



## Effect Of Training and Development Programs on Perceived Employees Job Performance in Selected Insurance Companies in Lagos State

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### ABSTRACT

Several studies on employees training and development were mostly conducted in public corporations and their private counterparts such as banks, communication industries and manufacturing industries with little exploration of research in the insurance sector. Hence, this study examined the effect of training and development on perceived employees job performance in selected insurance companies in Lagos State with the objective of identifying the common training and development programmes; investigating the frequency of training and development programmes; and assessing the perceived effect of these training and development programmes on employees job performance in selected insurance companies in Lagos State. The study was anchored on Douglas McGregor's Theory X and Theory Y. A sample size of 137 employees from three selected insurance companies namely Mutual Benefits Assurance plc, Oasis Insurance and Mansard Insurance were selected using simple random sampling technique; data obtained were analysed through SPSS and presented using simple percentages and frequency distribution. Findings from the study revealed that the common training and development programmes in the selected Insurance companies were on customer relationship management, financial security; cyber security, training on falsification and fraud, etc; and these training and development programmes are held on a weekly basis. The study concluded that training and development programmes in the selected insurance companies have greatly influenced organisational growth by increasing the customer base and facilitating smooth functioning of the organisation with little or no supervision of the management. Therefore, there should be increased periodic assessment, appraisal and evaluation of every training organised for the employees and training should consider the personal challenges faced by employees in their peculiar departments rather than being given general trainings.

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## I. Introduction

Employees also regarded as manpower are the basis of all resources and an indispensable tool for the conversion of other resources for mankind's use and benefits; manpower is the pivot and lifeblood of every organisation irrespective of the sector where it is operating. Even in the developed and industrial nations of the world where the use of machines and technology is at an advanced stage, manpower is still very essential (Comma, 2018). Training therefore holds the key to unlock the potential growth and development opportunities to achieve a competitive edge. In this context, organizations train and develop their employees to the fullest advantage in order to enhance their effectiveness (Devi & Shaik, 2017). The internal mechanism of development for any organisation's employees globally is persistent training (Okoh, 2015); and this is because organisations are growing large and increasing in their quest for survival and as a result, the competition among similar organisations is on the increase.

In order to achieve this, financial oriented institutions have attempted to update their human resource up to date. This is so because the aim of every organization is to make and maximize profit but, this becomes practically impossible without the efficiency of the employees in their job performance. Therefore, for an organisation to grow, employees must continually give their hundred percent performance and this is often achieved with the aid of certain internally bred approaches and external methods of building manpower to address and redress issue of concerns about any organisation's growth. Hence, employee or manpower development through training for efficiency becomes the major priority of any organisation that wants to get the best from such employees.

Employee or manpower development can be explained as a set of activities and programmes (formal or informal) that can help employees learn about responsibilities, develop required skills and competences necessary to accomplish institutional and divisional goals and purposes, and grow personally and professionally to prepare themselves for advancement in the organization. Staff development also implies the process of building up human resources to meet the needs of an organization. These include investment by a society in education, investment by employers in training employees and investments by individual in time and money in their own development (Anyanwu, 2018).

It then becomes imperative to posit that development of employees can be guaranteed by training to achieve desired performance. As stated by Neelam (2019), training and development are essential in any organisation that wants to grow alongside its employees. He further averred that beyond profit making, it is sacrosanct for every organisation to invest in its employees and periodically provide assessment template to evaluate their performance. Meanwhile, Spender (2019) acknowledged that the engine room of every organisation is the employees and to get the best performance from them requires adequate training and development which must be periodically embarked upon, depending on the dimension of change and desired performance the organisation is aiming at.

In a developing country like Nigeria, training and development of manpower resources is highly needed in virtually all business organisations (both public and private) for its effectiveness (Ezeani & Oladele, 2018). Deficiencies in knowledge, skills, and ability among employees can be bridged (Bahal, Swanson, & Farmer, 2019). Thus, training is necessary to ensure an adequate supply of employees or manpower that is technically and socially competent and capable of career development into specialist departments or management positions.

### Statement of the problem

This gap in knowledge left by previous research interests has prompted this study to look into prominent insurance companies in Lagos State that have not featured much on issues relating to employees training and development. Employees are major asset of any organisation; and the active role they play towards any organisation's success cannot be underestimated. As a result, equipping them through effective training becomes imperative in order to maximize optimal job performance and put them in vantage position to take on the challenge of today's competitive business climate. To this end, there is need for an empirical understanding the significant effect of training and development programmes on the performance of employees. Literature has revealed that previous scholarly researches on employees training and development were mostly based on public corporations and agencies and their private counterparts such as

banks, communication industries and manufacturing industries (Ezeani & Oladele, 2018) while, insurance companies have enjoyed little of researchers' exploration. Also, in spite of the supposed benefits of training and manpower development geared to ensure employees' optimal performance and organizational development, findings have revealed that the practice of training and development are often not sufficiently supported by organisations in Nigeria (Adenike, 2018). This is because these organisations perceive employee training as a waste of fund and would rather invest the same money in their business. Based on these aforementioned arguments, this study examined the effect of training and development on perceived employees' job performance in selected Insurance Companies in Lagos State with the objective of identifying the common training and development programmes; investigating the frequency of training and development programmes; and assessing the perceived effect of these training and development programmes on employees' job performance.

## **II. Conceptual Explanations**

This section focused on the concept of training and development, training and development Process, role of training and development in management activities, types of training and development Programmes, on-the-job training, off-the-job training, training and development in Nigeria, human resource development, factors that can help to improve employee productivity at work place, roles of training and development, need for training and developing the employees, approaches to training and development, relevance of training and development on workers attitude to work, employee performance, performance and stress management, performance measures, and factors that affect performance, effects of stress on employees' performance. The theoretical review for this study employed Douglas McGregor's theory X and Y.

