

Role of training needs assessment on the training outcomes in insurance sector in Kenya



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ABSTRACT

The study examined the role of training needs assessment on the training outcomes in the insurance sector in Kenya. A desktop methodology was used to carry out this study. This necessitated the use of secondary data obtained from publicly available sources such as published studies, reports, and statistics. This approach of data collection is used by many researchers since it saves time and lowers the cost of data collection. It is also quite reliable and has a wide variety of insights since it is compiled from well-known sources. The current study made use of online journals and libraries, both of which make secondary data readily available. The results revealed that there exist conceptual and geographical gaps relating to the study on the role of training needs assessment on the training outcomes in the insurance sector in Kenya. Most of the results from the empirical review revealed that the main role of training needs assessment on training outcomes is to ensure that the training programs implemented are effective, meet the employees' needs and to improve the performance of the insurance sectors in Kenya. In addition, TNA enabled organizations to implement flexible, practical oriented training programs so as to keep the employees motivated. The results of the study will be of great significance to the management team of the insurance sector, since it will provide a good knowledge base on what training needs assessment involves and its role on training outcomes in the insurance sector in Kenya. Employees in the insurance sector will also benefit from the findings of this study since it will provide a well-detailed information on some of the employee needs that spearhead the implementation of training programs. The results of the study will also benefit the policymakers in the insurance sector by identifying the appropriate training needs assessment models that will improve the training outcomes of insurance firms in Kenya. Lastly, the findings of this study will serve as a foundation for literature review of researchers and academicians interested in carrying out a study related to these research topics.

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Introduction

Training is defined as the process of teaching or developing oneself or others in any skill, knowledge, or fitness related to certain relevant skills with the goal of improving one's capability, capacity, productivity, or performance (Palmas & Klinker, 2020, July). Training can also refer to the improvement of physical fitness for a specific skill, such as athletics, martial arts, military applications, or other occupations (Ahir et al., 2020). According to Saher (2020), occupational training is termed as an ongoing process in the working life of professions since many of them aim at career development and professional development. Training in the workplace is oftenly initiated by the employers so as to motivate their employees, train them on the essential skills they need to acquire so as to improve their productivity and performance which translates to improved organizational performance.

According to Na-nan, Chaiprasit and Pukkeeree (2017) training methods in the workplace can be categorized into two, that is, on-the-job training method and off-the-job training method. On-the-job training usually takes place in the normal working situations where employees are trained at the workplace as they are doing their actual job. It involves a professional trainer or sometimes an experienced and skilled employee who serves as the instructor using hands-on practical experience which may be supported by formal

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classroom presentations. On the other hand, the off-the-job training method takes place away from the normal working situation implying that employees are trained away from the actual working environment through seminars, lectures, case studies, training workshops, role playing and simulation. This method of training is well known and has been the most commonly used in many organizations than on-the-job training.

In the insurance sector, constant training of employees has been a crucial business strategy employed and implemented by the human resource management so as to improve the performance of their employees, retain them and gain competitive advantage in the competitive insurance industry (Mishra, 2018). Sahel (2020) also noted that recently the trainings have also been expanded to include everything from the insurance products sold to how staff deal with customers, to understanding the processes and regulations set by the external bodies, which the staff need to always be aware of even when they are changed and updated. Furthermore, due to the particular nature of the insurance industry and the changing needs that occur frequently as a result of technological advancements, many insurance businesses have adopted modern training approaches such as the eLearning to ensure that their employees receive relevant and up-to-date information (Zhang, Shaikh, Yumashev & Chlād, 2020).

According to Ernawati et al (2021), the planning stage is the first crucial step in the training management cycle in order to determine the methods that best suit the needs of the staff in an organization. The planning stage is divided into Training Needs Assessment (TNA) and training planning. Anvari (2017) defines training needs assessment as the process of collecting information about an expressed or implied organizational need that could be met by conducting training. It is also a method of determining if a training need exists and, if it does, what training is required to fill the gap. Mazhisham et al., (2018) outlined that conducting a training needs assessment is the first step to developing a successful training program. The different types of training needs assessment include; performance analysis, feasibility analysis, target population analysis, needs versus wants analysis, job analysis and task analysis.

