

Impact of Employee Training on Organizational Performance A Study of Selected Insurance Firms in Abuja-Nigeria

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Abstract

Performance of organization depends on the knowledge and ability of its employees toward understanding the dynamism in the market. Insurance firms spent huge amount of money annually on training employees and the excess of such investment on employees is to improve the employee knowledge on the work and achieve organizational goals better than the competitors. The study is on the impact of employee training on organizational performance of selected insurance firms in Abuja. Questionnaire was administered to population sample of one hundred and twenty (120) employees. Hypothesis formulated for the study were analyzed using t-test statistical technique to determine the relationship that exist between employee training and organisational performance. The study observed that induction and orientation have significant impact on employee job effectiveness. It was also discovered that on-the-job training has significant relationship with employee productivities while off-the-job training has significant relationship with employees' innovativeness in insurance industry. The study recommends that insurance organizations should set up regular training and development programmes that are capable of improving the skills, morale and productivity of employees. Personnel managers of insurance firms should also involve experts to determine the appropriate training for the employees. Insurance industry should prioritize training programmes to ensure high level of productivity.

Keywords: training, employee, performance, insurance, productivity, innovativeness

Introduction

The excess of training in organizations is to see how best employees can improve their productivity to ensure that organizational goals are achieved effectively. Enhancing productivity calls for proper and efficient management of both human and material resources of the organization. Most managers recognized training as effective tools in achieving productivity. It is well known fact that organizations always focus and point those activities and programs that can help in the achievements of the objective for which such organizations were established.

It is important that every organization should have a well trained and experience workforce to carry out the various tasks and responsibilities to achieve organizational goals and objectives.

Training is the systematic development of the attitude and skill behavior pattern required by an individual in order to perform adequately a given task (Oliseh, 2005). He states that training is designed to change the behavior of the employee in the work place in order to stimulate efficiency and higher performance standards. Training of employees is equal to investing in the organizations' most important assets which is the employee. It develops their skills, changes their attitude towards work and builds their loyalty to the company hence improved performance. Training also helps build the foundation for career advancement hence staff recognition through promotions. This leads to job satisfaction.

Training and development practices are aimed at enhancing employees' personal qualities that lead to greater organizational performance. it is aimed at helping the employees obtain knowledge and skills required in performing and being able to develop their abilities to the full, within the areas that are relevant to the organization. For training to be effective, it should improve the performance and ability of the trained employee.

Employee training refers to the planned attempt by an organization to facilitate employee learning of job-related knowledge, skills and behaviours (Dennis and Griffin, 2005). Trainings are very important for any organization for providing updated information about their systems and procedures. Organizations always strive to sustain in competitive environment through adoption of up to date technologies so that they can better manage their functions and work activities through various departments.

The excess of training in an organization is for new things to be done, or old things to be done in new ways to increase performance in terms of sales, profitability and market shares in an organization. It is an application of technological, institutional, human resources and discoveries to productive processes, resulting in new practices, products, markets, institutions and organizations that need organizational improvement or performance in terms of sales, profitability and market shares

Training is an avenue where an organization prepares for the future challenges and develops its employees to satisfy consumers better than the competitors. It is the responsibility of managers to provide

training and development opportunities for their staff so that they can reach their full potentials. Training is a learning activity that assist employees to perform their current jobs more efficiently while development refers to long-term future oriented programs that focuses on providing knowledge or skills within a specified area that is not necessarily job related(Wehrich and Koontz, 2005).

The aim of training is to enable employees to match the organization's future needs at expert and management levels so as to achieve the organization's objectives. For any organization to achieve a competitive advantage, each staff in every department must perform excellently.

According to Armstrong (2006), training is very important because the worker requires skills that are best developed through formal instructions. For instance, in Nigeria most of the employees hired by insurance are fresh graduates who have specialized in either business management, law or other fields that are not necessarily business related while the schools teach the theories then the application of the theories into practice depends on training. it is also much needed in insurance industry because a large number of the staff require different skills which have to be developed quickly to meet the demands and such cannot be acquired through experience. For example, default management. For the staff to be effective on their responsibilities, training is needed to ensure they get the critical skills and knowledge in such area which, if mishandled, could land one into legal tussles. Trainings are also done in induction of new staff on essential Information Technology Skills, Presentation, Problem Solving and Communications Skills.

