Effects of training and development practices on performance of insurance sector in Kenya

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ARTICLE INFO

Article history:
Received 06 January 2022
Received in rev. form 12 April 2022
Accepted 18 May 2022

Keywords:
Effects, Training and Development practices, performance, insurance sector

JEL Classification:
O15

ABSTRACT

The study examined the effects of training and development practices on the performance of the insurance sector in Kenya. The study was conducted using a desktop methodology. This involved the use of secondary data that has been acquired from existing resources such as published studies, reports, and statistics. Many researchers prefer this method of collecting data since it saves time and reduces the cost of data collection. It is also quite reliable and has a wide variety of insights since it is collected from well-known sources. The current study used online journals and libraries which provide easy access to secondary data. The results revealed that there exist conceptual and geographical gaps relating to the study on the effects of training and development practices on the performance of the insurance sector in Kenya. Most of the results from the empirical review revealed that training and development practices positively affect the performance of the insurance sector. In addition, training and development practices were found to have a positive effect on employee productivity, employee engagement and employee retention. the study will benefit many stakeholders. The human resource managers will use the findings of the study to identify other training and development practices that have been used to improve the performance of employees in the insurance sector. The HR managers will also be able to understand the expectation of employees during the implementation of training programs in the organizations so as to ensure they are more effective. Policymakers can also use the findings of the study to adopt the appropriate measures that can be used to ensure that training programs are effective and have a long-term effect on the performance of insurance firms. Researchers and academicians interested in carrying out research on training and development practices will also benefit from the findings of this study since this study will form the basis for their literature work. While future researchers may be inspired to conduct more studies to improve on this study.

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Introduction

Performance can be defined as the ability of an organization to efficiently utilize the available scarce resources to produce products or services that meet their customers’ needs and in return, they achieve their set goals and targets. In insurance, performance is normally expressed in net premiums earned, profitability from underwriting activities, annual turnover, returns on investment and return on equity (Kamau, Olweny & Muturi, 2021). These measures can be classified as profit performance measures and investment performance measures. The performance of the insurance industry in any country is important since it contributes to the GDP of a country and the overall economic growth of a country. In addition, a well-developed and evolved insurance industry is beneficial to economic development since it generates long-term finances. Its primary role in underwriting of risks inherent in business entities promotes financial stability in the financial markets and provides a sense of peace to economic entities (Ul Din, Abu-Bakar & Regupathi, 2017).

The performance of the insurance industry is influenced by both internal and external factors. External factors include both industry features and macroeconomic conditions, while internal factors focus on an insurer's unique characteristics. Some of the industry features include, the size of the insurance firm, leverage ratio, liquidity of the firm etc while macroeconomic conditions include;
interest rates, economic growth rates, unemployment, international trade and inflation etc (Too & Simiyu, 2018). On the other hand, insurer’s unique characteristics mostly imply the essential skills that insurers need to have to improve employee’s productivity and performance of insurance firms (Zainudin, Mahdzan & Leong, 2018).

Krekel, Ward and De Neve, (2019) noted that in the recent past, the employee productivity of insurance firms has been low and this has been attributed to lack of requisite skills to foresee and manage task especially for high productivity hence, they are unable to gain the decisive competitive advantage. Furthermore, many insurers rely on their academic qualifications and are specialists of one field or another. This leads to identifiable weaknesses or gaps in their professional skills. Thus, Zainudin, Mahdzan and Leong (2018) highly advocated that insurance firms should implement training programs that will strengthen their employees’ skills and improve their competence at work.

Bell et al., (2017) defines training and development practices as educational activities within an organization aimed at improving an individual's or a group's job performance. These practices usually entail improving a worker's knowledge and skill sets as well as increasing motivation to improve job performance. Training programs can be established on their own or with the help of a learning management system, with the purpose of long-term staff development. Some of the common training practices include; orientations, classroom lectures, research studies, group activities, scenarios, and computer-based training e.g e-learning (Kang and Shen, 2017).

According to Diliantari and Dewi (2019) training is an important human resource strategy that insurance firms adopt in storing human capital that drives organization’s value. It involves a structured procedure to develop skills among new employees and updating employee’s knowledge, skills development, attitudinal and behavioural changes that contribute the company’s goals and objectives. This enhances employee’s competence, efficiency in the quality of work and also commitment. It also enhances a sense of belonging where employees see that their employers are concerned about their career development and productivity. Thus, such motivated employees are encouraged to work extra hard in order to hit their targets which translates in better performance of the insurance companies.