### **Concept of Training and Development**

As jobs are becoming more and more complex, it becomes imperative for employers of labour to train their workers unlike when jobs were simple and little technical knowledge was required from the workers. Manpower training and development are two interrelated processes whose importance cannot be overemphasized in any discussion of strategic human resource management as this relate to series of activities, which an enterprise would need to embark upon to improve the quality of its managerial capital. Manpower development has been described as the systematic process which an organization has to go through to ensure that it has the effective managers it requires to meet its present and future needs. According to Devi & Shaik (2018), training is a process when under company auspices seeks a planned, coordinated and conscious manner to develop in the employees those understanding skill and attitude, which will maximize individual's present and future efficiency and effectiveness of the overall company operations. Training is a form of specialized education aimed at giving the trainee a particular or specialized knowledge, skill and attitude which he must possess to effectively perform in a given position.

Training as defined by Armstrong (2009) is the planned organizational efforts or activities conceived with helping an employee acquire specific and immediately usable skills, knowledge, concepts, altitude and behaviours to enable him or her perform more efficiently and effectively on his present job. Adeolu (2019) saw training as a specialized process through which one learns to perform direct tasks of varying complexity and acquire expected job behaviours. These definitions implies that training is an organized procedure by which people learn and acquire knowledge and skills for a definite purpose, and a continual process of helping employees to perform at a high level (Banjo, 2018). Thus, training is a process of increasing human efficiency through which people are offered the opportunity to acquire new skills and current knowledge required in carrying out various specialized tasks in their place of work. Development is concerned with specific programmes designed to prepare and groom a worker with particular education and training for higher responsibilities (Bello, 2017). While development according to Neelam (2019) is the process of becoming increasingly complex, more elaborate and differentiated by virtue of learning and maturation.

### **Role of Training and Development in management activities**

Bello (2018) emphasized the role of training in management activity especially in the area of human resources management. According to him, the training function is a management activity in which the personnel department provides the necessary specialist knowledge and usually carries out in addition to the administrative requirements so that the function operates effectively within the organization. He went further to state the basic stages in establishing training function with the view to improving on the manpower development. **These stages are:**

- a. To find out the training needs of the particular needs of the particular company at all levels.
- b. To formulate a training policy that will meet the needs of the organization.
- c. To evaluate the resources both financial and material that could be required.
- d. To provide the necessary specialist training officers who will be responsible for implementing both the training policy and the training plan.

A training need can be said to exist when there is a gap between the existing performance of an employee (or group of employees), and the desired performance to assess whether such a gap requires a skill analysis.

The analysis has **five stages:**

- a. To analyse and determine the main requirements of the particular job.
- b. To identify the task required to be undertaken to meet the job requirements.
- c. To understand the procedures required to perform the task.
- d. To analyze the knowledge and skill required to perform the processes.
- e. To identify and specify problems of the job and to analyze any particular skill required to solve the problem.

But if a consideration is given to a situation where non training function exists in the organization, the skills analysis should be undertaken initially of these jobs or areas, which appear to present the most urgent training needs and this, can be followed up by a skill analysis of all jobs when the training function has been established.

### **Types of Training and Development Programmes**

There are many types of training and manpower development program available. The particular method chosen by a company can be influenced by considering cost and time available, number of persons to be trained, depth of knowledge required, background of the trainee, etc. Manpower development is a systematic process of training and growth by which individuals gain and apply knowledge, skill, insights and attitude, manage work and personnel effectively. It involves the estimation of the demand for the supply of management staff for the organization in future. It is the involvement of efforts aimed at improving the quality as well as the number of management staff. Studies showed that many workers fail in organizational expectations because the training needs were not identified and provided for. Development may help to build confidence in the workers and make him work more efficiently and effectively. There are two major types of training, on-the-job training and off-the-job training as identified by Adenike (2019).

#### **On-the-job Training**

This is normally handled by colleagues, supervisors, managers, mentors to help employees adjust to their work and to equip them with appropriate job related skills. Armstrong (2009) argues that on-the-job training may consist of teaching by a highly experienced resource people or trainers at the desk or at the bench. It may also consist of individual or group assignment and projects and the use of team leaders and managers. According to Armstrong, on-the-job training is the only way to develop and practice the specific managerial, team leading, technical, selling, manual, and administrative skills needed by the organization and it has the advantages of actuality and immediacy as the individual works learns and develops expertise at the same time.

The disadvantages of this type of training according to Armstrong are that the effectiveness of the learning is strongly influenced by the quality of the guidance and coaching provided on the job. Many managers and team leaders are unskilled at training and disinclined to carry it out or to encourage it. Furthermore, relying

on fellow employees in “sit by me” training has obvious disadvantages as instruction may be inadequate and the training may perpetuate bad habits. Again, the learner may be distracted by the same environment and find it difficult to acquire basic skills quickly.

### **Off-the-job Training**

According to Armstrong (2009), off-the-job training would include lecture, vestibule training, role playing, case study, discussion and simulation. Armstrong (2009) listed group exercises, team building, distance learning, outdoor and workshops as part of off-the-job training. He further explains that off-the-job training may be provided by members of the training department, external education and training establishments, or training providers-training consultants or guest speakers. He encourages line managers to be closely involved to bring reality into the classroom, to ease the transfer of learning, and to make sure that those involved in off-the-job training are carefully selected, briefed and monitored so as to ensure that they make the right contribution.

### **Training and Development in Nigeria: The Nigerian Context**

In Nigeria, the genesis for manpower training and development can be traced to the Ashby commission set up in 1959 to conduct an investigation into Nigeria’s need in the field of past secondary certificate and higher education over the next twenty years (Banjo, 2015). Following his development, the federal government has since established a number of training institutions such as The Industrial Training Fund (ITF) in 1971, The Nigerian Council for Management Education and Training the Association Institution known as Center for Management Development (CMD) in 1972. The Administration Staff College of Nigeria (ASCON), the Agricultural and Rural Management Training Institution (ARMTI) as well as the Nigeria Institute for Policy and Strategy (NIPSS) and Institute for Labour Studies.

