

TRAINING AND EMPLOYEE PRODUCTIVITY OF SELECTED INSURANCE: PERSPECTIVES FOR THE BOARD OF DIRECTORS

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Abstract

How to cite this paper: Adebowale, S., & Adefulu, A. (2019). Training and employee productivity of selected insurance: Perspectives for the board of directors. *Corporate Board: Role, Duties and Composition*, 15(3), 17-26.
<https://doi.org/10.22495/cbv15i3art2>

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ISSN Online: 2312-2722
ISSN Print: 1810-8601

Received: 21.06.2019
Accepted: 19.10.2019

JEL Classification: M5, M53
DOI: 10.22495/cbv15i3art2

Employees are a vital resource for organisations. Their collective performance could determine productivity, growth and survival of organisations. Globally, employee productivity has become a subject of intense research. Studies in literature reported inconsistent findings of relationship between training and employee productivity. Employee productivity (efficiency, quality of work and timeliness of work) is perceived to be low probably due to inadequate training (on the job training, skill development, resilience and career success) of the employees. This paper, therefore, examined the relationship between training and employee productivity of selected insurance companies in Lagos State, Nigeria. The authors used survey research method. The population of study was 1527 employees in 8 selected insurance companies from which sample of 560 was selected using stratified sampling technique. The paper used questionnaire as research instrument validated through face and contents validity tests with Cronbach's Alpha reliability coefficients ranged from 0.62 to 0.84 for various constructs used. The authors analysed data using both descriptive and inferential statistics. The study disclosed a moderate positive relationship between training and employee productivity with a correlation coefficient $r(501) = 0.542, p < 0.05$. Findings of the paper supported Board of directors' investment decision in personnel development, employees' skills, and attitude that enhanced productivity. The study concluded that training was essential for employee productivity.

Keywords: Board of Directors, Corporate Decision, Employees' Empowerment, Productivity, Quality of Work, Resilience, Training

Authors' individual contributions: Conceptualization - A.A.; Methodology - S.A.; Writing - Original Draft - S.A.; Investigation - A.A.; Supervision - A.A.; Funding Acquisition - S.A.

1. INTRODUCTION

There is growing evidence that Nigerian insurance companies are not doing too well. Their employees' productivity is low. Oni-Ojo, Salau, Oludayo, and Abasilim (2014) confirmed that in Nigeria, employees of the insurance industry, lack requisite skill to foresee and manage task - especially for high

productivity; hence, they are unable to gain the decisive competitive advantage. However, Aghoghobvia (2015) supported the previous observations made by Oni-Ojo et al. (2014) that the lack of innovative employees is a threat to employee productivity. There is a low level of information technology application that is relevant to the industry resulting in low output per head, low

efficiency, ineffectiveness, poor quality of work, lack of self-reliance and waste. Employee productivity in insurance companies in Nigeria has been on the low side because of inadequate training. There have been inconclusive studies on relationship between training and employee productivity in insurance industry. Several studies reported positive relationship between training and employee productivity by using firm-level data approach, for instance, Liang, Kao, Tu, Chin, and Chung (2014). Conversely, other studies reported negative relationship between training and employee productivity, using meta-analysis research technique by (Samson & Gungul, 2014; Cobblah and Van der Walt, 2017).

However, in Nigeria, Dialoke and Nkechi (2017) observed issues with employee productivity in the insurance industry related to inadequate training. Consequently, there were productivity issues ranging from low output per head, low morale, low sale, decline in insurance premiums, customer dissatisfaction and work avoidance and turnover. Olaleye and Adegoke (2013) reported that training was an effectual instrument in the successful accomplishment of the firm's goals and objectives, resulting in appreciable employee productivity. Hence, the objective of the research study is to examine the effect of training on employee productivity of selected insurance companies in Lagos State, Nigeria. Sequel to introduction and problem definition, section two of the paper considered the review of literature, section three discussed the methodology of the paper and section four presented the analysis, results and discussion while the last section dwelt on the conclusion, recommendations, and suggestion for further study.

2. LITERATURE REVIEW

2.1. Conceptual review

The conceptual reviews cover synthesis of opinions and thoughts of diverse authors on the area of study.

