servant as leader* and *The institution as servant* that suggested a new transformative leadership called servant leadership. He states that the leader is first a servant. It begins with the natural feeling that one wants to serve, to serve first. The conscious choice brings one to aspire to lead. (Greenleaf, 1977, p. 13) There has been a growing concern on the need of servant leadership style as a mode of governance in institutions and more so in the digital economy. While launching *"mwongozo"* the code of governance for state corporations in 2014 under section 30 of the state corporation Act, cap 446, the then president of the Republic of Kenya expressed his commitment in ensuring that Kenya accedes to the conventions of the organization for economic cooperation and development (OECD), an international organization that works to build better policies for better lives (Mwongozo, 2014 p.3). While studying public servants, Omasete and Chemorion (2018) saw the need for them to employ servant leadership for efficiency and effectiveness in service delivery. They suggest that further research should be encouraged on servant leadership using other biblical characters (p. 61) This indeed is the right direction in establishing ethical behavior in business dealing. On the other hand, there has been a dramatic globalization of market and technology and the urgency to do business in a timely and most cost effective manner. This has been achieved greatly by the digital economy. According to Hall (2001, p. 207), in almost every industry, established players will buy inputs and sell products online through their own captive e-markets or through those of their suppliers or customers. According to him, improved economic efficiency leads to a wider pool of clients and service providers, variety of products while saving on associated costs and time. However, digital economy has its own advantages and disadvantages that if not addressed would negate the gains brought by digital economy. It is sad to note that online fraud has been on the rise all over the world. Fraud has diversified to different digital channels including mobile and online payment creating new challenges as innovative fraud patterns emerge (Nicholas et al., 2019, p. 253). According to Daghar (2020), Kenya lost USD295 million to cybercrime. In Kenya efforts to protect the citizen and all the stakeholders are in the right trajectory cybercrime and computer related crime bill has been operationalized in Kenya (Daghar, 2020). Yk and Sang (n.d., p. 83) however note that some of its provisions raise serious concerns that need to be addressed by way of amendment, there is an urgent need to reconsider and redraft the criminal offences section so as to remove some duplicative provisions. The needlessly punitive regime of sentences in Kenya's Cybercrimes Act needs to be abandoned and replaced with a more context-sensitive and proportionate approach. This calls for continuous improvement both on the part of the customer as well as the service provider as noted by Gathaiya (2017) and according to Central Bank of Kenya Annual Report 2016; Chase bank and Imperial Commercial Bank were put under liquidation due to poor governance and unethical behavior especially by the management (Gathaiya, 2017; CBK, 2016). Therefore, there is need to have an ethical platform to conduct digital economic activities that safeguard all stakeholders and servant leadership as modeled by Jesus Christ would be a perfect ingredient.

Methodology

The research is based on qualitative research method, a case study of servant leadership as postulated by Robert K. Greenleaf. Servant leadership is a leadership philosophy that emphasizes serving others first and prioritizing the needs of employees and stakeholders. Many institutions across various sectors have adopted servant leadership principles to reshape their organizations. Here are a few notable examples first it would be The Greenleaf Center for Servant Leadership. This organization was founded by Robert K. Greenleaf, who coined the term "servant leadership". The Greenleaf Center promotes and teaches servant leadership principles to individuals and organizations worldwide, helping them reshape their leadership styles and corporate cultures more so adopting the attributes of a servant leader(Greenleaf, 1977, p.5). Another company that embraced servant leadership is Southwest Airlines is often cited as an example of a company that has successfully applied servant leaders (Otero, 2020). Former CEO Herb Kelleher was known for his people-first approach, where he believed that if employees were happy, they would take better care of customers. This philosophy helped southwest become a leader in the airline industry. Their focus being Increased Employee Engagement Improved Customer Satisfaction enhanced Innovation and Sustainable Growth (Ridley, 1971, p. 5). It is important to note that while servant leadership can have many positive impacts on organizations, its implementation can vary depending on the specific context and leadership style of individuals within those organizations. This is well articulated by a critique of servant leadership Herbert notes being a fairly new leadership style there is limited literature on the subject and where it is not minimal it is redundant and repetitive, mainly focusing on the original work of Robert Greenleaf. Second servant leaders are most referred to in church or religious setting. This factor limited the amount of research that had a larger scope of organization(Herbert, 2005, p. 45) but suffice to say if Jesus servant leadership is employed in digital economy there will be less tension in the field of Ecommerce.