Apart from the aforementioned, there are various federal and state training centers all over the country. In the private sectors, we also see a lot of organization that have established their own training centers and schools while many others depend on university sponsored programmes and seminar as well as executive development and general management courses run by the Nigeria Institute of Management (NIM) and that of Institute of Personnel Management (IPM). Hence, for an organization to achieve its objectives there must be a continuous review of manpower training to ensure their effectiveness throughout the organization.

It is also believed that a vast majority of new employees have not been prepared to perform the job they may encounter in their organization in respect of the technical or professional education received. There is therefore need for training and retraining of the workers to perform new jobs and adapt to changing technology. Training needs arise mainly from the problems that lack of training may have created. Rapidly changing technology in both factories and offices has also created shortage of skilled labour.

Also, the growing awareness of many organization responsibility in our society has accelerated the entrance of less qualified groups in the workforce management has realize that for well qualified workers to man all the different tasks, it is necessary to train their staff. Training is therefore needed because of transfer, promotion and changes in work schedules. Training is needed when job delegation takes places. Training is required when job are enlarge and employees rotates from job to job. Training becomes imperative when scientist discoveries result in innovation in product and equipment.

### **Human Resource Developments**

Human resource development is an organized learning activities arranged within an organization in order to improve performance and/or personal growth for the purpose of improving the job, the individual, and/or the organisation (George & Jones, 2008). This includes the areas of training and development, career development, and organizational development. Employees need to learn new skills and develop new abilities, to respond to these changes in workplace. the process of enhancing and enriching the skills and knowledge of employees through training and refreshing courses is called human resource development. the goal of human resource development is to improve the performance of organizations by maximizing the efficiency and performance of our people. This is going to develop our knowledge and skills, our actions and standards, our motivation, incentives, attitudes and work environment.

### **Factors that can help to improve Employee Productivity at Work Place**

According to Neil (2010), there are 12 factors that can improve the employee’s productivity at work place. These factors are:

**Accountability:** Every employee needs to be well aware that he is accountable for his actions and decisions, and he/she can neither pass the buck nor pass the blame to someone else this will help him/her work more meticulously; take cautious rather than reckless decisions, and not take advantage of his/her place, position or relationship with his/hersuperiors.

**Follow up:** Employers often set targets and feel their job is done. Every target or milestone set needs to be followed up as well, to see if the progress is sufficient and if not, whether any interim measures can be taken before it is too late to salvage a situation. It also keeps the employee on track, ensuring there is consistent effort throughout the lifetime of the project.

**Manage the work force but avoid micromanagement:** It is well known that a large pool of employees does need to be managed, provided direction and given assistance but with this they must also be trusted, given freedom to operate in their style and adopt measures which they think are the best to deliver results. This freedom to act as they deem fit helps to keep them encouraged, motivated and happy in the belief that they are trusted. Micro management is a human tendency but one that is detrimental to achievement, since it makes mere puppets out of employees, who are expected to toe the boss' line and not think for themselves. Employees need to think for themselves, analyze the consequences of every decision or action to be able to give their best to their jobs. And the employers must make it possible for their workers to do so.

**Encourage, motivate, reward and recognise:** The employer must ensure that on his/her part there are always words of encouragement for his/her staff. Encouraging employees helps them move forward and do even better, and makes the workers feel happy. Innovative ways of motivating them spurs them even more. For example, holidays or conferences paid for by the company have been found to motivate employees immensely. Rewarding the hard work put in by employees makes them continue to work in the same fashion, and if the employee feels that his/her work is not appreciated in words or in material terms, he may gradually stop doing so, since he may feel that others working less are given the same too, so he need not work more. Rewards, and other ways of keeping employees happy makes them feel that their effort is being recognized and that they are needed by the company. Without these, they may soon start looking for greener pastures and new jobs.

**Reach out to employees by seeking them out:** Every employee loves to feel he/she has the ears of the management who will recognize him or her and listen to what he or she says. They also display interpersonal skills in which the boss appears humane and one of them. Rather than a larger than life, distant figure, helps to have employees warm up to him or her and feel happy working for him/her. A bit of effort to reach out helps them all do better. If this extends beyond the work place it may prove to be even more encouraging to increase employee productivity.

**Demand realistic targets:** Employers need to set realistic goals that are within the limits of achievement. While an aggressive employer may want his people to outstretch themselves to achieve farfetched goals, it may also burn them out.

**Team work:** Team work always helps in increasing workplace productivity since there is more input in the form of more ideas and minds at work. Working alone is not always the happiest situation either, especially in the field. Successful team building and working together is bound to bring out the best out of the employees who may also then compete with each other ensuring the business is the winner.

**Ensure that people enjoy their work:** The best performing employee is the happy employee, and the employer has to find ways of making his people happy. Besides working conditions and the work culture implemented, as such the employer has to devise ways of making the work seem challenging and interesting rather than mundane and boring.

**Break the monotony and rotate:** While employers assign tasks according to an employee's core competence, even the task they are best at, can make an employee bored and his work seem monotonous. This monotony can be broken with rotation and giving people new tasks and exposure to other divisions. This adds their learning and helps them get a holistic view of the business.

**Courses and improvement options:** Employees are delighted when they can enhance their skills and get additional learning opportunities sponsored by the employer. This helps them learn, feel indebted for the

money being spent on them, which also adds to their resume, and are obliged to perform better by applying all the knowledge gained in these courses.

**Spend less time on meetings and more on action:** The current trend to have more meetings and discussion rather than spending more time working to achieve results, leads to precious productive time loss. Meetings for reviews and sharing of ideas can be limited and kept short. Employees should have more time to show results.