2.1.1. Employee productivity

Literature defined productivity as how organisations and the people working in them efficiently yield value from the available resource. Johnston and Jones (2004) described productivity as an average measure of the efficiency of production. A balanced perspective of productivity was given as a dimension of the total value to unit of a total resource - that is, productivity is about how effectively value (output) is produced from resource: human, materials, land, energy (Hutchinson, 2013). Owners of businesses expect their workers to yield business value that outweighs the cost of hiring them. Productivity measured by some other factors namely employees' empowerment, organisational support, organisation's culture, structures and principles and creativity in an organisation.

Sharma and Sharma (2014) reported that employee productivity affords organisation and its workforce some advantages - favourable economies, increased profitability and social progress. In addition, productive employees were compensated with wages/salaries, improved job conditions, and

attractive job opportunities. Furthermore, high productivity gave rise to maximised organisational competitive advantage via reductions in the cost of production and improvement in the quality of output. In terms of features, Anitha (2014) noted that outlined dimensions of productivity - labour productivity and statistics. Regarding merit, employee productivity enhances workplace good customer service and interaction.

Saxena and Srivastava (2015) observed that employee productivity has some drawbacks that induce employee turnover, anxiety and productivity can be negatively affected if worker observation becomes too intrusive. They identified some drawbacks in employee productivity due to lack of common parameters of measuring productivity. However, Conrad and Guven-Uslu (2011) cited a few parameters on which employee productivity can be measured in the insurance industry.

2.1.2. Training

A top-notch view about training is supplied through Knudsen and Lien (2015), they viewed workers' training as essential because employees do not have all competencies required for tasks; otherwise, without it work inefficiency could occur. Furthermore, training is human resource strategy organisations adopted in storing human capital (Kaufman, 2015). Training is essential for developing fresh employees. Training is a structured procedure to enhance employee's learning for behaviour to contribute the company's goals and objectives (McGehee & Thayer, 1961). Training is a learning experience targeted to pursue a relatively permanent change in employee's abilities to perform on the job (DeCenzo & Robbins, 1996). Better insight to training is offered by Heraty and Morley (1998); they explained that training is part of corporate governance issue that could be considered as reflective of the organisation's philosophy towards its human resource and something, which may govern the priorities, standards and scope of its developmental activities. In addition, training is a process of updating employee's knowledge, skills development, attitudinal and behavioural changes (Palo & Padhi, 2003; Bunch, 2007).

However, training fosters employee interpersonal relationship and reduces work-related conflict. The major feature of the training is to increase productivity of organisation. Training makes employees competent, skilled and committed. Training reduces the cost of production but increases the efficiency, quality of work, self-reliance, timeliness of output, and effectiveness. Training produces both technical and operational skills. Such skills prevent the occurrence of work-related hazard. However, a stronger perspective on importance of training and development came from Salas, Tannenbaum, Kraiger, and Smith-Jentsch (2012). They highlighted that training was HRM prerequisite for talent management. Qin and Baruch (2010) gave strong support to this view.

Among the advantages of training as it relates to enhancing employee productivity is that training helps organisations to gain a competitive edge (Schuler & Jackson, 1987). A wholesome account from Samuel and Chipunza (2009) explained that training heightens the employees' commitment to

the organisation. In addition, Forgacs (2009) stated that training is a human resource component that enhances employees' job satisfaction. Robust contributions came from Walia and Bajaj (2012) they observed that training is helpful in retaining employees. In lending credence to benefits, Dowling, Festing, and Engle (2013) identified some merits of training, which aimed at having a healthy work environment. It enhanced employees' motivation, communication.

In terms of disadvantage, training being one of the most important HR interventions required investing a huge amount of financial capital to bring good productive employees; definitely, no organisation will like to get contradictory responses to existing training knowledge. Lakra (2016) opined that an organisation can come across many difficult situations if the minute details of the training are not taken care of at the right time and level. Apart from that training brought about employees' mobility. As a result, employers are weary of spending huge investment in employee training.