Results and Discussions

Doing business is based on the concept of trust which is good and in the digital economy this virtue has been violated. Wilkens argues why be good, for virtue ethics that goodness is necessary for a good life. The good life in not one of fame or wealth, but one lived in accordance to reason, a balanced life virtue means that everything is functioning as it should (Wilkens, 2011, p. 137). However in the founding of our nation Kenya there was always the vision that our society should be literate, disease free and wealth. Somewhere in the development of our young nation that was the guiding principle however no one cared, the end justified the means and no one cared how citizens got their wealth and what they would do with their wealth. Vice and corruption got an opportunity in the government officials as well as in the ordinary citizen. From the largest of institution, corporates and even individuals all were driven by profit maximization. In 2014 the president of Kenya Uhuru Kenyatta launched a guiding framework for civil servants and any other individual on how to offer services. "Mwongozo" code of conduct for governance in Kenya, particularly Chapter 4 on ethical leadership, emphasizes on character that board of governor, senior management and every public servant should possess which include but not limited to Integrity, Public Interest, Accountability, Fairness and Equity, Respect for the Law, avoiding Conflict of Interest, Stewardship, Leadership by Example, Whistleblower Protection, Consequences for Breach action and disciplinary measures. Good governance is worth emulating it is the sum total of what an institution becomes (Mwongozo, 2014, p. 27) there have been challenges more so in the digital economy which rides on mobile and internet banking which

have revolutionized the way people handle their financial transactions globally, including in Kenya. However, despite the numerous benefits associated with digital economy, there are significant ethical concerns that customers and clients in Kenya might have, leading to reluctance in adopting digital economy.

First is data security and privacy: One of the primary concerns for customers in Kenya is the security of their personal and financial information. Cases of data breaches and unauthorized access to sensitive data have raised concerns about the vulnerability of digital economy on the mobile and Internet banking platforms. Customers fear that their personal information might be compromised, leading to financial loss or identity theft this was a major concern when in the month of July 2023 world coin collected Kenyans biometric data (Nkonge, 2023).

Lack of trust in financial institutions: Many people during the late 80s and early 90s the working class and farmers lost trust with the financial institutions especially banks and SACCO's as many collapsed and many of them lost their savings and investments. There is a general lack of trust in financial institutions due to historical and political factors. This lack of trust extends to digital economy on the mobile and Internet banking platforms as well as the many financial lending applications, as customers fear that their funds could be misused or that the platforms themselves might be exploited by corrupt individuals or entities. This is evidenced by the many banks that collapsed and recently as of 2016 three banks were liquidated as per the Central Bank of Kenya report (CBK, 2016).

Limited financial literacy: A significant ethical concern is the limited financial literacy among customers in Kenya. Many individuals in rural areas might not have the necessary knowledge or understanding of how digital economy works, leading to concerns about making mistakes or falling prey to fraudulent activities. Musha In his research factors influencing uptake of credit by Kenyan youths in Nairobi county he noted half of the youth did not know how to access loan facilities nor the process to get the same(Musha, n.d., 2014, p.38)

Fraud and scams: Customers are often skeptical about the prevalence of fraud and scams in the digital economy. Cases of phishing, identity theft, and unauthorized transactions have raised concerns about the overall security and reliability of these platforms it was sadly noted that Kenyan lose billions of shillings on fraud and scams on the digital economy (Daghar, 2020).

Lack of regulatory frameworks: The absence of a strong regulations and legal frameworks for digital economy in many African countries creates an ethical concern. In Kenya the Cybercrime and Computer Related Crimes Bill has been of great help though as noted by Sang it needs to be improved. while the Kenyan Cybercrimes Act is a creditable legislative step towards the end of tackling cybercrimes in Kenya, some of its provisions raise serious concerns that need to be addressed by way of amendment(Yk & Sang, n.d., p.82). Customers worry that without proper oversight and protection from regulatory authorities, they may face challenges, including the inability to seek justice in case of financial loss or fraudulent activities.

Technological infrastructure and reliability: According to the Central Bank of Kenya, there has been good progress to access digital economy and especially through agency banking. As at June 2022, 21 commercial banks and 3 microfinance banks had contracted 78,824 and 908 agents

respectively since the inception of agency banking in 2010. The number of transactions via agents cumulatively increased from 975.5 million in June 2021 to 1.1 billion in June 2022. Similarly, the value of transactions increased cumulatively from KSh 7.3 trillion in June 2021 to KSh 9.0 trillion in June 2022 (CBK, 2022, p.27). However, in some counties, there is unreliable technological infrastructure, leading to concerns about the stability and reliability digital economy. Frequent power outages and network disruptions make customers hesitant to fully rely on these technologies for their financial needs or transactions.