**Tools and equipment to raise productivity:** Finally, the workplace must have the best machinery, devices and equipment that yield error free results in the minimum possible time. Efficient electronic equipment with no connectivity issues and breakdowns will help to save precious time. They should take the place of paper work, and yield fast results. Some of these include:

- i. Smart phones
- ii. Laptops
- iii. Tablet computers
- iv. Latest applications and software that offers quick connectivity and access
- v. Digital recorders-these help to record thoughts and new ideas when they strike, when no paper is available and the fear is of forgetting the idea
- vi. Bluetooth to stay connected
- vii. Personal digital assistants or PDA's
- viii. GPS to stay on track on the road

### **Roles of Staff Training and Development in an Organization**

Developing a national role in training is important for an employers' organization for several reasons. First, it enables the organization to contribute to the development of a country's human capital, through its influence on education policies and systems and training by public training institutions, to better serve business needs. It also enables it to influence employers in regard to the need for them to invest more in training and employee development which employers should recognize as one key to their competitiveness in the future.

Second, it provides an important service to members, especially in industrial relations in respect of which sources of training for employers in developing countries are few. Third, it is an important source of income provided the organization can deliver relevant quality training. Fourth, it compels its own staff to improve their knowledge without which they cannot offer training to enterprises through their own staff.

Fifth, the knowledge required for training increases the quality of other services provided by the organization (policy lobbying, advisory and representation services). Sixth, it contributes to better human relations at the enterprise level and therefore to better enterprise performance, by matching corporate goals and people management policies. Finally, it improves the overall image of the organization and invests it with a degree of professionalism, which can lead to increased membership and influence.

### **Need for Developing the Employees**

Neil (2010) opined that some cultural assumptions underlie human resource management with regards to developing employees: he deliberated through an example which highlighted the distinction between the hard and soft approaches on developmental aspects, appearing in the strategic HRM literature. The hard approach assumed the employees in the organizations as mere resources to achieve the objectives of the organization, whereas the soft approach viewed the employees more as valued assets capable of development (Banjo, 2015; Anyanwu, 2013; Iwuoha, 2009). The need for developing our employees is compelling because a sound Training and Development plan has its contributions to increase productivity and quality of work. The development strategy reduces staff turnover and absenteeism and also helps in improving motivation among the employees. In order to stay ahead of our competition training and development plan must incorporate innovation and reinvention and this is only possible when training encompasses a wide range of learning actions. Therefore, an ideal training shall become part of a company-wide strategy and it must be linked to business goals and organizational performance.

### **Approaches to Training and Development**

- i. **Reactive Approach:** The traditional approaches to training can be generally termed as reactionary.

Driven by tactical delivery of technical skills in bricks and mortar, classrooms trainings and where training is seen as an event oriented activity.

- ii. **Proactive Approach:** In the learning organization this approach aligns all learning activities with the corporate business strategy, and its focus is on developing competencies.
- iii. **Active Learning Approach:** In this approach, trainees play a leading role in learning by exploring issues and situational problems under the guidance of their facilitator. The trainees learn by asking thought provoking questions, searching for answers, and interpreting various observations made during the process. The active learning approach has its lasting impact on learning since it helps in long-term retention and finding better solutions in the challenging situations. In today's fast paced world. Continuous learning is essential to success. Individuals need to learn to succeed in life and at work. Companies need to ensure their employees continue to learn, so they can keep up with increased job demands and so the company can gain or maintain competitive advantage.

### **Relevance of training and development on employees attitude to work**

Contributing to training has long been one of the main concerns of occupational psychology- this is not surprising given that training involves learning and that learning is a central issue in psychology. Training is one of the core skills of occupational psychology. People with qualifications in and experience of occupational psychology have been employed in different capacities in training and development roles in government organisations, private companies and consultancy groups. The discipline offers many benefits and perspectives to help resolve training issues and problems and has also been at the root of many methods and techniques that have now become part of the routine practices within human resource management. Training specialists must be alert to the wider issues regarding the problems presented to them and need the skills and confidence to deal with them. They must understand how training fits into the wider organisational context. An occupational psychology perspective is extremely beneficial in helping the practitioner to understand how training relates to other interventions aimed at improving job performance.

### **Employee performance**

Employee performance is the effectiveness with which organisations manage, develop and grow through the efficiency of the employees. Employee performance is often assessed through the appraisal used to measure employee workplace productiveness (Armstrong, 2009). It is asserted that the impact of fair performance appraisal process on employee retention is positive as Cotton & Hart (2003) contends. George & Jones (2008) explains that appraisal of employees' performance is important to help improve the organization's productivity and goal achievement.

Employee performance is when an employee is achieving a goal in a highly effective and efficient manner and when that goal is closely aligned with achieving the overall goals of the organization (Durowoju & Olateju, 2016). Job performance can be viewed as an activity through which an individual is able to achieve tasks assigned to him/her successfully, subject to normal constraints of logical utilization of the available resources. Performance is an extremely important criterion that determines the organizational outcomes and success based on the contribution of each individual employee. Performance must be directed towards organizational goals that are relevant to the job or role.

Employee performance in the organization is determined by the key performance indicators in each of the departments for instance decrease in the level of employee turnover. When these are achieved, then the assumption is that the employees are performing above average in their set targets. There are various factors that have a positive effect on the performance of employees for example remuneration and recognition. Malikeh & Rahele (2013) argued that most employees perform well when the working conditions are favorable. It is evident that employees who are motivated tend to perform better than those who are demotivated in their work places.

### **Performance and Stress Management in the Work place**

Sulsky & Smith (2005) pointed that management of stress is not an easy task to overcome. For effective employee performance, the management must keep certain guidelines in mind for proper working life and wellbeing such as: Continuous Coaching, Feedback and Communication; Effective Communication; Discussion and evaluation of a specific job should be made known to employees; Performance standards for each major responsibility must be defined and communicated to the employees mutually between managers



and their subordinates; Decision making must be participative and contributions of employees towards the decision making will lead to harmonious management/employees relationship.