Training is oftenly linked to the final outcome of an individual as well as the organization. The need versus wants analysis is a type of TNA that focuses on identifying the needs that are related to the organizations work and not necessarily on what employees want. Organizations that use this kind of analysis adopt training practices and programs that equip their employees with the necessary skills and knowledge they need to perform tasks assigned to them. Thus, the goal of the organization is more oriented to improved organizational performance and increased profits rather than also meeting the personalized professional needs of their employees which promote career development (Bell et al., 2017). According to Maheshwari and Vohra (2018), organizations that are more oriented to improving their performance and profits without putting into consideration the expectation of their employees, tend to experience challenges in retaining their employees. This is because many employees opt for jobs in other organizations that put into consideration their personal and career development.

Organizations may also conduct a training needs assessment to ensure that the benefits of carrying out the training are greater than the identified training needs. To achieve this goal, Nguyen and Jolly (2019) indicated that organizations can conduct a feasibility analysis which involves assessing the viability or practicality of a proposed training strategy or program. This helps to ensure that the training program meets the expectation of the employees and the organization. The management of the organization can also be able to conduct a financial feasibility analysis that will determine if the time and money invested in the training practices was worth and can be fully accounted for (Zeng et al., 2017).

According to Song and Baicker (2019), another essential role of TNA is to determine the total number of participants for a training through target population analysis. This type of analysis allows an organization to decide on the employees that need training, identify what class groups are appropriate and how a specific course can be customized to meet the employees' needs. The class groups are formed based on the interest of employees, educational background, professional experience or even depending on the departments of the organization. Therefore, this makes planning of training programs easier and its implementation more effective since employees are more engaged and are able to interact with other employees who have similar interests (Düking, Fuss, Holmberg & Sperlich, 2018).

Long training sessions and at in appropriate times like holidays and during work schedules contribute to the ineffectiveness of training programs. Düking, Fuss, Holmberg and Sperlich (2018) noted that content analysis is a type of TNA that helps organizations to determine the best timing to deliver training and the suitable environment that is conducive for all employees. Performance analysis which is also referred to as gap analysis involves identifying the difference between the current performance of employees and the desired performance of the organization, this helps to clearly outline the training needs of its employees (Maheshwari & Vohra, 2018). Further, it will also help the organization requesting for training to give guidance to the trainer to ensure that the training needs are met.

In the insurance sector, training needs and assessment practices are oftenly applied at the organizational, operational and individual level. At the organizational level, these practices help insurance firms to clearly define measurable outcomes for training, this allows them to improve the chances of success of the training program (Mazhisham et al., 2018). For instance, insurance company's claims processing department constantly gets poor feedback from customers, so you want to improve its customer service rankings. An organizational-level assessment reveals the problems in claims processing and determines the need for training employees involved in claims processing. It can also explain why the training program is necessary and how it can help the organization to achieve its goal of improving company's customer service (Talesh, 2019).

Training programs and practices in an organization has numerous benefits to its employees and the overall performance of the organization. In the insurance industry, the need to implement training programs has over the past years increased due to advance technological developments that have transformed almost all its operational activities. They have also created technical skills gaps among employees which makes it challenging for employees to adopt to technological changes and in turn affects the competitive advantage of most insurance firms. Further, most of the implemented training programs in insurance firms are not presided by conducting a training needs assessment since the method is costly, time-consuming and cumbersome. Xyz indicated that an effective training needs analysis usually requires a lot of input from the management team to clearly analyse and identify the need of every employee and the best training practices that can help fill meet the needs of its employees. Hence, most of the management teams prefer implementing training programs at the time a specific skill need arises among their employees or when their employee performance decreases.

Studies on training needs assessment are scarce with none of them found to investigate on the role of training needs assessment on training outcomes in insurance sectors in Kenya. The previous studies consist of conceptual, contextual and geographical gaps that the current study aims to fill. Therefore, the current study seeks to examine the role of training needs assessment on the training outcomes in the insurance sector in Kenya.

A desktop methodology was used to carry out this study. This necessitated the use of secondary data obtained from publicly available sources such as published studies, reports, and statistics. This approach of data collection is used by many researchers since it saves time and lowers the cost of data collection. It is also quite reliable and has a wide variety of insights since it is compiled from well-known sources. The current study made use of online journals and libraries, both of which make secondary data readily available.