Paposa and Kumar (2019) indicated that an effective employee training program is a crucial step for the professional development of staff, ensuring they have the skills needed to provide successful business results. it also helps them perform their jobs more effectively which raises the overall productivity for the company. Training programs that develop the skill set of employees by ensuring their staff have a diverse set of skills enables individual employees to fill a wide range of roles. This ability grants flexibility and minimizes the impact when an employee is unavailable or leaves a position for a new career opportunity. On the other hand, employees with diverse set of skills enables their employers to save on labour cost involved in hiring and recruiting many employees in the organization (Chadha, 2018).

Another effective training and development practice that organizations use is developing a system that regularly taps into the knowledge of the expert employees in the organization. Then using that knowledge and information provided by them to create learning courses and making them available in the learning management system of the organization (Manresa, Bikfalvi and Simon, 2019). As a result, employees are able to sharpen one another which improves their quality of work, it also strengthens the relationship between employees in the organization, promotes career development and employee retention. A survey conducted by Clark (2019) revealed that 77% of employees in the insurance firms in US have knowledge that would help their colleagues at work, but no one has asked them to share it. Thus, managers who fail to identify and manage such employees end up investing so much funds in external experts to train and educate their employees. In addition, they also end up losing such talented employees once they leave the company and sometimes Chadha (2018) noted that some of the training programs by external experts fail to meet the expectation of their employees.

According to Maheshwari and Vohra (2018), training strategies should be geared towards personalized professional development that boosts productivity and employee retention. In a survey by Clark (2019), the rate of employee retention increased by 43% in insurance companies in US as a result of implementing training programs that promote the career development of its employees. Furthermore, Johnson, Park and Chaudhuri (2020) noted that inquiring from the staff of the organization on the skills they want to develop will help the organization develop training strategies that will effectively meet employees’ expectations and promote a company culture that is collaborative and interactive between managers and its employees.

The insurance companies in Kenya are established and governed by the Insurance Companies Act of 1960, Cap 470 Laws of Kenya. The Insurance Regulatory Authority (IRA) is the overall authority and regulator of the insurance industry, with the primary responsibility for overseeing and controlling insurance and reinsurance operations in Kenya. The Insurance Regulatory Authority issues regulations and circulars that govern the industry. It also ensures compliance by insurance/reinsurance companies, protects customers and promotes a high degree of security for policyholders (IRA, 2017). There are a total of 49 registered insurance companies in Kenya which are broadly divided into General and Life insurance companies. The key players in the insurance sector are the insurers, underwriters, actuaries, brokers etc. Further, the participants of the insurance industry subscribe to an association referred to as the Association of Kenya Insurers (AKI) whose main mission is to improve members’ adherence to ethical business practices and to educate other industry participants with the goal of enhancing the industry's performance (Otedo,2017).
Training and development practices play a significant role on the performance of insurance sector in Kenya. This is because these practices are often associated with improving the skills of employees and their efficiency at work so as to boost their productivity and performance. In the recent past, training and development practices have become an integral practice among HR managers, in order to ensure employees have been equipped with the emerging skills required to adapt to the new technological developments experienced in the insurance industry. Bohnert, Fritzsche and Gregor (2019) mentioned that the insurance industry has been greatly transformed by the new technology which makes it more competitive and most of its activities digital-oriented. Thus, by implementing effective training programs insurance firms are able to increase their competitive advantage and remain relevant in the market. However, as the HR management develops and implement training strategies, some of the employees’ expectations are not met and this hinders the effectiveness of these programs (Maheshwari & Vohra, 2018). Most of the employees in the insurance firms feel that many of the training programs they are exposed to are solely geared to improve their skills to perform certain tasks at the work but fail in promoting their career development. This affects the insurance firms since employees who are not satisfied may opt to look for other better job opportunities that put into consideration their career development needs thus reducing the employee retention of the organization. On the other hand, the HR management will continue to incur increased labour cost in hiring new employees and also in the funds invested in the training programs.

Studies on effects of training and development practices on the performance of the insurance sector in Kenya are scarce. Most of the studies investigating on training and development practices focus on its effects on employee productivity and employee satisfaction. Thus, the concept of contextual and geographical gaps identified in the previous studies will be filled by the current study which aims at determining the effects of training and development practices on the performance of the insurance sector in Kenya.

The study was conducted using a desktop methodology. This involved the use of secondary data that has been acquired from existing resources such as published studies, reports and statistics. Many researchers prefer this method of collecting data since it saves on time and reduces the cost of data collection. It is also quite reliable and has a wide variety of insights since it is collected from well-known sources. The current study used online journals and library which provide easy access to secondary data.