### **Performance Measures**

Hatry (2016) define Performance measure as a regular measurement of the results (outcomes) and efficiency of services or programs. Performance measures are used to monitor and improve performance of a firm in order to yield better results. A survey was conducted in London on performance measurement tools, managers and supervisors were interviewed and the results of this study found that performance measures are recognized as important tools of all Total Quality Management programs.

Slack, Chambers, Harland, Harrison, & Johnston (2016) stated that Managers and supervisors directing the efforts of an organization or a group have a responsibility to know how, when, and where to institute a wide range of changes. These changes cannot be sensibly implemented without knowledge of the appropriate information on the performance measures to use in determining the level of performance. Performance measurement is traditionally viewed as an element of the planning and control cycle that captures performance data, enables control feedback, influences work behavior and monitors strategy implementation (Slack, Chambers, Harland, Harrison, & Johnston, 2016).

In another dimension, a comparative study was done in Oxford University in the service industries a few managers from the banking industry were interviewed about how they carried out their performance measure and the tools they used. According to Pollitt & Bouckaert (2014), the findings showed that regular measurements of a system's services and programs were done for monitoring and evaluation of performance. The findings established that performance measurement was done different from the past whereby it involved management accountants with budgetary control and the development of purely indicators such as return on investment. The findings revealed that there are increasing trends of relying on nonfinancial measures to assess the performance of organizations. Performance measurement has now gone beyond input and processes into other sensitive areas (Pollitt & Bouckaert, 2014) for example: customer satisfaction, reviewing consistencies and understanding value drivers.

### **Factors affecting Performance**

An exploratory study was carried out on the effects of psychological stress and how it affects performance Helena (2016) revealed that environmental factors are factors over which an individual has no control, for example the job may have been completed under severe time constraints, with a lack of adequate resources, or by using obsolete equipment; there may have been conflicting priorities or information overload, such that the individual is confused and under stress; other staff and departments may have been less than cooperative; the restrictive policies of the organization may have prevented the individual from using her initiative and imagination to the extent that she wished; the quality of the supervision exercised may have been defective, some people need encouragement and support, whereas others like to be left to get on with the job. This cannot be used as excuses for poor performance, but they do have a modifying effect.

A cross national comparative study was also conducted in China and United States. Spector (2014) found that people's behavior is determined by what motivates them. Their performance is a product of both ability level and motivation. Motivation is necessary for job performance. It is clearly evident that if the manager is to improve performance of work in an organization, attention must be given to the level of motivation of its members. According to Helena (2016), character traits, skills and knowledge are used in the performance. It is always present and will not vary widely over short periods of time. Rivera-Torres & Araque-Padilla (2013) suggested that effort does not lead directly to performance but is influenced by individual characteristics, factors such as intelligence, skills, knowledge, training, and personality affects ability to perform a given activity. If a person lacks the right ability or personality or has inaccurate role perception of what is required of them, the exertion of large amount of energy may still result in low level of performance or task accomplishment.

According to Bernadin (2010), organizations always yearn for employees to perform to the best of their capacities and thus they introduce training to achieve this goal. This calls for charges me specific knowledge, skills, attitudes or behaviors. He further recommends development where employees are offered learning opportunities designed to help them grow, not necessarily on their careers but other aspects of their lives as well. Performance is a function of a worker's knowledge, skills abilities and competencies and

training and development helps to improve them. Competences and performance are surely correlated as competences are diagnostic and can be used to assess the potential to perform.

Elisabeth & Greenfield (2013) did a review in manufacturing and service firms on the role of perception in relation to employees' performance, the findings of this study showed that perception influences the type of effort exerted, the direction and the level of action in which is believed to be necessary for effective performance. As well skills and abilities individual should have an idea of what their role involves that often go beyond the formal job description. Role perception are influenced by our past experiences and expectations communicated. On the other hand Spector (2014) stated that performance will depend upon role perception as defined in the standing orders, policy instructions, and the level of efforts, skills ability, knowledge and intellectual capacity of the individual. Managers must explain to the employees the role they play in the organization. Employee need to understand what is expected of them and how these expectations affects performance. Managers should be sure that desired level of performance set for employees can be attained.

### **Theoretical Underpinning**

Theory guiding this study was Douglas McGregor's Theory X & Y. Theory X and Theory Y are theories of human motivation and management. They were created and developed by Douglas McGregor in 1957 and developed during the 1960s. These two theories describe contrasting models of workforce motivation applied by managers in human resource management, organizational behaviour, organisational communication and organizational development. According to the models, the two opposing sets of general assumptions of how workers are motivated form the basis for two different managerial styles. Theory X stresses the importance of strict supervision, external rewards, and penalties: in contrast, Theory Y highlights the motivating role of job satisfaction and encourages workers to approach tasks without direct supervision.

### **Theory X**

Theory X is based on pessimistic assumptions regarding the typical worker. This management style supposes that the typical employee has little to no ambition, shies away from work or responsibilities, and is individual-goal oriented. Generally, Theory X style managers believe their employees are less intelligent than the managers are, lazier than the managers are, or work solely for a sustainable income. Due to these assumptions, Theory X concludes the typical workforce operates more efficiently under a "hands-on" approach to management. The 'Theory X' manager believes that all actions should be traced and the responsible individual given a direct reward or a reprimand according to the action's outcomes. This managerial style is more effective when used in a workforce that is not intrinsically motivated to perform.