Theoretical Review

Need Analysis Theory

The need analysis theory was developed in the mid- 1970s by different scholars and authors. Iwai et al. (1999) used the needs analysis theory to identify the activities that are involved in collecting information which serves as the basis for developing a curriculum of language teaching that will meet the needs of a particular group of students. The study differentiated between formal need analysis and informal need analysis. The study revealed that informal need analysis was the commonly used method of need analysis which enabled the teachers to assess and identify the language points that their students needed to master. This ensured that the teachers aimed at meeting the needs of their students during their learning rather than blindly following the curriculum of language teaching implemented in the education system.

Further, John (1991) study applied the need analysis theory in designing English language teaching courses to ensure that it provides validity and relevancy for all subsequent course design activities. While a study by Hutchinson and Waters (1987) discussed on the approaches to needs analysis among English for Specific Purpose (ESP) students, with a particular attention to genre analysis. The study demonstrated that instructors must support ESP students in order for them to comprehend the construct of any professional genre and for them to properly generate it. This approach is also advocated not only for teaching ESP but also for the professional development of teachers. Similarly, genre analysis can help instructors recognize concealed assumptions and acquire understanding into their educational implications.

A study by Wright and Geroy (1992), used the need assessment model in analyzing the effectiveness of large-scale government sponsored training programmes in US. The study proposed a needs assessment model to depict the appropriate needs assessment method, and compared it to the Ontario Government's "Ontario Skill" (OS) program, a provincially financed training scheme. The study discovered that majority of the government's funds spent on the OS program was mismanaged since conducting in-depth assessments was very difficult under the current administrative setup. As a result, according to the study, needs assessment can be enhanced by moving the burden of responsibility from government consultants to specifically trained corporate representatives. This transition would free up enough time to focus on the thousands of needs assessments that are completed each year as part of the enormous training project. Therefore, this theory can be applied in the current study to explain the role of training needs assessment on training outcomes in insurance sectors in Kenya.

The Reinforcement Theory of Motivation

This theory was developed by Burrhus Frederic Skinner in 1920s (Gordan & Amutan, 2014). The theory states that a learner is likely to repeat a behavior which is attached with a positive outcome or result and avoid a behaviour with negative outcome or result. The theory assumes the internal motivation of an individual and focuses instead on environmental factors (Aubret, Matignon & Hassas, 2019). According to Villere and Hartman (1991) skinner categorized reinforcement into four categories, they include; positive, negative, punishment and extinction reinforcement. It is the responsibility of the management team of the organization to keep their employees motivated so that they perform better and achieve the goal of the organization. Therefore, managers use the different types of reinforcement to motivate their employees.

A study by Scott (2018) indicated that training and development programs should be aligned with the organizational objectives and a positive outcome should be expected with such training and development programs. These positive outcomes can be in the form of rewards where after individual complete a training program, they are awarded a certificate of completion of the training. As a result,

employees become motivated to attend more the trainings that are organized by the management and this assures the organization that the trainings are effective. Therefore, it is important that the management includes reward practices during their training needs analysis so as to ensure that the training programs are effective and meet the expectation of the organization.

Wei and Yazdanifard (2014) indicated that the total period of training and venue for training are also some of the factors that hinder the effectiveness of training programs in organizations. According to negative reinforcement, the management team can remove such obstacles and identify the conducive time and place to conduct training so as to ensure that the employees are comfortable. Bawa (2017) noted that some organizations have opted for eLearning training programs where courses are customized into the digital system of the organization. This makes it flexible and convenient to all employees to do the courses at their own convenient time and place.

In addition, punishment reinforcement can also be enforced in training programs. A study by Van den Broeck, Carpini and Diefendorff (2019) revealed that some organizations have opted to implement rules and regulations that ensure that their employees attend the trainings organized, and conduct performance evaluations to evaluate their performance after the trainings. This increases the commitment of employees to attend trainings and improve their performance. Therefore, this theory can be applied in the current study to explain the role of training needs assessment on the training outcomes in the insurance sector.