2.2. Theoretical review

Understanding the theories of Employee productivity is useful to owners of the business in maximising business objectives. Therefore the following theories: Ability Motivation Opportunity theory - AMO and Resource-Based View - RBV were discussed because they were found to be relevant to this paper.

2.2.1. Ability motivation opportunity theory (AMO)

The AMO theory was credited to Bailey (1993); Olander and Thogersen (1995). They agreed that employee cognitive ability required three components the need to be productive with appropriate motivation and employers gave environment to participate. Appelbaum, Bailey, Berg, and Kalleberg (2000) explained that the theory has acceptance for aligning with the effect of training on employee productivity.

Some other articles published after 2000 Boselie, Dietz, and Boon (2005); Ehrnrooth and Björkman (2012); Hutchinson (2013); Paauwe and Boselie (2005) illustrated with AMO theory - employees are trained, they are likely to perform better, leading to higher firm productivity. Training as HRM practice plays an influential role in motivating the employee to exhibit favourable attitude and behaviours, which are required to attain competitive strategy. It afforded employees opportunity to be involved in knowledge-sharing and problem-solving activities.

Assumptions of this theory say that the acronym, AMO stands for the three elements that enhance together employee performance: individual ability. Bayo-Moriones and Galdon-Sanchez (2010) observed that ability-enhancing mechanism is essential to employee performance. Boselie (2010) agreed with Bayo-Moriones and Galdon-Sanchez (2010) assertion. Arustei (2015) asserted that motivation was instrumental in employee job satisfaction and productivity. Knies and Leisink (2014) and Munteanu (2014) observed that training given to employee would improve their productivity. In the theory, there are basic

concepts of psychology (Kroon, Van De Voorde, & Timmers, 2013; Fu, Flood, Bosak, Morris, & O'Regan, 2013; Munteanu, 2014) related to three areas that affected individual features. The AMO model introduces opportunity dimension as it relates to job design theories (Hackman & Oldham, 1980), or empowerment literature (Gerhart, 2005).

Supporters of the AMO theory, Boselie, Dietz, and Boon (2005) highlighted that under AMO theory, training boost employee ability to become high-performer, augmenting employee motivation and commitment by giving conditional rewards as well as conducting effective performance management. Choi and Yoon (2015) considered AMO theory as a work productivity theory, which played complementary roles in influencing the behaviour of employees. Other authors, MacInnis and Jaworski (1989) confirmed that the origin of the model laid on the theoretical discourse of industrial psychologists. They assumed that performance was a function of training and selection - that is ability. The social psychologists believed that motivation was an enhancement for performance. Among the critics of AMO theory include Courtney and Winch (2003); Slevin and Pinto (2004). They faulted the functionality issues surrounding productivity and application of AMO theory. They observed it was relative. AMO theory's application is not universal.

Relationship between AMO theory and the study lies on the ability-enhancing mechanism available for employee productivity. Training is a tool for increasing the employee ability to perform as expected and achieve specific organisational goals.

2.2.2. Resource-based view (RBV)

Another theory that is relevant to this study is Resource-Based View. The first explicit expression of the RBV was a Resource-Based View of the Firm by Penrose (1959) who for the first time put together the RBV elements in one framework. Penrose offers durable principles governing the growth of firms and the rate at which firms can grow efficiently. The contributions of Penrose goes significantly beyond the phenomenon of the growth of firms Penrose provides a theory of effective management of the firm's resources, productive opportunities, and diversification strategy. Specifically, Penrose provides an explanatory logic to unravel causal links among resources, capabilities, and competitive advantage, which contributes to a resource-based theory of competitive advantage.

The Resource-Based View is perceived to be an adjunct school of thought to industrial organisation economics, where Barney (1991) gained an important position and which addressed issues about organisation structures. The RBV is essential because it moves in a conceptual perspective from a firm's position of the industry to direction on an organisation's resource base. The theory was improved after the major works published by Barney (1991). In terms of assumptions, Peteraf and Barney (2003) proposed two assumptions in analysing the origin of competitive advantage. The model disclosed that firms within an industry might be heterogeneous about the bundle of resources that

they control. In addition, there was an assumption that resource heterogeneity could subsist over time because the resources used to implement firms' strategies are not perfectly mobile across firms.