According to McGregor, there are two opposing approaches to implementing Theory X: the "hard" approach and the "soft" approach. The hard approach depends on close supervision, intimidation, and imminent punishment. This approach can potentially yield a hostile, minimally cooperative work force that could harbour resentment towards management. The soft approach is the literal opposite, characterized by leniency and less strictly regulated rules in hopes for high workplace morale and therefore cooperative employees. Implementing a system that is too soft could result in an entitled, low-output workforce. McGregor believes both ends of the spectrum are too extreme for efficient real world application. Instead, McGregor feels that somewhere between the two approaches would be the most effective implementation of Theory X.

Overall, Theory X generally proves to be most effective in terms of consistency of work. Although managers and supervisors are in almost complete control of the work, this produces a more systematic and uniform product or work flow. Theory X can also benefit a work place that is more suited towards an assembly line or manual labour type of occupation. Utilizing theory X in these types of work conditions allow the employee to specialize in a particular area allowing the company to mass produce more quantity and higher quality work, which in turns brings more profit.

### **Theory Y**

In contrast, Theory Y managers act on the belief that people in the workforce are internally motivated, enjoy their labour in the company, and work to better themselves without a direct "reward" in return. Theory Y employees are considered to be one of the most valuable assets to the company, and truly drive the internal workings of the corporation. Workers additionally tend to take full responsibility for their work and do not require the need of constant supervision in order to create a quality and higher standard product. Because of

the drastic change compared to the "Theory X" way of directing, "Theory Y" managers gravitate towards relating to the worker on a more personal level, as opposed to a more conductive and teaching based relationship. As a result, Theory Y followers may have a better relationship with their higher-ups, as well as potentially having a healthier atmosphere in the workplace. Managers in this theory tend to use a democratic type of leadership because workers will be working in a way that does not need supervision the most.

In comparison to "Theory X", "Theory Y" adds more of a democratic and free feel in the workforce allowing the employee to design, construct, and publish their works in a timely manner in co-ordinance to their workload and projects. Aydin reports a study undertaken to analyse the different management styles of professors at a Turkish University. This study found that the highly supervised Theory X management affected the research performance of the academics negatively. In general, the study suggests that the professional setting and research-based work that professors perform is best managed using a Theory Y management style.

While "Theory Y" may seem optimal, it does have some drawbacks. While there is a more personal and individualistic feel, this does leave room for error in terms of consistency and uniformity. The workplace lacks unvarying rules and practices, and this can result in an inconsistent product which could potentially be detrimental to the quality standards and strict guidelines of a given company. For McGregor, Theory X and Y are not opposite ends of the same continuum, but rather two different continua in themselves. In order to achieve the most efficient production, a combination of both theories may be appropriate. This approach was derived from Fred Fiedler's research over various leadership styles known as the contingency theory. This theory is based on 3 dimensions: Leader-member relationship, degree of task structure, and the leader's position power.

### III. Methodology

This section explained the method adopted in achieving the objectives of the study. This encompassed the research design, population, study area, method and instrument of data collection, method and instrument of data analysis and ethical issues pertaining to the research.

Research design is the blueprint or plan of how the researcher wants to carry out the study. It describes the process and techniques to accomplish the plans of the research. Descriptive research design was employed in this study because it investigated previously existing phenomenon in a different environment. It also provided detailed understanding on the variables of the study. This method was considered appropriate because data were collected directly from those concerned with the study. Such data suitably address the research questions. The population consists of all the employees of the selected insurance companies in Lagos State who have spent at least two years in the areas of study and who were employed as permanent or contract staff. The figures as provided during the field work by the human resources department of each selected companies are:

**Table 3.1: Population of the Study**

SN	Insurance Companies	Number of Employees	Gender		Year of Establishment
			M	F	
3.	Mansard Insurance plc	127	91	36	1989
1.	Mutual Benefits Assurance plc	203	142	61	1995
2.	Oasis Insurance plc	87	62	25	1993
	<b>Total</b>	<b>417</b>	<b>417</b>		

**Source:** Fieldwork, 2022

The study areas were Mutual Benefits, Oasis Insurance and Mansard Insurance, Lagos State, Nigeria. The basis for the selection of the selected insurance companies were their years of existence (Mutual benefits was established in 1995, Oasis Insurance in 1993 and Mansard Insurance in 1989), number of employees and the recommendations of few literature (Adegboyega, 2014; Alapere & Akinlabi, 2010; Bello, 2012)

examined showed that there have been very few studies concentrating mainly on the training and development of employees in insurance companies in Lagos State, Nigeria.

The study adopted simple random sampling because the employees of the selected insurance companies work in different departments and the researcher decided what needs to be known and set out to find people who could and were willing to provide the information by virtue of knowledge and experience. The sample size was determined using Taro Yamane's formula. In addition, the inclusion criterion in the research was restricted to employees who have been working in the selected companies in Lagos State for at least five years.

In determining the sample size, an online sample size calculator was employed from [www.surveysystem.com/sscalc.htm](http://www.surveysystem.com/sscalc.htm). From the calculation, a sample size of two hundred (200) respondents was drawn at 95% confidence level and 0.05 error level. Thus, the sample size from the study was two hundred (200).

**Table 2: Sample Size determination for the Study**

SN	Insurance Companies	Number of Employees	Proportion	Sample size
1.	Mutual Benefits Assurance	203	$\frac{200(203)}{417}$	97
2.	Oasis Insurance plc	87	$\frac{200(87)}{417}$	42
3.	Mansard Insurance plc	127	$\frac{200(127)}{417}$	61
	<b>Total</b>	<b>417</b>		<b>200</b>

**Source:** Researcher's Framework, 2022

Data for this study was collected through primary and secondary sources. For the primary data, questionnaire was distributed to the employees of the selected companies (Mutual Benefits Assurance plc, Oasis Insurance plc and Mansard Insurance plc) while secondary data was obtained from existing literature such as journal articles on the subject matter. The questionnaire were checked, validated and approved by experts before it was taken to the study area for administration.