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-Hoorue & Al Shlowiy, 2020). The theory also emphasizes that employees must also show commitment to support the goal of the organization from the initial stage since this makes it easier for the management to coordinate them and encourages better employee performance. According to Latham and Locke (2018), providing feedback to employees through conducting frequent performance analysis keeps employees motivated and focused to ensure they meet their targets and achieve the goals set at the right timelines.

A study by Farmer, van Rooij, Riemersma and Jorna (2017), goal setting is an essential component of the training needs assessment methods since it involves planning of training and development programs before, they are implemented. During planning, the management will be able to clearly define their goals of conducting training and allow their employees to give their views or opinions, this increases their commitment to attend the trainings. Therefore, this theory can be applied in the current study to explain the role of training needs assessment on the training outcomes in the insurance sector.

Empirical Review

A study by Anvari (2017) on applicable models of training needs assessment in organizations indicated that TNA is undoubtedly vital in any organization or company's training process. The model proposed, used the international training standard ISO 10015 and applicable experience in the field of training needs assessment. The study presented four dimensions of the TNA model which include; job competencies, organizational objectives, problem solving and developmental gaps that organizations can use in the formulation of their training programs. The findings of the study revealed that the organization's goals and objectives and developing the needs based on those objectives are important inputs for the training needs assessment that are underrated by many organizations. Further, aligning training with job competencies or job description through defining the training needs of this dimension helps to increase the effectiveness of training and facilitates achieving the goals of the organization. In addition, including the problem solving approach in the TNA model helps in identifying problems as they arise during tasks and determining if the problem can be solved through training. Therefore, the study concluded that the training programs can be realized through this dimension of needs assessment and particularly focusing on Individual Development Plan (IDP).

Another study by Alias, Ong, Rahim and Hassan (2019) investigated on the impact of training needs assessment on the performance of employees in the public sector. The study noted that training play an important role in improving the performance of an organization. Most organization selected for this study were more oriented in conducting a performance analysis on the current work performance and knowledge of each of their staff. This made it easier for the organization to identify and describe the gap in performance or knowledge deficiency of their staff. Performance analysis also enabled the organization to determine if training can be used to fix the performance deficiency and if not, which other remedy could be used to fix the problem. The findings of the study revealed training of public officials was urgently recommended in the implementation of D&D reforms and improve local administration of public officials. As a result, the findings of the study revealed that the trainings improved the understanding of public officials on the decentralization & deconcentration (D & D) policy and their skills to apply D&D policy to their daily duties and functions assigned.

A study by Lacerenza et al (2017) on examining the leadership training design, delivery and implementation in the insurance sector found that the insurance sector allocates majority of its funds in organizational training budgets on leadership training. However, only a few of these leadership training programs have been effective due to poor planning of the training programs. The study used four elements, that is reactions, learning, transfer and results from the Kirkpatrick's evaluation model, to estimate the effectiveness of leadership training among the staff (Reio, Rocco, Smith & Chang, 2017). The study also used 15 moderators of training design

and delivery to determine which elements are associated with the most effective leadership training interventions. The results of the study revealed that the strength of the four elements on leadership training differs based on various training design, delivery and implementation characteristics adopted by the organization. The moderators' analysis support the use of needs analysis, feedback, multiple delivery methods especially practice, spaced training sessions, a location that is on-site, and face-to-face delivery that is not self-administered. Therefore, the study concluded that the content of training, mode of delivery, attendance policy and duration influence the effectiveness of the training program.

Anvari (2017) noted that managers in the insurance companies oftenly overlook the need to conduct training needs assessment before implementing their training programs since its costly and time consuming. A study by Siddiqi and Tangem (2018) aimed at developing an integrated model supposed to overcome shortcomings involved in needs assessment including costly and time-consuming processes and a lack of clarity in terms of tasks and administrative procedures. The integrated TNA model was based on considering job descriptions in various departments along with the required knowledge, attitude, and skills for each position in the department. The results of the study revealed that clearly defining the job descriptions in each position in the department ensures that there is clarity in the tasks or roles that staff are supposed to carry out. Assessing the skills and knowledge gap of the staff in align with the job descriptions enables the organization to easily identify the training needs of their staff, hence saves on time and cost spent in training programs. In addition, the employees' attitude towards the implemented training programs influences the capacity of the training program to meet the training needs of the staff.