**Literature Review**

**Theoretical Review**

**Goal Setting theory**

This theory was developed by Edwin Locke in 1968 (Locke & Latham, 2019). The theory states that well-defined, specific and measurable goals positively affect employee performance since employees find it easier to understand the goals of the organization and work hard towards achieving these goals (Al-Hoorie & Al Shlowi, 2020). In addition, challenging goals keep employees engaged and focused to work hard and develop their skills so as to attain these goals. This increases their ability to be creative and innovative which in turn leads to exemplary performance in the organization and increased competitive advantage. According to Liu et al., (2020), after employees have understood the goals of the organization, they should show commitment to support the goal they are being assigned from the beginning. If employees don’t feel committed to the goal, they are less likely to enjoy the process and ultimately achieve the goal.

Another key element of the goal setting theory is to provide constructive feedback to employees whether the goals attained have met the expectations of the organization or there will be need for improvement (Locke & Latham, 2019). Consistent feedback to employees from their supervisors or managers also enables them to self-evaluate their performance and identify the areas to improve. Further, it is also important that managers give positive feedback of acknowledging the good performance of employees, since it keeps them motivated and improves employee engagement, productivity and satisfaction at the workplace (Sheaib & Kohli, 2017).

This theory can be applied in training programs of the organization where before implementing training programs in the organization, managers develop a culture of scheduling meetings with their employees to clearly explain the goals of the training and giving them an opportunity to air their views so as to secure their commitment to the training initiative. Thereafter, managers can also perform a regular performance review with their employees to track their progress towards the attainment of the organization’s goals or consider changing the strategies put in place to ensure that the training programs are effective (Clements & Kamau, 2018).

**Adult Learning Theory**

This theory was developed by Malcolm Knowles in 1968. It is the concept or study of how adults learn and how it differs from children. It aims to show how adult learning is distinct and identify the learning styles which suit them best (Kelly, 2017). According to Merriam (2018), this theory assumes that children learn because of external factors, like parents and teachers while adults learn for their own reasons, for instance, to acquire skills, progress in work, career developments or to boost self-esteem. Adult learning also depends on the readiness and preparedness of an individual to study or undertake a course. This theory also assumes that adults have lots of experience from which they draw knowledge and references, hence any learning or training they are exposed to at the workplace or learning institution should be practical to help them solve problems and work better and are applicable to their everyday lives (Rothwell, 2020).
Kelly (2017) indicated that another key assumption of this theory is that adults prefer to be first involved in how their training is planned, delivered and executed. For example, with employee training, before developing courses for training, managers should inquire what their staff actually want to learn and how they would like to learn. Adults also wish to give their opinions on the training approach they feel will best suit them since some prefer a self-directed approach instead of being instructor-led (Brockett & Hiemstra, 2018). Advancements in technology such as the use of the eLearning programs that are quite flexible and convenient to adults, many of them prefer the self-directed approach. It also creates an independent learning environment where instructors can offer a selection of courses that employees can choose to enroll in and enable them to have their own distinct learning goals (Arghode, Briege & McLean, 2017). Therefore, it is important that managers engage their employees in the planning, delivering and executing of training programs so as to make them effective and employees see the real value of the trainings.

A study by Veraldi et al., (2021) explores informal and formal knowledge exchange networks among two growing industries in Maine, US: that is maple syrup production and beekeeping. The study used the adult learning theory to understand how knowledge exchange occurs among employees in the maple syrup production industry and beekeeping industry. The findings of the study revealed that maple producers and beekeepers relied on both informal and formal knowledge exchange facilitated by producer associations where the following adult learning theory principles flourished; orientation to learning, prior experience of the learner and self-concept of the learner. These maple producers and beekeepers also found great value in the community and friendships created through these networks fostering greater expansion within each industry. Therefore, the study concluded that adult learning theory provides a useful framework in which to explore learning and knowledge exchange among distinct agricultural production practices to help inform future education and training initiatives.

**Constructivism Learning Theory**

According to Stewart (2021), the theory of constructivism learning can be drawn back to educational psychology in the work of Jean Piaget from 1896-1980. The theory argues that people are more active learners than passive. This means they learn best when they experience or discover things on their own, rather than simply being lectured. It also argues that learning is a collaborative process and individuals are much more willing to take in new information or revise their existing knowledge from a meaningful and relevant interaction from another learner (Pritchard, 2017).