The instrument used for data collection was a structured questionnaire which contained structured with multiple choice questions that offered respondents a range of options. The structured questions were close ended questions that allowed the respondents to pick from available options already supplied. The researcher visited the selected companies' offices and personally administered the questionnaire on the respondents and retrieved them after they have been duly filled.

Primary data collected through questionnaire were analysed with Statistical Package for Social Sciences (SPSS version 26.0) and were presented on the table using frequency distribution and simple percentage while the information gotten from the secondary data were added to the primary data collected from the field. The principles of ethics governing research on human beings were observed strictly in this study. Along the key research ethics are: confidentiality, informed consent and volunteerism.

- i. **Confidentiality:** Respondents were not required to write their names nor home addresses. Data were kept strictly for the study in the custody of the researcher and every information given by the respondents were not attached with their names or identity.
- ii. **Informed Consent:** The consent of the respondents were sought before embarking on the study. Questionnaires and purpose of the study were written in the languages the respondents can answer.
- iii. **Volunteerism:** Respondents were informed on the main purpose of the study and their freedom to withdraw participations if and when deemed fit.

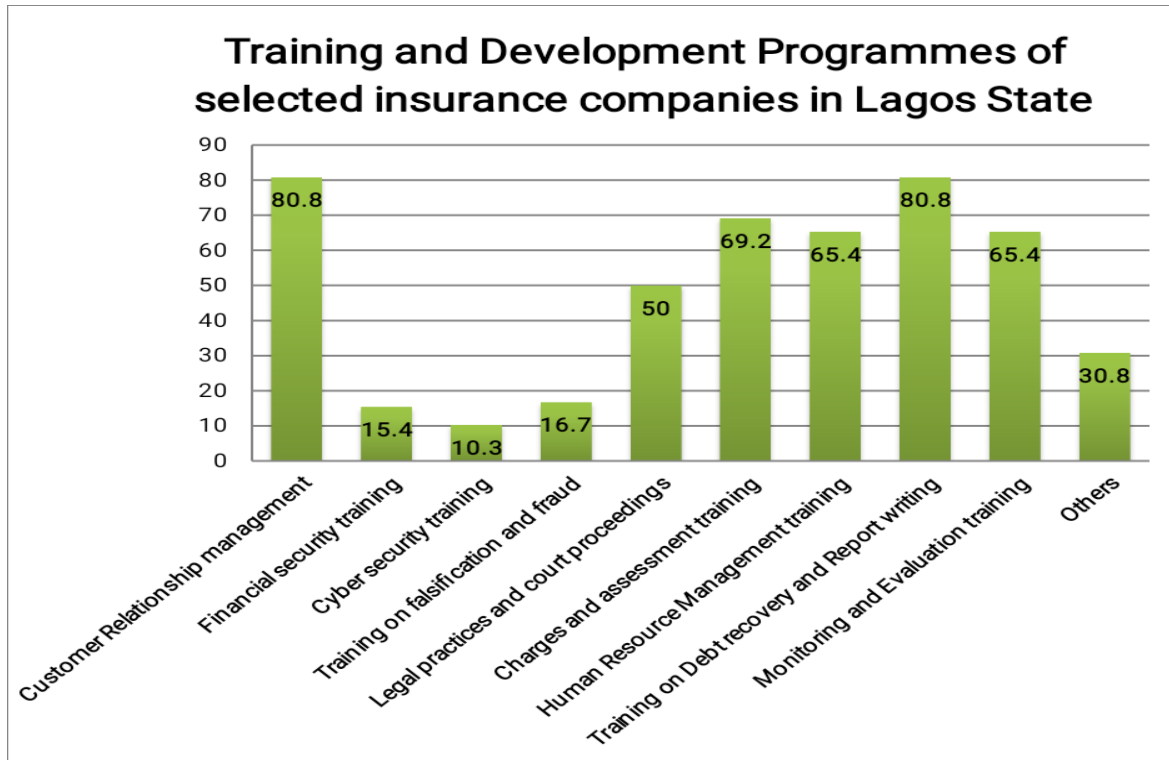
#### IV. Results and Discussions

The study examined the effect of training and development programmes on perceived employees' job performance in selected Insurance companies in Lagos State. This chapter covers the presentation, analysis

and interpretation of data collated from primary sources. The data presented under this chapter are the response of the respondents to the questions indicated in the questionnaire they filled

### Results

**Objective One:** Identifying common training and development programmes in the selected companies



Source: Fieldwork, 2022

**Figure 1:** Chart on Training and Development Programmes of the selected insurance companies in Lagos State.

Information on the chart above showed the training and development programmes commonly organized by the selected insurance companies in Lagos State for their employees. The training and development programmes are listed as: Customer Relationship management (80.8%), Financial security training (15.4%), Cyber security training (10.3%), Training on falsification and fraud (16.7%), Legal practices and court proceedings (50%), Charges and assessment training (69.2%), Human Resource Management training (65.4%), Training on Debt recovery and Report writing (80.8%), Monitoring and Evaluation training (65.4%) and others such as Direct Assessment Training, Team building, Microsoft office, Personal income tax and Capacity building (30.8%).

**Objective Two:** Investigating the frequency of training and development programmes of the selected insurance companies in Lagos State.

Information on the frequency of trainings in the selected insurance companies; result revealed that that 59 % of the employees agreed (10.3%) and strongly agreed (48.7%) that their training takes place on a weekly basis most especially weekends, 10.3% claimed that training takes place monthly, 16.7% said quarterly and 14.1% said annually. This showed that majority of the respondents affirmed that staff training takes place weekly.

**Objective Three:** Assessing the perceived effect of these training and development programmes on employees' job in the selected insurance companies in Lagos State.

