

An Assessment of the Effects of Training Policy on Employee Performance: A Case Study of Professional Insurance Company in Lusaka

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Abstract: This study assesses the effects of training policy on employee performance at Professional Insurance Company in Lusaka, driven by the growing need for Zambian insurance firms to enhance productivity, service quality, and competitiveness through strategic human resource development. As the insurance sector evolves due to technological changes, regulatory demands, and shifting customer expectations, training has become central to improving employee capability and operational efficiency. Despite ongoing training initiatives at Professional Insurance Company, inconsistencies in performance outcomes suggested potential gaps between policy design and practice. The study therefore aimed to evaluate training strategies implemented, assess employee perceptions, determine the extent to which training influences performance, and identify challenges affecting effectiveness. A descriptive survey design was used, involving structured questionnaires administered to 50 employees from various departments. Results revealed that 88% of respondents acknowledged the presence of structured training programs, including workshops, mentorship, coaching, e-learning, and periodic needs assessments. Overall, 90% agreed that training supported performance improvement and operational efficiency, while perceptions were overwhelmingly positive, with 98% reporting enhanced motivation and job satisfaction and 92% confirming training relevance to their roles. Additionally, 100% indicated improved productivity, 92% cited better customer service, and 98% reported enhanced problem-solving skills. However, only 44% received adequate post-training feedback, and major challenges included limited resources (78%), generic training content (70%), and weak monitoring and evaluation systems (94%). The study concludes that effective training policy significantly enhances employee performance and recommends strengthening post-training follow-up, increasing investment in competency-based training, and aligning training with departmental needs.

Keywords: Training and Development; Employee Performance; Human Capital Theory; Insurance Industry; Zambia.

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I. INTRODUCTION

Training is widely recognized as a critical strategy for enhancing employee skills, productivity, and overall organizational performance. In today's competitive and knowledge-based economy, the quality of human capital significantly influences organizational growth and competitiveness. Armstrong and Landers (2018) emphasize that an organization's long-term success depends on its ability to attract, retain, and continually train its workforce. Effective training focuses on improving employees' current job-related skills, which in turn promotes motivation, job satisfaction, and improved performance (Noe, 2020). Together, these interventions promote motivation, job satisfaction, and improved employee performance.

The global business environment has become increasingly dynamic due to technological advancements, digitization, globalization, and shifting customer expectations.

These changes compel organizations to continually upgrade employee competencies to avoid reduced productivity, skill obsolescence, and disengagement (Salas et al., 2020). In the insurance industry where service quality and technical expertise are essential employees must accurately interpret policies, assess risks, meet regulatory standards, and deliver customer satisfaction (Asfaw et al., 2019). Without relevant training, employees may struggle to perform these complex tasks effectively, harming organizational competitiveness.

Empirical evidence consistently demonstrates a positive relationship between training and employee performance. Studies in the service industry, including banking and insurance, show that continuous training enhances productivity, adaptability, innovation, and service delivery (Khan et al., 2021; Otoo, 2019). Training also builds confidence and problem-solving capacity, contributing to improved customer satisfaction. Mensah and Bawole (2021) found that employees who perceive training as relevant show

higher commitment, while Nda and Fard (2018) emphasize that organizations with sustained learning programs achieve better efficiency and innovation.

In Africa, organizations implement training policy to address skill shortages and improve operational performance. Evidence from Kenya, Nigeria, and Ghana indicates that structured training policies improve work quality and reduce turnover (Owusu-Acheampong & Nartey, 2020; Okoye & Ezejiofor, 2018). However, many firms face financial, structural, and managerial challenges that hinder the effectiveness of these policies. In Zambia, there is limited research examining the link between training policies and employee performance in the insurance sector, creating a knowledge gap.

The Zambian insurance industry has undergone transformation due to technological innovation, regulatory reforms, and increased competition. Chanda and Tembo (2021) note that the emergence of new products and digital platforms has increased demand for skilled, adaptive employees. Insurance firms must therefore align training policy with evolving industry standards, requiring employees to possess technical, analytical, digital, and customer service skills.

Therefore, this study seeks to assess the effects of training policy on employee performance at Professional Insurance Company Zambia Limited. The research explores how the company's training strategies are designed and implemented, how employees perceive with these programs, and how they influence key performance outcomes such as productivity, service delivery, and innovation. The findings aim to generate evidence-based insights that can guide both organizational practice and policy formulation, thereby enhancing the effectiveness of training and development interventions in Zambia's corporate sector.

➤ General Objective

To assess the effects of training policy on employee performance at Professional Insurance Company in Lusaka.