Among supporters of RBV, Amit and Schoemaker (1993) explained that organisations considered internal sources of competitive advantage instead of the external competitive environment for it. Likewise, Dicksen (1996); Collis and Montgomery (1995) were of opinion that RBV accessed an inside-out view on why organisations succeed or decline in the market place. Substantially, Grant (1991) and Wernerfelt (1984) agreed with the position that RBV entailed resources that are - scarce, have values, matchless and lacks substitute.

The critiques such as Priem and Butler (2001) expressed that the RBV has no managerial implications. Collis and Montgomery (1995); Priem and Butler (2001) argued that the RBV implies endless regression because a firm with superior capability could develop structures amenable to innovation capability. Gilbert and Cordey-Hayes (1996) disagreed with the proposition of resource uniqueness because it lacks the potential for generalisation.

Relationship between the RBV theory and the study is enshrined in Wright and Snell (1991) observation hinges on contributions about strategic capacity building - through training and development of human elements as a resource.

2.3. Empirical review

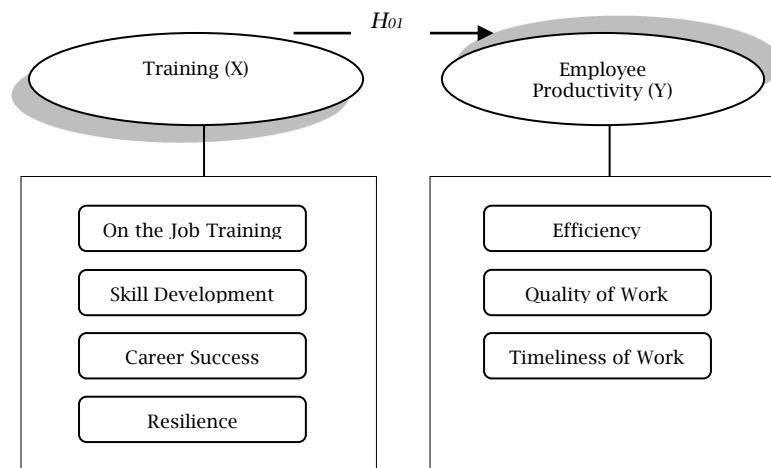
Many scholarly articles adopted a survey research design for this area of study interest. Samson and Gungul (2014) investigated the relationship between human resource training and development and employee productivity in the hospitality industry Nigeria. They adopted survey research design with study population of 98 adopted simple random sampling techniques. The method of data collection used Primary data, using Questionnaire as research instrument (see Appendix). The authors adopted descriptive statistics and regression analysis to test the hypotheses. Thus, Samson and Gungul (2014) study's findings showed that hospitality industry added to the socio-economic development of

Nigeria. In another journal, Haruna and Vyas-Doorgapersad (2014) studied improving capacity for employee development in African Nations. It was a cross-sectional research design. Meanwhile, in Haruna and Vyas-Doorgapersad's (2014) study, their findings of statistical analysis on data collected showed that the variables of systematic building of public service capacity for development for management staff correlate with non-traditional skills and abilities was significantly positive.

3. RESEARCH METHODOLOGY

This research used a survey research design. The target population was 1527 employees. The target respondents made up of top-level staff, middle-level staff and lower-level employees working in the selected insurance firms. The sample size for the study was determined by applying the Cochran's formula. In order to compensate for the non-response and for 129 or 30% of the total sample size increased the wrong filling of questionnaires, the sample of 431 became 560. Hence, the researcher administered the questionnaire on the sampled population (the employees) in the selected insurance companies in Lagos State. The Sampling Technique adopted was stratified sampling technique. The study used primary source of data collection through a well - structured, tested and validated questionnaire as research instrument validated through face and contents validity tests with Cronbach's Alpha reliability coefficients ranged from 0.62 to 0.84 for various constructs of the paper. 560 copies of questionnaire were administered to the respondents of which 506 copies of the distributed questionnaire were duly filled, returned and was used for the analysis representing 90.5% response rate. The method of data analysis used was descriptive and inferential statistics. The correlation method of analysis was used to determine the relationship between training and employee productivity. Data retrieved from the respondents were analysed through Statistical Package for the Social Sciences - SPSS. The package was considered appropriate due to its capability, versatility and flexibility in processing large quantity of data collected.