Information on the perceived effect of the staff training and development programmes on the selected insurance companies employees' job performance in Lagos State. The table showed that 100% of the

employees agreed (64.1%) and strongly agreed (35.9%) that training improved employees' efficiency at work. This indicated that majority of the respondents affirmed that training improved employees' efficiency at work. It was found out that 73% of the respondents strongly agreed (17.9%) and agreed (55.1%) that employees meet up with set target after the training while 24.4% were undecided and 2.6% disagreed with the notion. This showed that majority of the respondents affirmed that employees meet up with set target after the training. The study also found out that 59% of the respondents strongly agreed (15.4%) and agreed (43.6%) that employees set new records in the organization after the trainings, while 37.2% were undecided and 3.8% disagreed. This reflected that majority of the respondents set new records in the organization after the trainings. The study further found out that 63.8% of the respondents strongly agreed (17.9%) and agreed (35.9%) that employees now take risk for the organization after the trainings while 41% were undecided and disagreed (3.8%) and strongly disagreed (1.3%). This showed that majority of the respondents take risk for the organization after the trainings.

The study again found out that 38.4% of the respondents strongly agreed (11.5%) and agreed (26.9%) that employees engaged in overtime at the selected insurance companies after the trainings while 33.3% were undecided and disagreed (19.2%) and strongly disagreed (9%). This depicted that majority of the respondents engaged in overtime at the selected insurance companies after the trainings. Finding also showed that 84.7% of the respondents strongly agreed (32.1%) and agreed (52.6%) that employees' involvement in team work has increased within the organization while 5.1% were undecided and 10.3% disagreed. This reflected that majority of the respondents' involvement in team work has increased within the organization after the trainings. The study also found out that 60.2% of the respondents strongly agreed (19.2%) and agreed (41%) that trainings have increased motivation among employees to achieve set objectives, while 12.8% were undecided, 15.4% disagreed and 11.5% strongly disagreed. This showed that majority of the respondents replied trainings have increased motivation among employees to achieve set objectives.

### **Discussion of Findings**

The study examined effect of training and development on perceived employees' job performance in selected insurance companies in Lagos State; thus, the discussion of findings was based on the objectives of the study.

The first objective which was to identify the common training and development programmes in the selected Insurance companies in Lagos State. Findings from the study revealed that the common training and development identified are customer relationship management, financial security training, cyber security training, training on falsification and fraud, legal practices and court proceedings, charges and assessment training, human resource management training, training on debt recovery and report writing, monitoring and evaluation training and others such as direct assessment training, team building, Microsoft office, personal income tax and capacity building. This is in tandem with the perspective of Anyanwu (2017) and Banjo (2018) that financial institutions have varieties of trainings which helps in keeping employees on their toes to become productive, efficient and proficient in their various job roles.

The second objective which was to investigate the frequency of the training and development programmes in the selected organisation. The study found out that majority of the respondents indicated that their training and development programmes are held on a weekly basis mostly weekends and this aligns with the finding of Bello (2017) that regular training and development programme helps the organisations to achieve certain and defined aims and objectives.

Objective three which sought to investigate the perceived effect of training and development programmes on employees of the selected Insurance companies. Findings from the study revealed that majority of the respondents were of the view that employees meet up with set target after the training, employees are now efficient, proactive and devote more time towards the realisation of the organisations' goals after the trainings, employees also engage in overtime to ensure completion of their daily tasks after the trainings, employees' involvement in team work has increased within the organisation, trainings have increased motivation among employees to at a very high rate. The study as well found out that that training improved employees' efficiency and effectiveness at work. This finding supports the submission of Anyanwu (2017)

which stated that training helps to bring out the best out of every employee. Findings from this study also align with the position of Abdul-Hameed (2017), Alapere & Akinlabi (2018) respectively.

### **Conclusion**

The study concluded that common training and development programmes which boosted the employees' job performance in the selected insurance companies are customer relationship management, financial security training, cyber security training, training on falsification and fraud, legal practices and court proceedings, charges and assessment training, human resource management training, training on debt recovery and report writing, monitoring and evaluation training and others such as direct assessment training, team building, Microsoft office, personal income tax and capacity building. The study concluded that most of the employees of the selected of the insurance companies stated that training and development programmes were held on a weekly basis but in some situations there could be emergency and periodic training and development programmes tailored to combatting new challenges in the sector.

The study concluded the training has positive influence on the employees of the insurance companies because majority of the respondents stated that after they have been involved in the trainings, they meet up with set target after the training; set new records in the organisation; now take risk for the organisation; engage in overtime; and increased involvement in team work has increased within the organisation. The study also concluded that trainings have increased efficiency for task delivery among employees.

The study concluded that the challenges hampering the efficiency of training and development programmes of the selected insurance companies were inadequate funding, lack of training facilities, facilitators of training lack basic skills of current realities, recent low involvement and reduced cooperation of employees, lack of serene environment and changing policies of government. The study further concluded that training and development programmes in the selected organisations have greatly influenced organisational growth; and this is because employees who passed through the trainings have had mastery of the organisations' modus operandi and had become acclimatised with the organisations' culture which has made them increasingly reliable and relevant in their respective organisations.

### **Recommendations**

As a result of the findings of the study, the following recommendations were made:

- i. There should be periodic assessment, appraisal and evaluation of every training organised for the employees, a strategy which was missing out in the study area.
- ii. There should be motivation attached to consistent involvement in training. This will motivate more employees to participate in trainings and development exercise.
- iii. Management of insurance companies should attempt to invite technocrats from core areas of challenges in the organization and not just organize a regular training by known and regular figures that have very few innovative ideas to offer during trainings.
- iv. Training and development programmes should consider the personal challenges faced by employees in their peculiar departments rather than being given general training.
- v. There should be room for counseling employees who have underperformed after several trainings rather than recommend them for lay off.
- vi. There should be increased concentration on talent management; also the training environment should be rotated to reduce monotony. It could include adopting external training venues.
- vii. Employees turn out for training should be encouraged through incentives and other motivational packages.
- viii. Policies of management of Insurance companies should place more premium in accommodating employees training and development programmes for better job fit.

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