Cultural norms and religious resistance: Beliefs, and practices may present ethical concerns for customers in Kenya regarding the adoption of digital economy. Some individuals may view these technologies as foreign or incompatible with their cultural values, leading to hesitation in utilizing these platforms. Some Christians were hesitant to take a bank's debit or credit card assuming its synonymous with the mark of the beast as contained in the bible, in the book of Revelation 13:16-17. Barclay notes in his research that the microchip is a concern even among Americans This chip technology has already affected many people in the United States with its "radio-frequency ID tag technology (Barclay, n.d., p. 2).

It is crucial to consider how we can incorporate values of servant leadership, as exemplified by Jesus, into digital economy. Kenyans whether corporate leaders or customer often face economic and social challenges, and they can greatly benefit from the application of servant leadership principles as espoused by Christ .Gene Wilkes has developed a very good bible study manual that summarizes how one can become a servant leader using three sets of acronyms which are easy to understand first she presents the idea that God has prepared the leader and their team to S.E.R.V.E they poses and have Spiritual gifts, Experiences, Relating style, Vocational skills and Enthusiasm secondly is to E.Q.U.I.P - Encourage them, Qualify them, Understand them, Instruct them and Pray for them. finally it is T.E.A.M which now guides people on how to work Together, Empowerment, Accountability and Mentoring (Wilkes, 1996).

The digital economy has its fair share of ethical challenges, which the leaders and customers can learn from Jesus and employ in promoting ethical business practices:

Leveraging technology for social justice. The digital economy offers numerous opportunities for tackling social challenges and addressing systemic issues. By leveraging technology to promote social good in Kenya, learning from Jesus servant leaders can prioritize the needs of the marginalized and oppressed, in the community. Jesus fulfills this in Luke 4:18-21 this portion contains the Nazarene Manifesto for care of the community by employing corporate social responsibility. Micah 6:8 – "And what does the LORD require of you? To act justly and to love mercy and to walk humbly with your God."

Cultivating servant leaders. In a digital society, leaders should exemplify servant leadership by prioritizing the needs of their team members and empowering them to reach their full potential. This enables the growth of sustainable enterprises and encourages a culture of servitude. Jesus sets an example of servant leadership in Mat. 20:26, 27 not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first among you must be your slave.

Fostering collaboration and cooperation. Digital platforms provide opportunities for collaboration and cooperation on a global scale. By encouraging collaboration within team members and between communities corporates can achieve a lot. Jesus emphasizes unity and cooperation in John 13:34 – "Love one another. As I have loved you, so you must love one another. We find Jesus also entrusting his disciples when he sends the 72, it is a sign of trusting them Luke 10:1-23 and above all entrusting them with the great commission Mat 28:18-20

Emphasizing customer- centric approaches. A core pillar of servant leadership is a focus on serving the needs of others actually it has the thought of being a good steward. In the digital economy, this translates into placing customers at the center of business strategies, tailoring products and services to their requirements, and cultivating a culture of excellent customer service. Jesus modeled this in Matthew 20:28 – "For even the Son of Man came not to be served but to serve."

Encouraging inclusion and empathy. One important aspect of servant leadership is inclusivity and empathy towards others. In a digital economy, ensuring access to technology and digital resources is essential. Jesus teaches us the importance of embracing diversity and inclusion in Matthew 22:39 – "Love your neighbor as yourself." Further we find Jesus selecting his disciples with multi-disciplinary capabilities

Privacy concerns and cybercrime. Employing servant leadership entails adhering to biblical principles of integrity, honesty, and fairness in Matthew 23 and Luke 11 Jesus gives stern warning to the teachers of the law, scribes and the lawyers not to commit crimes however we find Jesus himself adhering to ethical principles such as paying taxes Mat17:24-27 and teaching on the beatitudes in Matthew 5:1-48.