Clark (2018) indicated that the constructivism learning theory also takes the approach of mentoring. This can be done through appointing department managers and supervisors as mentors to help improve the skills of new employees, underperforming employees, or generally employees who are seeking to further improve their existing skills. Therefore, the organizations gets the opportunity to utilize the expertise available in the organizations and will not have to incur extra cost in hiring external experts to train new skills on their employees. This will also encourage building of strong relationships between employees and their supervisors and promote employee retention. In addition, Fernando and Marikar (2017) noted that peer training is also another great way to utilize this theory, where employees can share their own knowledge and absorb new ones from those who are more skilled and experienced in the field.

The constructivism learning theory can also be applied when organizations are initiating team-building activities among its staff (Chuang, 2021). This could be done when undertaking big projects that cannot be done by one person. The project can be divided into stages and the various groups or teams assigned a particular stage. The teams engage in discussions, researches, field work and even training with the supervisors in order to complete the task assigned to them (Jumaat, Tasir, Halim & Ashari, 2017). On the other hand, organizations may organize for skill-based team building programs designed to teach skills such as soft skills, leadership, conflict management and negotiation skills. Such skill-based team building activities helps in building work relationships among the staff and promote good work ethics.

A study by Xu and Shi (2018) used the constructivist learning theory to investigate the efficiency and quality of student learning between student-student interactions and teacher-student interactions in flipped classroom in China. According to the finding of the study the role of teachers changes into the facilitator and helper of students’ learning while students become the main controller during their own learning process. This is drawn from the constructivist theory that emphasizes that knowledge is not waiting to be discovered but rather it is constructed by humans through interaction with the world and with each other. Teachers should devote themselves to provide students with guidance and create a good learning environment for students to expand their learning through cooperative learning and realize that teaching is a process of gradually reducing external control but increasing internal self-control of students.

**Empirical Review**

Garg and Punia (2017) noted that the current changes with new technologies in the insurance industry have challenged the professional skills that many insurers relied on. The new trends have increased the expectation of customers and this has put pressure on the insurers to upgrade their digital strategies. In addition, the rise of modern technologies has led to a broader demand for certain tech skills, which not only involves adopting new technologies and improving digital communications but also employees who have good data analysis skills. Therefore, a study by Sung and Choi (2018) on the effects of training and development on employee outcomes and firm innovative performance, indicated that the move by insurance companies to implement regular training programs that help to sharpen the technological knowledge of actuaries and data analyst in managing big data of customers, analyzing the data
and deriving actionable insights from it. Such technological knowledge also helps them to develop an understanding of the many business factors that affect their projects and identify the remedies or solution to reduce the effects of the business factors.

The importance of employee engagement on the performance of insurance companies, has necessitated the need to educate employees on effective communication skills and good interpersonal relationships between staff members and their managers (Osborne & Hammoud, 2017). A study by Fletcher, Alfes and Robinson (2018) on the relationship between perceived training and development and employee retention, indicates that training programs that are organized to help employees understand the organization’s work ethics and conduct foster employee interpersonal relationship and reduces work-related conflicts among staff members. It also enhance efficient interactions between managers and employees and this gives an opportunity to employees to air their opinions which can used in decision-making. Furthermore, the decision makers are able to enforce better organizational strategies that promote better performance of employees.

Al Karim (2019) conducted a study on the impact of different training and development programs on employee performance in Bangladesh. The study indicated that training programs on effective communication skills have also improved the relationship between customers and insurers which has translated to customer satisfaction and increased profits. The study emphasized that it's critical to stay informed on emerging technologies such as self-service and social media, but insurers must still be able to interact face-to-face. The emerging technologies has transformed the common face-to-face interactions to everything that a customer need is availed in their online platforms and in case of any queries insurers are often quick to simply send their customers an e-mail or an instant message. However, in order to clearly explain to new customers on the insurance products offered and the regulation of insurance policies, insurers can best convince customers through one-on-one conversation. In addition, insurers or brokers are able to build long-term customer relations through the often-face-to-face conversations with customers since it builds their confidence on the organization. While good customer services encourage referrals from their family members or friends.