Despite the obvious significance of training, the enormous expansion in the content of training programs over time has largely been taken for granted. Some Human Resources Departments rarely question the necessity and appropriateness of training a particular employee at a particular time. Often times, there are ulterior motives why employees are sent on training. Mourdoukoutas (2012) found out that some of those organizations that neglect employee training do so because of the huge cost of training and the fear of losing those employees after training them.

Organization Performance is a measure of the results achieved in comparison to organizational goal while employee performance is a measure of employee work result in comparison to target. Emeti, (2011) agreed that Performance should be measured since it helps to monitor employees and provide feedback information for management. Organizational performance measurement as a key component of organizational development requires controls to be designed, installed and adjusted to fit the various operational basis of the firm, so that actual performance can be measured and deviations corrected (Obijiofor, 2002).

Statement of the Problem

Insurance organizations in Nigeria spend huge amount of money on training and development. The essence is to meet the challenges posed by dynamism of today's work place. It is expected that training and development should enhance and increase knowledge of employees on how to do more than it is done presently hence improved performance of the organization. But the fact that organizations still remains where they were for years, elicit questions on whether training and development usually achieve desired results.

Based on the above mentioned, the study intend to evaluation the training and its impact on the performance of insurance industry in Nigeria.

The fact that some insurance firms are still operating below international standard in their provision of service to their client, raises a question as to whether the workers are abreast with modern skills and knowledge in the business. And what immediately comes to mind is training/development, how well exposed are the firms' workers to training and development, how relevant is the type of training the workers are given (if any) to the needs of their organizations, how regular are the training programs and most importantly, what impact is the received training to the firms' overall performance?

The above problem stated raised the following research objectives.

- i. To understand the relationship exist between On-The-Job training and employee productivities in insurance industry
- ii. To know the impact of induction and orientation on employee job effectiveness in insurance industry
- iii. To determine the relationship between Off-The-Job training on employee innovativeness

From the above research problem and objectives the following research questions were formulated.

- i. What is the relationship between On-The-Job training and employee productivities in insurance industry?
- ii. What is the impact induction and orientation on employee job effectiveness in insurance industry?
- iii. What is the relationship between Off-The-Job training on employee innovativeness in insurance industry?

The study formulated the hypothesis below for testing

- i. **H₀** there is no relationship between On-The-Job training and employee productivities in insurance industry

- ii. **H0₂** Induction and orientation has no impact on employee job effectiveness in insurance industry
- iii. **H0₃** there is no relationship between Off-The-Job training on employee innovativeness

Concept of training

Armstrong (2010) defines training as the use of systematic and planned instruction activities to promote learning. Training could also be defined as a set of activities which react to present needs and is focused on the instructor and contrasts with learning as a process that focuses on developing individual and organizational potential and building capabilities to beat present and future challenges.

According to Maureen, (2001) "training is the process of teaching, informing or educating people so that they may become as well qualified as possible to their work and so that they become qualified to perform in positions of greater difficulty and responsibility".

Also Flippo (1997) conceptualize training as "calculated effort at increasing an employee skill for doing a particular job and developing a person's knowledge for a national purpose". From the above definitions, it can be deduced that staff training is deliberate efforts of an organization aimed at improving the knowledge, skill and behavioral modification required to perform a given task by the individual or employees

Staff training is a complex mixture of activities intended to improve the performance of individuals and groups within the organization. Stoner (2005) sees training as teaching technical skills to non-managerial personnel. Roberts and Wayne (2006) combine the two concepts into one definition thus: "training and development is the act of a continuous effort designed to improve employee's competency and organizational performance". According to David Roach (2004) "training is an experience, a discipline or systematic action which causes people to acquire new skills and knowledge and predetermined behavior. Another scholar, Robert and Coayne (2005), training is the provision of skills and knowledge needed for present job". According to Nwachukwu (2004), "training is the organizational effort which is aimed at helping an employee to acquire basic skills required for the efficient execution of the functions for which he/she was hired". The definition put by Nwachukwu highlighted the acquisition of skill and responsibility for efficient performance. Training is also directed in helping employees to perform better on their current jobs while development represents future-oriented investment. Reilly (2001) defined training as "the development of a person's knowledge, skills and attitudes for a vocational purpose."