The Role of Corporate Leaders in the Digital Economy
Ethical transformative leadership plays a crucial role in shaping and promoting good governance practices within the digital economy. It is important to note that non-financial goals of a firm such as corporate social responsibility or growth and expansion have a significant effect on ethics these firms employ as opposed to financial goals. Pandey and Bhat noted four major financial goals of many companies which are: maximization of operating profit before interest and taxes, maximizing the rate of return on investment, maximizing the growth rate in sales and ensuring that funds are available (n.d., p. 14) When money is not the goal, there is a decrease in unethical behavior. With the rapid growth of technology and its impact on various sectors, leaders must embrace ethical leadership to navigate the challenges and opportunities presented by the digital economy. Ethical transformative leadership inspires and promotes good governance practices within the digital economy by Investing in:

Digital Literacy and Cyber security. To promote good governance within the digital economy, ethical transformative leaders prioritize investing in digital literacy and cyber security. By equipping individuals with the necessary knowledge and skills to navigate the digital landscape, leaders empower them to make informed decisions, protect themselves from cyber threats, and fully participate in the digital economy. Through cyber security initiatives, leaders safeguard organizational and consumer data, thereby enhancing accountability and building trust. Dewan

(2001, p. 59) insists on the importance of cyber security. He says that the security of your customer and preventing any dubious usage of the information given by your customers, like credit card number or any other important personal information.

Prioritizing data ethics and privacy. In the digital economy, data ethics and privacy are paramount. Ethical transformative leaders emphasize the importance of data protection and privacy rights. They advocate for strong data governance frameworks, including secure data storage, informed consent, and transparent data handling practices. By promoting data ethics, leaders ensure that individuals' rights are respected, fostering trust and enabling the sustainable growth and uptake of the digital economy. Chaffey (2007, p.160) insists that ethical standards are personal or business practice or behavior which are generally considered acceptable by society. He further says that privacy refers to a moral right of individuals to avoid, intrusion into their personal affairs by third parties. Privacy of personal data such as our identities likes and dislikes is a major concern to customers.

Fostering collaborative partnerships: Ethical transformative leaders recognize that addressing the complex challenges of the digital economy requires collaborative efforts. By fostering partnerships with governments, other businesses, and civil society organizations, leaders can promote good governance practices. Such partnerships enable information sharing, policy development, enhancing a legal platform and the implementation of ethical guidelines, ensuring that the digital economy operates in a fair and responsible manner. Koros in his study on effect of credit information sharing on the credit market performance of commercial banks in Kenya, he concludes that credit information sharing has a strong positive correlation with credit market performance (Kiplangat, 2015, p. 43).

Setting a Vision and foresight for ethical conduct: Ethical transformative leaders inspire good governance by setting a clear vision and standards for ethical conduct within the digital economy. They establish values such as transparency, accountability, and integrity as non-negotiable principles. By fostering a culture of ethical behavior, leaders encourage organizations to prioritize responsible practices, ensuring compliance with legal requirements, protecting consumer data privacy, and promoting fair competition. Larry Spears summarizes ethical conduct as listening, empathy, healing, awareness, persuasion, conceptualization, foresight, stewardship, commitment to the growth of people, and building community (Spears & Lawrence, 2004, p. 13).

Promoting inclusivity and diversity: Good governance within the digital economy requires leaders to promote inclusivity and diversity. Ethical transformative leaders understand the importance of representing the interests of various stakeholders, including marginalized communities, in decision-making processes. By fostering an inclusive environment, leaders encourage diverse perspectives, which lead to better governance outcomes that benefit all members of society. Many decisions in organizations, especially important decisions that have far-reaching effects on organizational activities and people, are typically made in groups(Robbins etl, 2017, p. 125) Greenleaf challenges the leader in relation to their team members and juniors, do those served grow as persons?, do they, while being served, become

healthier, wiser, freer, more autonomous, more likely themselves to become leaders? (Greenleaf, 1977, p. 13)

Conclusion

In conclusion all the stakeholders must consider ethical engagement by constantly addressing the following questions:

Is there adequate measures to protect customer and employee data?

Is there transparent about how corporates collect, store, and use personal information?

Is there Accountability on actions and decisions, especially in the use of algorithms and Artificial Intelligence that can impact individuals?

Is there fairness in a corporate digital processes, such as hiring algorithms or pricing strategies?

Is there ethical Use of technology especially in innovation and equitable growth noting potential negative consequences of products or services and taking steps to mitigate them?

Are customers being forced to trade their privacy for consent to user products and services on the digital economy platforms?

Are the corporation customers are trading on regulated and have they complied with the prevailing laws?

Do they offer customer support, training and after sale service.

There are new emerging threats and challenges than require urgent consideration and research.

With the introduction of Chat GPT re-definition on what is ethical require research since questions on how to use the AI platform are already challenging almost all sectors. If servant leadership is employed in the Digital economy, there will be relieved tension in the digital trading platform.

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