Figure 1. Research model



Source: authors' elaboration

In the research model, H_{01} (Hypothesis arrow) depicts the relationship between employee productivity (efficiency, quality of work and timeliness of work) was considered to be low possibly because of inadequate training (on the job

training, skill development, resilience and career success) of the employees.

4. RESULT, ANALYSIS AND DISCUSSION

Table 1. Descriptive statistics on training

Training (N = 506)	VH 6	H 5	MH 4	ML 3	L 2	VL 1	MISSING	Total	
	%	%	%	%	%	%		Mean	Standard Deviation
On the job training frequency	21.9	35.8	23.9	7.9	3.8	2.8	4.0	4.40	1.48
Skill development	19.0	36.8	27.7	8.3	2.0	2.0	4.3	4.39	1.42
Career success	15.2	37.4	29.1	8.5	3.2	2.2	4.5	4.28	1.43
Understanding of organisation objectives	19.0	41.1	25.3	5.9	1.2	2.2	5.3	4.43	1.47
Resilience	13.6	32.4	32.0	10.9	2.6	2.0	6.5	4.12	1.51
GRAND								4.32	1.27

Source: authors' elaboration

Table 1 presents the descriptive statistics of training. The result showed that a higher percentage of the respondents (81.6 %) indicated high on the frequency of on the job training received with 21.9% showing very high, 35.8% showed high and 23.9% indicated moderately high. On the other hand, 14.5% of the respondents showed that they received a low level of on the job training with 7.9% showing moderately low, 3.8% showing low and 2.8% showing very low while 4% of the respondents did not give their response to this statement. The mean score of 4.4 implied moderately high degree responses of the respondents converged towards agreeing that they received a moderately higher level of on the job training, while the standard deviation of 1.48 showed that the responses of respondents converged around the mean. The table also revealed 83.5% of the respondents indicated high on skill development with 19% very high, 36.8% high and 27.7% moderately high while 12.3% indicated low on the level of skill development received as 8.3% showed moderately low, 2% showed low and very low respectively with only 4.3% missing. Thus, the mean score of 4.39 implied a moderately high degree of the respondents converged towards skill development training while the standard deviation of 1.42 showed that the responses of the respondents converged around the mean.

Furthermore, 81.7% indicated high on the level of career success earned through training as 15.2% showed very high, 37.4% high and 29.1% moderately high, on the other hand, only 13.9% indicated low as 8.5% showed very low. 3.2% low, 2.2% moderately low and 4.5% very low. The mean score of 4.28 also showed that the respondents' responses converge towards agreeing while the standard deviation of 1.43 converges around the mean. A total of 85.4% indicated high on the understanding of organisation objectives with 19% very high, 41.1% high and 25.3% moderately high, but 9.3% indicated low with 5.9% moderately low, 1.2% low and 2.2% very low as 5.5% of the respondents were missing. The mean score of 4.43 indicated moderately high degrees of the respondents converged around agreeing and the standard deviation of 1.47 showed that the responses of the respondent converged around the mean. Finally, 78% indicated high on resilience as 13.6% showed very high, 32.4% high and 32% moderately high, on the other hand, only 15.5% indicated low as 10.9% showed moderately low, 2.6% low, 2% very low and 6.5% missing. The mean score of 4.12 implied a moderately high degree of respondents' responses converge towards meanwhile the standard deviation of 1.51 converges around the mean.