Holotiuk, Pisani and Moormann (2017) conducted a study on identify the training needs of life insurance sales representatives in Taiwan using the Dephi Approach. The study targeted the sales representatives in the life insurance sector and aimed at identifying their needs for progressive professional development and the competencies they need to be effective in sales and marketing of insurance products. The findings of the study revealed that most life insurance companies in the USA implement an education and training plan advocated by the Life Office Management Association. However, in Taiwan insurance companies implement similar education and training plans, but they do not seem to result in the successful performance of their sales representatives. Therefore, the study recommended insurance companies should use augmenting knowledge of various financial products and marketing approaches so as to improve their performance in the organization. The study also recommended that life insurance companies need to train their sales representatives to an adequate standard in competencies of problem solving, communication, information technology utilization, culture compatibility, emotional intelligence, collective competence and ethics.

Another study by Garg and Punia (2017) examined the impact of effective training on employee performance in the insurance industry. The study noted that insurance companies spend a lot of funds in training since it is one of the business strategies that are usually expensive. Therefore, managers need to ensure that they have fully assessed the situation to establish whether training is the answer to the performance challenges in the organization. The study also indicated that once organizations have evaluated the effectiveness of the existing training programs on performance improvement of the employees, they should then make suitable changes in the training policy to bridge the performance gaps in the employees. The findings of the study revealed that effective training programs had a positive impact on employees' performance and increased employee recognition in the insurance companies. Thus, the study concluded that it is important to assess the effectiveness of training programs before implementing them among its employees.

Furthermore, a study by Rusydiana and Nugroho (2017) investigated on the effectiveness of training programs in Life Insurance Companies in India by using Return on Investment method. The study used the Kirkpatrick's evaluation model and Dr Phillip's model for calculating the return on Investment (ROI) to measure the effectiveness of training programs. The results of the ROI analysis indicated that the overall training effectiveness is significantly dependent on the program content, trainer's effectiveness and employees' effectiveness. In addition, variables of the program content that is, flexible program structure, practical training program and engaging training programs had a positive and significant influence on effectiveness of training while knowledge improvement was statistically significant to training effectiveness by 40.5 %. Therefore, the study recommended that training programs should be flexible, practical oriented and engaging so as to keep the employees motivated and also improve the effectiveness of the training programs.

A study by Markaki, Malhotra, Billings and Theus (2021) examined the assessment of training needs and evaluation of professional continuing education programs across the healthcare workforce. The study used the Hennessy-Hicks Training Needs Analysis (TNA) questionnaire which is one of the most widely used validated tools and was by the World Health Organization. The study indicated that the creation of the tool is tailored on training employees so as to meet their professional development needs. The study used the TNA tool to compare training needs and perceptions among professional groups and to monitor the quality of care across an institution or healthcare system, demonstrating the organizational training needs theme. The results of the study revealed that the TNA tool is a widely used clinical practice that facilitates prioritization and allocation of limited educational resources based on the identified training needs and it effectively addresses the knowledge gap in global human resources for health by translating knowledge into action.

Another study by Oduwusi (2018) investigated on the mediating role of training needs assessment in the succession planning as a key to effective managerial transition process in corporate organizations. The study indicated that TNA plays a critical role in the succession planning process since many of the individuals nominated by an organization as successors are usually not yet ready to

fill a key role, and require time to develop the required skills, knowledge, and experience to advance to a leadership position. After the succession planning team finish nominating succession candidates who will fill the next leadership position, the training needs assessment will enable the team to look closely at each candidate and determine what areas they need to develop in order to gain new skills, become more ready, and eventually take on the new role. The findings of the study revealed that the use of performance reports of the candidates was an effective tool to identify the development needs that a candidate lacks but are essential for their next leadership position. In addition, evaluation assessment reports from other employees also has a positive influence in enabling the succession planning team to identify the training needs of the candidates. Therefore, the study concluded that for effective managerial transition process in corporate organizations, the management should conduct a training needs assessment on all their candidates.