Training and development programs have helped managers learn important leadership skills that drive the growth of insurance companies, this is according to a study by Dostie (2018) which examined on the impact of training on innovation of insurance firms in Canada. Managers also play an important role in making decisions and taking risks that enable the organization to achieve its goals. On the other hand, project managers with transformational leadership styles are noted to have exemplary performance in undertaking the various projects in the organization. Bradford, Rutherford and Friend (2017) also noted that managers influence the attitude and productivity of employees in the workplace. Managers who know the importance of creating an environment of teamwork among their staff promote stronger accountability and cohesiveness and this leads to increased employees’ productivity. Training and development programs enable managers acquire important leadership qualities such as passion for the work they do, desire to not only lead others but also mentor and coach their subordinates and empathy.

A study by Sariwulan et al., (2021) investigated on the influence of training practices on talent management in insurance firms in Indonesia. The study revealed that training is a human resource management (HRM) prerequisite of talent management. The essential purpose of the HRM is to maximize the productivity of the organization by optimizing on the effectiveness of the employees. HR managers ensure that this goal is met through identification of staffing needs, recruiting, hiring, onboarding, training and retention. The study also noted that talent management is an important element that helps HR managers maximize the value of their employees. It is usually involves attracting and retaining high-quality employees, developing their skills and continuously motivating them to improve their performance. This can be enforced through implementation of training and development programs to refine and develop the skills of employees and in return, it creates a motivated workforce that is willing to stay with the company for a long-term period.

Different organizations use different forms of training and development practices to improve employees retention, this is according to a study by Karimi (2019) on the influence of training and development practices on employee retention in Madison Insurance Company, Kenya. Implementation of the various forms of training and development practices need to be matched with the employees’ needs so as to increase employee motivation which in turn increases their rate of retention. Some of these forms of training and development practices include; customized interventions like sessions on coaching that are focused on covering the personal needs of workers and personal deficiency gaps. The interactive coaching activities help in motivating and encouraging workers towards making decisions and taking initiatives. Thus, improving employee’s confidence and enhance their potential and capabilities.

Another study by Nguyen (2020) on the impact of training and development practices in insurance sector in Kenya, noted that there has been drastic growth in the insurance sector over the past 20 years which has highly contributed to growth of GDP. However, the impressive growth in premiums and incomes has not been matched with its penetration into the potential market. Thus, the study revealed that underlying factors such as employee training, development and retention can help improve the competitive edge of insurance firms in Kenya. In addition, training facilitate the proper functioning of insurance firms and improve the efficiency of employees in compliance to insurance act requirement.

Ferreiro-Seoane, Miguéns-Refojo and Atrio-Lema, (2021) study argued that for insurance firms to attain their goals and objectives, there is need to put some resources in training and development of employees to allow them to attain sustainable competitive advantage. Employees who have not received training have no chance of getting promotion, therefore the future is uncertain so many employees search for other jobs where they would be able to get training. In the recent past, employees have highly esteemed organizations that have implemented training programs in the HRM practices, since they are assured that the organization is not only focused on the labour they provide but they also want their employees to develop new skills, promote career development, identify
their talents and optimally realize their potential at work (Johennesse & Chou, 2017). This increases their commitment to the organization and promotes job satisfaction hence the organization is in a position of retain top talent employees who are create and innovate to help the organization meet it targets and increase its profits overtime. Moreover, an organization that is able to attract and retain top talent employees gains a competitive advantage against their competitors in the market.

A study by Nyenga (2018) examined the influence of strategic human resource management practices on firm performance of insurance firms in Kenya. The study indicated that training and development practices have become a strategic approach that many HR managers rely on after carrying out a performance evaluation of their employees. As insurance firms evaluate the general performance of their organizations, the greatest contribution comes from the performance of their employees. Hence HR managers periodically conduct performance evaluations to reflect the performance of their employees. This is usually done through performance appraisals that provide feedback on important decisions, such as promotions, job shifts, and even termination of employment. Performance appraisals are also useful for identifying essential skills gaps among employees, demonstrating staff skills and competencies, providing staff feedback on their performance, as a basis for allocating rewards (Jaworski, Ravichandran, Karpinski & Singh, 2018). Thus, after getting the staff’s feedback especially on the essential skills lacking among their employees, the HR managers rely on training and development practices that will help in sharpening and developing the essential skills that are lacking among their employees.