Employee training need

Training addresses gaps or discrepancies between an ideal and an optimal stage of development. However, from a comparison between desired and actual work methods or between desired and actual results, needs arise on the job. Smit and de Cronje (2003:78) refer to three methods for identifying needs: the generic methods, performance analysis, and competency assessment. Where performance analysis focuses on deficiencies or problems, competency assessment focuses on opportunity for improvement. Trainers identify how they believe people should perform and then design a training programme to give the workers the skills they need. Training can only be executed when it has been determined which employees should receive training and what their current levels, knowledge and skills are. Consequently, the assessment of the individual will indicate the range of skills and knowledge that is to be acquired. Note that the difference between actual performance and required performance will ultimately form the training gap, and therefore indicate the extent of training needed

The term employee training is often used in different ways. Each of the definitions suggests the types of training an organization might organize. First, training refers to giving new or current employees the skills they need to perform their jobs (Dessler, 2006). It therefore involves showing employees what they have to do and how they have to do it. Second, it can also refer to the planned attempts by an organization to facilitate employee learning of job-related knowledge, skills and behaviours (Dennis and Griffin, 2005). Third, employee training can mean any effort initiated by an organization to foster learning among its member.

On-the-Job and Off-the-Job

Adeleye, Adegbite and Aderemi (2014) have classified training and development under two main categories: on-the-job training and off-the-job training. It must be noted that both on-the-job training is genre terminology for classification of training and development and not training and development methods per se. An organization may decide to training its employees whilst on the job, or off the job. In the case of the former, the worker is trained inside (internally) the organization. Some of the training and development methods that may be adopted by an organization to upgrade the skills of its employees include apprenticeships, induction and job rotation. For the latter, the employee is trained outside (externally) the organization and training and development methods that may be employed here include simulation, role play and case study.

Orientation/Induction

It deals with a situation whereby new employees are given training to enable them to get acquainted with the

work and the organization as a whole in respect of values, rules and regulation (Olaniyan & Ojo, 2008). According to Milkovich and Boudreau (2004), orientation is a continuous process and takes time for its purpose to be achieved. Organizations give orientation to their new employees based on three reasons. First, the orientation will afford the new employee the opportunity to acquaint himself/herself with job procedures. The new employee is also oriented on how to relate with other employees and finally it makes the new employee feel that he is part of the organization and that his/her job is important (Milkovich & Boudreau, 2004). Generally, orientation is carried out for new entrants on the job to make them familiar with the organization as a whole in terms of structure, objectives, policy etc. (Malaolu & Ogbuabor,2013). One advantage of this method is that it boosts the morale of the employee to deliver without committing grievous errors.

Off-the-Job Training

This type of training includes techniques such as laboratory and t-group training, communication workshops and outward board's trips, conference, class room study etc. The purpose of these kinds of training is to make employees more aware of new idea, technology and improve their innovativeness. It also increases the participants' awareness and acceptance of the differences between them. In terms of this type of training, a resource person who is an expert is invited to transform the employee in order to increase their productivities.

The most frequent changes derived from this training include a more favourable self-perception, reduced prejudice, improved scores on tests of interpersonal relations, and changes in interpersonal behaviour as observed by others, all of which are particularly relevant in Nigeria insurance industry.

Empirical literature

Howard (2012) carried out a research on the Effect of Employee Training on the Perceived Organizational Performance of a Print-Media Industry in Ghana using descriptive analysis indicated that, although some employees are not aware of and are not involved in the training programmes, majority of the employees reported that, they are aware of and are involved in various training programmes. The results also showed that, training programmes in the print-media industry is not frequent. Results from the correlation analysis suggested that, there is strong relationship between employee training and organizational performance that employee training has a huge effect on organizational performance. He recommended that current change in employees' skills sets requires constant and frequent employee training in the print-media industry in Ghana.

Shahazadi and Naveed (2016) conducted a research on Impact of trainings on organizational employee performance where five organizations were selected from corporate sector of Pakistan in order to collect and analyze the data. Sample size of 201 were selected and questionnaires were distributed through convenient sampling technique to the respondents. SPSS 16.0 was used for regression analysis in order to find the relational impact of training with employee performance. In findings, trainings showed the positive relationship impact on performance of those employees who were engaged in training activities in the selected sectors in Pakistan