According to Ocen, Francis, and Angundaru (2017) study on the role of training in building employee commitment in Uganda's banking sector, new employees who are given a good job orientation by their supervisors and colleagues become more committed to their work than those who are not given a good job orientation. The study also indicated identifying the training needs of the new employees enables them to acquire essential skills that will enable them to improve their performance in the organization. The findings of the study also revealed that training has a positive and significant impact in increasing the commitment of both the new and experienced employees in the banking sector. Further, the findings of the study also revealed that the implementation of a structured mentoring program helps to recognize the need to develop and maintain relationships between the new and the experienced employees in the banking sector. Therefore, the study recommended that the management of the banking sector should set funds to invest in training of their employees so as to increase their commitment and also retain them.

A study by Czerniawski, Guberman and MacPhail (2017) on international comparative needs analysis, investigated on the professional developmental needs of higher education-based teacher educators in Belgium, Ireland, Israel, the Netherlands, Norway and the UK. The study noted that lack of attention on the professional learning needs of teacher educators has been one of the factors that contribute to poor performance of teacher educators in these international countries. The results of the analysis also found out that the teacher educators were moderately satisfied with their professional development experiences and had a strong desire for professional learning. In addition, their desire to improve their academic skills required to further their professional careers and knowledge of the curriculum associated with their fields of expertise had a positive and significant influence on their performance. Thus, the study recommended that the management of the university institutions should invest in training programs that will improve on their career development since it significantly influences their performance.

Another study by Mark and Nzulwa (2018) investigated on the effects of career development programs on employee performance in National Hospital Insurance Fund (NHIF), Kenya. The study found that as NHIF implements the career development programs to help improve the performance of their organizations, some of the employees' career needs were not met. The results of the regression analysis revealed that career development programs contributed to 34.9% of employee performance. They also revealed that there was a statistically significant positive relationship between employee training, career counseling, employee mentoring and career advancement on employee performance. Thus, the study concluded that career development programs have a positive influence on employee performance. The study also recommended that when implementing the career development programs, the management of the NHIF should put into consideration all the career needs of their employees.

Conceptual gaps

The following studies from the empirical review consisted of conceptual framework gaps. These studies include; Rusydiana and Nugroho (2017), Mark and Nzulwa (2018), Czerniawski, Guberman and MacPhail (2017), Ocen, Francis, and Angundaru (2017), Garg and Punia (2017), Lacerenza et al (2017), Alias, Ong, Rahim and Hassan (2019), Anvari (2017) and Reio, Rocco, Smith and Chang (2017). The mentioned studies also failed to determine the role of training needs assessment on the training outcomes in the insurance sector. Therefore, the current study aims to fill the identified conceptual gaps by determining the role of training needs assessment on the training outcomes in the insurance sector in Kenya.

Geographical gaps

The following studies from the empirical review consisted of geographical gaps since they were not carried out in Kenya. They include; Oduwusi (2018), Holotiuk, Pisani and Moormann (2017), Czerniawski, Guberman and MacPhail (2017), Ocen, Francis, and Angundaru (2017), Garg and Punia (2017), Lacerenza et al (2017), Alias, Ong, Rahim and Hassan (2019), Anvari (2017), Rusydiana and Nugroho (2017) and Reio, Rocco, Smith and Chang (2017). Therefore, these studies may not provide comparable results in Kenya due to differences in the social and economic environments of Kenya and other nations. The current research aims to fill these gaps.

Conclusions

The results of the study will be of great significance to the management team of the insurance sector, since it will provide a good knowledge base on what training needs assessment involves and its role on training outcomes in the insurance sector in Kenya. The management team will also be able to understand the different training needs assessment models used and identify the model that will best suit their training objectives. Employees in the insurance sector will also benefit from the findings of this study since it will provide a well-detailed information on some of the employee needs that spearhead the implementation of training programs. The

findings of the study will also help employees to understand that their opinions and expectations play an important role on the training outcomes in the insurance sector.

The results of the study will also benefit the policymakers in the insurance sector by identifying the appropriate training needs assessment models that will improve the training outcomes of insurance firms in Kenya. Policymakers can also use the findings of the study to adopt the appropriate policies that can be used to ensure that training programs are effective and have positive training outcomes in insurance firms. Researchers and academics interested in conducting training needs assessments research can benefit from the findings of this study because it will serve as a foundation for their literature review. Future researchers will also benefit from the study because it may encourage them to undertake more research in order to improve on it.

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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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