Johnson, Park and Chaudhuri (2020) study on mindfulness training in the workplace in Europe, argued that some large insurance firms which have a variety of branches across a number of countries, do not only rely on trainings that are mainly carried out with the insurance firms. They also practice other methods of training and developing the skills of their employees in order to improve their productivity and keep them motivated. Some of these methods include: job rotation and organizing conferences. Job rotation where employees are transferred from one branch to another or from one job to another within the same organization. Malik and Kanwal (2018) noted that with a job rotation system, employees gain experience and skills by taking on new responsibilities. Rotations are meant to promote flexibility, employee engagement, and retention. In addition, it exposes employees to different working environments, meeting new colleagues, eliminates boredom and in the process, they also get to learn a lot from each other. On the other hand, conferences organized by a collaboration of different organizations within the same industry for the purpose training and knowledge sharing, exposes employees to new ideas, new interactions, new skills that motivates and challenges them to do better to improve their performance.

Training and development practices play an important role in the job orientation of new employees in the insurance firms and especially the young graduates from university. A study by Bell et al., (2017) revealed that the new graduate trainee programs that insurance firms are organizing for the fresh graduates, has exposed them to consistent training which enables them acquire a range of skills that many employers are looking for in the job market. In addition, when such fresh graduates are absorbed into these insurance firms, they make it easy for HR managers to recruit them in the organization due to the experience gained and the familiarization with the organization. The insurance firms also gain a competitive advantage due to the creativity and innovation of the top talented young employees who are more productive than the current employees in the organization (Ocen, Francis & Angundar, 2017).

A study by Chepkwony (2018) in insurance firms in Kenya revealed that as new technological trends transform the operational activities of insurance firms, the HR department needs to also consider implementing the most modern approaches of training such as eLearning. This ensures that the industry remain relevant and competitive against their rivals. The unique skills that employees need in service delivery to customers, meeting customer’s needs and compliance to the regulatory requirements makes it necessary for employees go through training so that they can easily adopt to the shifting trends in the insurance industry. The eLearning training approach is highly regarded due to its speed to update and ease in delivery of the relevant information concerning current trends to the staff in the organization.

Kogo and Kimencu (2018) study on organisational capabilities and performance of insurance companies in Nairobi County, found that the insurance industry can also deliver almost all of their training and teaching through an eLearning system. For instance, the eLearning system is able to deliver the most recent and accurate information on both company compliance, national and international regulations of insurance firms. The staff can also be automatically notified when they’re due to complete their training to maintain their certification. The eLearning system also makes it easy to provide initial software training during employee onboarding as well as delivering any ongoing training needed to upskill staff in order to keep up with software updates.

The results were grouped into various research gap categories namely as conceptual and geographical gaps.

Conceptual Gaps

rather focused on other dependent variables such as employee retention, job satisfaction, employee engagement and talent management. Thus the current study seeks to address these conceptual gaps.


Conclusions

The findings of the study will benefit many stakeholders. The human resource managers will use the findings of the study to identify other training and development practices that have been used to improve the performance of employees in the insurance sector. The HR managers will also be able to understand the expectation of employees during the implementing of training programs in the organizations so as to ensure they are more effective. Thus, the management of the organization will be able to identify some of the strategies used by insurance firms to identify the expectations of employees in training programs. The cost of implementing training programs in insurance firms is usually high, the current study will provide more information on other training and development practices that will help the management to cut on the cost used in implementing training programs.

The employees of the insurance sector will benefit from the findings of this study since it will provide well-detailed information on the important of training and development practices on employees in the organization. The impact that trained employees have on the performance of insurance firms and the impact that training programs have in improving their quality of work and promoting career development. The findings of the study will also help employees to understand that their opinions and expectations play an important role in ensuring that the training practices they are exposed to are effective to the organization.

The results of the study will also have a great significance to the various policymakers in the insurance sector e.g the Insurance Regulatory Authority in Kenya. Policymakers will be able to identify the appropriate training and development policies that will improve the performance of insurance firms in Kenya and also cater for the needs of employees. Policymakers can also use the findings of the study to adopt the appropriate measures that can be used to ensure that training programs are effective and have a long-term effect on the performance of insurance firms. Researchers and academicians interested in carrying out a research on training and development practices will also benefit from the findings of this study since this study will form a basis of their literature work. Furthermore, the study will be important to future researchers as it may inspire them to conduct more studies to improve on this study.

Acknowledgement

**Author Contributions:** Conceptualization, Methodology, Data Collection, Formal Analysis, Writing—Original Draft Preparation, Writing—Review And Editing by author. Author has read and agreed to the published the final version of the manuscript.

**Institutional Review Board Statement:** Ethical review and approval were waived for this study, due to that the research does not deal with vulnerable groups or sensitive issues.

**Data Availability Statement:** The data presented in this study are available on request from the corresponding author. The data are not publicly available due to privacy.

**Conflicts of Interest:** The author declares no conflict of interest.

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