Table 2. Descriptive statistics on employees' productivity

Employee Productivity (N = 506)	VH 6	H 5	MH 4	ML 3	L 2	VL 1	MISSING	Total	
	%	%	%	%	%	%		Mean	%
Self-reliance	14.6	35.2	26.7	12.8	4.0	1.6	5.1	4.18	1.47
Efficiency	12.1	38.3	25.5	14.6	3.0	1.4	5.1	4.17	1.43
Quality of work	14.8	36.6	25.9	12.6	4.2	1.0	4.9	4.23	1.44
Timeliness of work	15.0	32.2	26.7	14.0	5.9	1.0	5.1	4.13	1.48
Effect of working hour	13.4	33.6	24.3	17.2	4.9	1.2	5.3	4.08	1.48
GRAND								4.16	1.36

Source: authors' elaboration

Table 2 presents the descriptive statistics of employees' productivity. The evidence showed that a higher percentage of the respondents (76.5%) indicated high on the frequency of self-reliance attained with 14.6% showing very high, 35.2% showed high and 26.7% indicated moderately high. On the other hand, 18.4% of the respondents showed low self-reliance with 12.8% showing moderately low, 4% showing low and 1.6% showing very low while 5.1%

of the respondents did not give their response to this statement. The mean score of 4.18 showed moderately high degree responses of the participants converged towards agreeing with the fact that they attained a high level of self-reliance, while the standard deviation of 1.47 showed that the responses of respondents converged around the mean. The table also reveals that 75.9% of the respondents indicated high on efficiency with 12.1%

very high, 38.3% high and 25.5% moderately high while 19% indicated low on efficiency as 14.6% showed moderately low, 3% showed low and 1.4% very low with only 5.1% missing. Therefore, the mean score of 4.17 implied a moderately high degree of responses converged towards agreeing with the fact that there was improved efficiency while the standard deviation of 1.43 showed that the responses of the respondents converged around the mean.

Furthermore, 77.3% indicated high on the quality of works 14.8% showed very high, 36.6% high and 25.9% moderately high, on the other hand, only 17.8% indicated low as 12.6% showed moderately low, 4.2% low, 1% very low and 4.9% missing. The mean score of 4.23 implied moderately high degree respondents converged towards agreeing while the standard deviation of 1.44 converges around the mean. A total of 73.9% indicated high on the timeliness of work with 15% very high, 32.2% high and 26.7% moderately high, but 20.9% indicated low with 14% moderately low, 5.9% low and 1% very low, as 5.1% of the respondents did not give their response. The mean score of 4.13 implied

moderately high degree responses of the respondents converged around agreeing and the standard deviation of 1.48 showed that the responses of the respondent converged around the mean. Lastly, 71.3% indicated high on the effect on working hours as 13.4% showed very high, 33.6% high and 24.3% moderately high, on the other hand, only 23.3% indicated low as 17.2% showed moderately low, 4.9% low, 1.2% very low and 5.3% did not give their response. The mean score of 4.08 implied moderately high degrees of responses converge towards agreeing while the standard deviation of 1.48 converges around the mean.

Combining the results of Tables 1 and 2, the result shows that training has the same pattern of increase with the employees' productivity of the selected insurance companies in Lagos state, Nigeria. The findings disclosed that there was a high level of on-the-job training, skill development, and career success, a resilience that were responsible for improved work, efficiency, and timeliness of work amongst others. Therefore, one can safely conclude that there is likelihood that training would have a positive relationship with employee productivity.

Table 3. Correlation analysis

<i>Correlations</i>			
		<i>Training</i>	<i>Employee Productivity</i>
Training	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	506	
Employee Productivity	Pearson Correlation	.542 ^{**}	1
	Sig. (2-tailed)	.000	
	N	506	506

^{**} Correlation is significant at the 0.01 level (2-tailed)

Source: authors' elaboration

The result of correlation analysis showed a moderate positive relationship existed between training and employee productivity with a correlation coefficient of 0.542; $r = 0.542$ - that is ($r = 0.542$, $p < 0.05$). This implies that as training increases employee productivity also increases. The result also shows a high level of statistical significance with a p-value that is less than 0.05 which leads to the rejection of the first hypothesis that training has no significant relationship with employee's productivity.

The result of hypothesis disclosed a positive relationship existed between training and employee productivity. The result is statistically significant. Several scholars, AL-Qudah, Osman, Ab Halim, and Al-Shatanawi (2014); Lee, Jeon, Kim, and Lee (2017) examined the relationship between training for new Government officials and how it affected employee productivity. Mainly, their objective of the study was to embark on a management programme. Their research focused on the individual manager and their position in the company. They found that training positively related to employee productivity. In congruence, to this study, Samson and Gungul (2014) findings were consistent with outcome of this.