Ndibe (2014) studied the effect of employees training on organizational performance his study aimed at identifying the effects of employee training on organizational performance with special emphasis on the process and procedure of selecting employee for training. The survey research was carried out in Enugu State, Nigeria. The population used for the study was 694 staff of Nigerian Bottling Company and 7UP Bottling Company. Sample size was determined using Yamane (1964) formula. A sample size of 254 was drawn. The study made use of primary and secondary data which were collected using questionnaire administered to the 254 staff of the selected Organization, Personnel records and annual reports of the selected Organizations were used for secondary data. Statistical Package for the Social Sciences (SPSS), was used to analyze the data and person product moment correlation coefficient and the one-sample test were used to test the hypotheses formulated in the study. Findings from the study reveal that the extent to which unsystematic approach of employee training affected organizational productivity and there is a very strong positive relationship between employee perception of training and organizational performance. He also found that the extent to which employee training alone affects organizational performance was low, however, when other variables like training design, training delivery style were considered, its effect became significant. Ndibe (2014) concludes that if the right employees are sent on training through the systematic training procedure of identifying and selecting employees for training, there would be a significant improvement on the organizational performance. He recommends that a mechanism should be created for proper assessment and evaluation of employee performance after training as this will ensure that only employees who require training are sent on training

Aigbepue and Mammud (2012) conducted research on training, development and organizational performance using survey/descriptive research conducted among one hundred (100) employees of selected business organizations in Oredo local government area of Edo state, Five Likert point structured questionnaires were used as instruments for data collection. Results from the study showed that organizational performance depends largely on manpower training and development. The researchers recommend that business

organizations should have regular and well-thought out training programmes for their employees

Kun,Cowden and Karodia (2014) studied the impact of training and development on employee performance in South Africa using a random sampling method to select participants for this study, the study adopted a quantitative approach the findings revealed that working conditions and a lack of resources affect the training and development of employees. It was recommended that certain areas be improved, that is, management support, the provision of feedback to employees and the conducting of employee training on a continuous basis.

Aminu (2011) assessed the impact of employee training on organizational performance of vitafoam nigeria plc both primary and secondary were collected, simple random sample technique adopted for the study. Tables, charts and percentages were used as method of data presentation and analysis. Chi-square was used to test the formulated hypothesis. He found out that one of the roles of the management of the organization is providing adequate room for employee training. It was also found out that employee acknowledge and supported the techniques adopted by the management of the organization in training employee and they also recognized the role of training in improving performance in vita foam Nigeria plc. It was also found out that most employees in the organization acknowledges the relationship between performance and motivation (job satisfaction) and that employee training influences level of effective performance in the organization. Employee needs for training should be forecasted a head of time so as to reduce the problem of sudden and rush planning which have adverse effect on organizational performances.

Vemic (2007) propounded that Organizations which are constantly creating new knowledge, extending it through the entire organization and implementing it quickly inside the new technologies, develop good products and excellent services. These activities determine the company as a learning organization with constant innovation being its sole business. These are organizations which realize that learning and new knowledge are becoming the key of success, and that education is crucial for abundance.

Vemic (2007) also notes that continuous Employee training and development has a significant role in the development of individual and organizational performance and does not imply only obtaining new knowledge, abilities and skills, but also the possibility to promote entrepreneurship, introduce employees to changes, encourage the changes of their attitude, introduce the employees to important business decisions and involve them actively in the process of decision making

Performance

Brown (2008) defines performance as how well a person completes tasks and also the attitude with which he/she completes the tasks. According to Hersen (2004), job performance can be defined (and assessed) in terms of quantifiable outcomes of work behaviors such as amount of sales, numbers sold and also in terms of behavioral dimensions which may include work-related communication, decision making, problem solving among other skills. Baldwin (2008) defines performance as carrying out actions efficiently and effectively to meet agreed job objectives. Employee performance means using their skills, ability, experience and so forth, to perform the assigned task required.

Service performance

According to Balachandran (2004), a service is intangible, yet provides satisfaction to the customer. Good service makes the customer 'feel good'. Service is performed by people, not manufactured by machines. It does not come out of a process in a factory, but is experienced during the interaction of one person with another. Service has more economic impact than is commonly imagined. Many insurance firms are losing customers because the service provided is a mediocre.

Service is the interaction between the customer and a representative of the organization and is not limited to a single function or job type within an organization. One of the major problems faced by every service organization is the effectiveness of prescribed routines in ensuring the consistent quality of service (Fogli 2006). Service has the biggest percentage of activities in insurance businesses. Whatever case may be services are performed, produced with customer participation and cannot be sampled or tested before purchase, then employees need extensive training programmes so as to improve their performance.