Likewise, the result of the study of Pradhan and Jena (2017) depicted a positive correlation existed between training and employee performance. Thus, the study predicted finding that it was not possible for the firm to gain higher returns without the best utilisation of its human resource. Moreover, the results of the study conducted in the telecom sector of Pakistan by Davar and Parti (2013) aligned with

researchers' findings in this paper.

Furthermore, deductions of Ohemeng (2014) investigation into challenges and prospects of public administration education and training in Africa revealed a positive relationship between training and employees performance of administration education in Africa. Notable researchers (Oni-Ojo et al., 2014; Davar & Parti, 2013) have systematically examined training and its relationship on the productivity of employees. Findings of these researchers supported that there was a positive relationship between training and productivity. The scholarly documentation of El-Ghalayini (2017) with respect to human resource management practices agreed that there was a positive relationship between the training developments.

Another study of Neiworth, Allan, D'Ambrosio, and Copen-Abrahamson (2014) analysed training policy with an emphasis on the insurance industry. They revealed that there is a positive relationship between training and employee productivity. Similarly, Cobblah and Van der Walt (2017) investigated relationship between workforce training and work performance in the university libraries. The study has that training affects organisation and its employee productivity positively. Their investigation covers skill, knowledge, attitude of workers, as employees are engaged with defined duties and responsibilities. The research concluded by given useful training methods to the management involved in the directions of organisation on how to improve employee productivity through organized training programme.

4.1. Discussion of findings

Hypothesis 1 (H_{01}) disclosed that there is a positive relationship between training and employee productivity. The result is statistically significant. Several scholars, AL-Qudah, Osman, Ab Halim, and Al-Shatanawi (2014); Lee, Jeon, Kim, and Lee (2017) examined the relationship between training for new Government officials and how it related to employee productivity. They found that training positively related to employee productivity. Relationship between the Ability Motivation Opportunity (AMO) theory and the study lies on ability-enhancing mechanism available for employee productivity. Also, Resource-Based View connects the study component - training with both employees productivity. The underpinning theories fit appropriately with the study.

5. CONCLUSION

The conclusions drawn from the study was consequent upon the test of hypothesis one showed that training was statistically significant in predicting employee productivity. It was evident that employee productivity in insurance companies in Nigeria has been on the low side because of inadequate training. This has led to numbers of productivity issues arising from: low output per head, low morale, low sale, a decline in insurance premiums, employees' dissatisfaction and work avoidance and labour turnover. In addition, findings of the paper stimulated investment in personnel development, improved employees' skills, and attitude ultimately enhanced high level of on-the-job training, skill development, and career success, resilience are responsible for improved work, efficiency, and timeliness of work amongst others.

Therefore, the researcher safely concludes that there is likelihood that training has a positive relationship with employee productivity. Sequel to the findings from the study, the following recommendations are to be implemented by the relevant stakeholders concerned with employee productivity: That insurance organisation could proffer tactical and planned off-the-job training programs to the employees, along improving their competence. Training and development programme could be permitted to thrive with adequate funding of the programme and every employee should be given level ground to benefit. The human resource departments of the insurance industries should outline training and development policy to prevent

labour turnover. In addition, periodic review of the training-need programme should be reviewed in order to measure the level of success.

Notwithstanding, the findings of this study provided new insights into the relationship between training and employee productivity, the results were constrained by the following issues: Among the limitations, researcher experienced frustrating experiences in getting data sourced from the respondents. Somehow, some of them were so reluctant to divulge their companies' information. Others were requesting for tips. Despite all these odds, the researcher had to educate some of them about the importance of the study, which was explained to them as it was meant for strict academic purpose. The researcher used a strong persuasive strategy to massage their curiosity and consequently achieved his objectives. Another limitation this study suffered from is potential bias, collecting data from multiple informants and company level objective data. Hence, solution to that limitation was researcher's determination to conduct longitudinal research in the future as such, it would help researcher to circumvent this bias. This study investigated only eight insurance companies in Lagos State, further studies should explore other areas such as South-West, Southeast, and North Central of Nigeria where other insurance companies are thriving. While this study focused on insurance industry (in financial service sector), the outcomes discovered might have affected the generalisability of the research findings to other industries. In future, researchers should adopt an experimental or longitudinal design.