Aswathappa (2008) indicates that performance is essentially what an employee does or does not do. He adds that employee performance common to most jobs include the following elements (quality of output; quantity of output; timeliness of output; presence at work; and cooperativeness) results in organizational performance. Atogiyire (1997) also explain that, the quality and quantity of business resources may have an effect on its performance. He suggests by saying that the nature of the prevailing economic factors surrounding an organization may to a larger extent affect the performance of that organization in terms of productivity, marketing, profitability and innovation. But the threat of these economic factors can be moderated by highly trained workforce. Attention to these extant literatures shows the numerous links between training employees and organizational performance. According to the empirical findings from the above literature, the following

performance indicators (sales, profit, market share, quality of products, customer satisfaction, employee retention, job satisfaction, employee morale, waste reduction and the volume of production) were used in this study as the performance indicators for the print-media industry.

Sila (2014) in his study of the relationship between training and performance in Kenya which she narrowed down to attitude, service delivery and job satisfaction using descriptive statistics to analyze the data. The study found out that the three variables of training investigated were key in determining employee performance especially in service firms under study confirmed that training has a big influence on performance with attitude, job satisfaction and service delivery equally getting the same weight. The result is consistent with modern scholars who recommend for training to develop positive attitudes at work place, to increase efficiency and effectiveness in service delivery and improve job satisfaction of the employees.

Emeti (2015) conducted a research on the effects of training/development on the performance of paint manufacturing firms in Rivers state using a cross-sectional survey research method. Pearson product moment correlation via statistical package for social sciences (SPSS 0.15) was used to test formulated hypothesis findings of the research include: paint manufacturing firms that invested substantially on training and development survived the operational difficulties in Rivers state while a sizeable number of workers have not received any form of training in their organizations due to managers' discriminatory nomination of workers for training/development programs. He recommends that paint manufacturing firms should expand their training/development programs to involve every worker not only favored ones, they should partner with the relevant government agencies. Paint manufacturing firms should expand their training/development programs to involve every worker and not effectively control their identified operational problems like product adulteration and extortion by law enforcement agencies.

Theoretical framework

Theories of Employee Training

Many theories have been propounded to explain the relevance of training needs in any establishment.

Social learning theory: this theory opined that employees acquire new skills and knowledge by observing other members of staff whom they have confidence in and as well believe to be credible and more knowledgeable. The theory opined that training and learning is influenced by person's self-efficacy and his ability to successfully learn new skills which can be influenced by encouragement, oral persuasion, logical confirmation, observation of others.

Reinforcement theory: this theory believed that training is a strategic tool to make job interesting to the workers and as the avenue for the employees to improve themselves for optimal performance which can culminate in promoting employees for outstanding performance, innovation, creativity as a result of training attended.

The resource-based view (RBV): in this theory, the management advocated that an organization can gain competitive advantage by attracting and retaining competent human resources and as well identify relevant training for them that will keep improving their capacity for optimal performance. Falola, Osibanjo and Ojo (2014) posited that the effectiveness of training and learning depends on the pattern of the job related knowledge, skills, capability, competencies and behavior that are important for greater performance which invariably is capable of influencing organizational performance.

Employee Performance Measures

Generally, performance has been categorized under two broad headings: leading and lagging indicators (Kaplan & Norton, 2001). Leading performance indicators give information regarding incremental steps towards larger goals (Gautreau & Kleiner, 2001). They are generally timely and also enhance continuous improvement (Medori & Steeples, 2000). Examples of leading measures are quantity, quality, schedule cost, absenteeism, overtime, lost time and cost reduction (Ramirez & Nembhand, 2004). The lagging or traditional indicators are generally financial or accounting measures such as profitability, liquidity, capital structure, market share and return on equity (Kaplan & Norton, 1992). Traditional or financial measures have been criticized as not relevant to strategy (Maskell, 1991), and that they do not give leading signals for continuous improvement. They also provide previous or past results or outcome (Kaplan & Norton, 1992). Many researchers agree that relying upon multidimensional performance indicators give room for measuring heterogeneity in employees' performance (Delmar, Davidsson & Gartner (2003). Following from the above, both lagging and leading measures, specifically the quality of food, timeliness, respect for customers and neatness were used for this study

Methodology

The research design employed in this study is the descriptive research design it involves administration of close-ended structured questionnaire to determine impact of training on organizational performance.

The population of this study was selected on employees of selected insurance firms in Abuja the

Federal Capital Territory, with a sample size of one hundred and twenty (120) employees, which was determined using the Taro Yamane (1973) sample estimation technique.

Structured questionnaire in a 5- liket scale was administered through random sampling method among the employees.