In achieving the purpose of the study, the paper has contributed to the extant literature, specifically in the area of concepts, theories and empirics. It added an understanding of the roles of training as it related to employee productivity. The concept also contributed to knowledge with the conceptual model that linked the sub-variables of the independent variables to the sub-variables of dependent variable to establish their relationship. This study could serve as secondary data for prospective researchers and a reference point for future studies. Empirically, research findings hypothesized that training was positively related to employee productivity and found to be statistically significant. Theoretically, the paper contributed to knowledge by advancing support for the Ability Motivation Opportunity theory credited to (Bailey, 1993; Olander & Thogersen, 1995) and Resource-Based View.

Table 4. Terms and definitions

<i>Term</i>	<i>Definition</i>
Self-reliance	A state of personal independence
Efficiency	Employee's skilfulness in avoiding time-wasting and effort
Quality of work	It is the value of work been delivered by an individual, team or organization
Timeliness of work	It indicates that the work is done in such a manner that it will not hinder the capacity of the individual or organization to meet its next deliverable
Effect of working hour	It is the period of time that a person spends at paid labour
On the job training frequency	It is an occurrence at which skills, knowledge, and competencies needed by employees to perform their given specific job
Skill development	It is the process of examining skill gaps, honing and developing those skills
Career success	It is usually one where the person feels happy to go to work every day, doing something of interest to the individual
Understanding of organisation objectives	They are identifiable goals towards which all organisational activities are directed. They are the results of the organisation's operations. Objectives are the specific targets or standards against which actual performance can be measured
Resilience	The capacity to recover quickly from difficulties; toughness

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Appendix. Questionnaire

Training and employee productivity of selected Insurance Companies
In Lagos State, Nigeria

Dear respondents,

I am a postgraduate student at Babcock University, carrying out research on the above topic. The study is purely an academic exercise and your assistance is needed in the completion of the work by filling the questionnaire. All information given will be treated with strict confidence. Kindly return the questionnaire at your earliest convenient time.

Please answer the following questions by ticking the one you consider most appropriate among the alternatives.

Thank you for your sincere cooperation
Adebowale, I. S.
(Researcher)

Section A. Demographic information

Instruction: Please answer the statement below by ticking (✓) the option which best describes your agreement.

1. Gender:	Male ()	Female ()				
2. Age:	Below 24yrs ()	25-30 ()	31-35 ()	36-40 ()	41-45 ()	46-60 ()
3. Marital Status:	Single ()	Married ()	Divorced ()	Widow/Widower ()		
4. Educational Qualification. Please tick the highest of all:	OND/NCE ()	B.Sc./HN ()	M.Sc./MBA ()	Other (please specify):		
5. Job Rank:	Top management ()	Middle level ()	Lower cadre ()			
6. Length of Service:	Below 5 years ()	6-15yrs ()	16-25yrs ()	26-35yrs ()		

Section B. Experiences and practices in the organisation

Using the scale below, please consider the statement and tick the options that best satisfy your response as they relate to your experiences and practices in the organisation.

S/N	QUESTIONS: How would you rate the following in your organisation with respect to	VH	H	MH	ML	L	VL
A	TRAINING						
1	On the job training frequency	6	5	4	3	2	1
2	Skill development	6	5	4	3	2	1
3	Career success	6	5	4	3	2	1
4	Understanding of organization objectives	6	5	4	3	2	1
5	Resilience	6	5	4	3	2	1
B	EMPLOYEE PRODUCTIVITY						
26	Efficiency	6	5	4	3	2	1
27	Quality of work	6	5	4	3	2	1
28	Timeliness of work	6	5	4	3	2	1

Note: VH = VERY HIGH, H = HIGH, MH = MODERATELY HIGH, ML = MODERATELY LOW, L = LOW, VL = VERY LOW

Thank you for taking your time to fill out the details of this questionnaire.