Hypothesis formulated for the study were analyzed using t-test statistical technique to determine the relationship that exist between dependent and independent variables.

Data Analysis

Test of Hypotheses

The hypotheses earlier formulated are approached by the use of t-test statistical tool. Using the student *t*-test (*t*-statistic), we say that a variable is statistically significant if t^* (*t*-calculated) is greater than the tabulated value of ± 1.96 under 95% (or 5%) confidence levels and it is statistically insignificant if the t^* is less than the tabulated value of ± 1.96 under 95 % (or 5%) confidence levels. That is;

$H_0: \beta_0 = 0$ (Null hypothesis)

$H_1: \beta_1 \neq 0$ (Alternative hypothesis)

Hypothesis One: H_{01} : there is no significant relationship between on-the-job training and employee productivities in insurance industry

Table one: T-Test Result on whether on-the-job training has significant relationship employee productivities in insurance industry

Test Value = 0					
t-value	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
2.368	117	.0002	2.18182	2.0003	2.3633

Source: SPSS 17.0

The calculated t-value in table one is 2.36 and the tabulated value is 1.96 under 95% confidence levels. Since the calculated is greater than the tabulated value ($2.36 > 1.96$), we therefore, reject the null hypothesis (H_{01}). We conclude that on-the-job training has significant relationship with employee productivities. This finding concurred with that of Shahazadi and Naveed (2016) who revealed that trainings has positive relationship impact on performance.

Hypothesis Two: H_{02} : Induction and orientation has no significant impact on employee job effectives in insurance industry

Table two: T-Test Result on whether Induction and orientation has significant impact on employee job effectives in insurance industry

Test Value = 0					
t-value	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
2.692	117	0.0044	3.54545	3.3649	3.7260

Source: SPSS 17.0

From the t- test result in table two, the calculated t-value is 2.69 and the tabulated value is 1.96. The t-value therefore falls in the rejection region and hence, we may reject the null hypothesis (H_{02}). The conclusion is that the Induction and orientation has significant impact on employee job effectives in insurance industry

Hypothesis Three: H_{03} : there is no significant relationship between off-the-job training on employee innovativeness

Table three: T-Test Result on whether off-the-job training has significant relationship with employees' innovativeness

Test Value = 0					
t-value	df	Sig. (2-tailed)	Mean Difference	95% Confidence Interval of the Difference	
				Lower	Upper
2.365	117	0.0311	1.56875	1.3421	1.4262

Source: SPSS 17.0

The calculated t-value in table 3 is 2.36 and the tabulated value is 1.96 under 95% confidence levels. Since the calculated t-value is less than the tabulated value ($2.36 > 1.96$), we therefore, reject the null hypothesis (H_0). We conclude that off-the-job training has significant relationship with employees' innovativeness. This findings is in line with Aigbepue and Mammud (2012)

Conclusion and Recommendations

Employee training has significant contribution on organizational performance through increase on productivities, employee job effectiveness and innovativeness. The impact of training on performance of an organization cannot be over emphasized hence it is the process of teaching, informing or educating employees so that they may become as well as possible qualified to their various task.

The findings of this study showed that, although majority of the employees in the Nigeria insurance industry are aware of and are involved in the training programmes, some employees think otherwise. It was clear that training programmes in the insurance industry focuses on employees' career and job. Most of the employees indicated that training programmes in the insurance industry are not frequent. Thus, for training programmes to strongly impact on organizational performance therefore training must be frequently and strategically organized. It was also observed that there is a considerable effect of employee training on organizational performance due to increase on productivities, job effectiveness and innovation. The direct correlation was reported between training and improvement in organizational performance indicators such as sales, market share, numbers of customers, customer services and new ideas on how to manage issues and claims.

The study reveals that employee training leads to an increase in employee job effectiveness which means job accuracy, good work, safety practices and quality customer services. This finding is in agreement with the finding of sila (2014) that training has a big influence on performance with attitude, job satisfaction and service delivery

Recommendations

In view of indispensable role of training in achieving organizational goals, insurance organizations should set up regular training and development programmes that are capable of raising the skills, morale and productivity of employees. This is in line with the findings of Howard (2012) strong relationship between employee training and organizational performance that employee training has a huge effect on organizational performance.

Personnel managers of insurance firms should also involve experts to determine the appropriate training that is capable of instigating employees' innovativeness in order to achieve organizational performance.

The employer in insurance industry should prioritize training programmes for employees to acquire new knowledge in order to ensure high level of productivity.

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