➤ Specific Objectives

- To identify the types of training strategies implemented at Professional Insurance Company in Lusaka.
- To assess employees' perceptions on the effectiveness of existing training programs at Professional Insurance Company in Lusaka.
- To evaluate the effects of training programs key on aspects of employee performance
- To examine the key limitations that hinder effective implementation of the training policy at Professional Insurance Company in Lusaka.

➤ Theoretical Framework

This study was significant in several respects. Academically, it added to the growing body of knowledge on human resource management by providing empirical evidence on the link between training and employee performance in Zambia's insurance sector, where few studies

have been conducted. The findings will enrich literature on training effectiveness within emerging economies.

Practically, the study benefits insurance firms by identifying effective strategies and challenges in training and development. Managers and HR practitioners can use the results to design programs that enhance productivity, service delivery, and employee engagement, thereby aligning workforce development with organizational goals.

At the policy level, the research is relevant to regulatory bodies such as the Pensions and Insurance Authority (PIA), which can apply its insights to strengthen sector-wide training guidelines and capacity-building initiatives.

For employees, the study highlights the role of training in improving competencies, job satisfaction, and career growth. By capturing their perceptions, the research ensures training programs are relevant and impactful.

Overall, the study contributes to academic research, organizational practice, policy improvement, and employee development, making it valuable to multiple stakeholders in Zambia's insurance industry.

II. LITERATURE REVIEW

➤ *Training Strategies and Their Implementation Under Training Policy*

Training policy form a critical component of organizational human resource management by providing the formal framework through which training programs are designed, delivered, and evaluated. In an insurance firm such as Professional Insurance Company in Lusaka, the training policy guides all aspects of employee learning, including identification of training needs, allocation of budgets, selection of training methods, and evaluation of results. Unlike ad hoc interventions, a well-defined training policy ensures that training aligns with organizational goals and employee performance expectations. Human Capital Theory (Becker, 1993) underscores this by asserting that investment in employee knowledge and skills enhances productivity and contributes to long-term organizational competitiveness. Training policies operationalize this theory by providing structured mechanisms for continuous employee development.

Globally, empirical evidence shows that structured training policies significantly enhance employee performance. Noe, Clarke, and Klein (2020), who examined 120 multinational firms, found that companies with mandatory Training Needs Assessments achieved 27% higher post-training performance than those relying on informal approaches. Their findings highlight that clearly articulated training policies improve the relevance, targeting, and effectiveness of training. Similarly, Salas et al. (2018) demonstrated through a meta-analysis that organizations adopting blended learning approaches supported by policy frameworks achieved 25% higher knowledge retention compared to traditional training. These studies indicate that

policy-driven training is more strategic, consistent, and impactful than discretionary training decisions.

In Africa, training policies are equally essential, though their effectiveness varies. Agyemang and Ofei (2019) reported that Ghanaian banks with structured policies linking training to performance appraisal achieved higher employee commitment and better skill application. Their findings show that without clearly defined policies, training tends to be generic and poorly aligned with organizational needs. Otoo et al. (2019) found a strong correlation ($r = 0.64$, $p < 0.01$) between structured training policies and employee efficiency in Kenyan financial institutions. These results emphasize that policies function as operational tools that establish accountability, promote consistency, and ensure training has measurable outcomes. However, many African organizations suffer from limited resources and weak enforcement mechanisms, which reduce the effectiveness of training policies.

Sub-Saharan African studies reinforce the need for competency-based and contextually relevant training policies. Nel et al. (2020), in their examination of South African insurance firms, found that organizations with policies mandating competency-based training accounted for 38% of the variance in employee performance. This confirms that policies specifying competency standards and training objectives lead to more measurable performance outcomes. Conversely, Mutambik et al. (2020) revealed that in Tanzania and Uganda, training programs often lacked formal policy support and tended to be donor-driven, resulting in inconsistent implementation and limited skill retention. These findings highlight that sustainable, internally supported training policies are vital in ensuring continuous improvement and long-term value.

In Zambia, although many organizations, including insurance firms, possess formal training policies, the gap between policy existence and practical implementation remains significant. Chileshe (2022) found that while workshops and seminars are common in Lusaka-based insurance companies, employees often perceive them as overly generic and misaligned with job-specific needs. This stems from policies that lack detailed guidelines on conducting Training Needs Assessments and tailoring programs to departmental requirements. Kalengo and Mwaba (2021) observed that although 68% of employees participated in annual training initiatives, only 32% confirmed that these were informed by structured training policies or systematic needs assessments. This indicates that training is frequently conducted for compliance or administrative purposes rather than strategic performance enhancement.

Managerial support is another critical factor determining the effectiveness of training policy implementation. Mwansa (2020) reported that employees who received policy-aligned supervision, feedback, and managerial guidance demonstrated higher motivation, skill application, and overall performance. Policies that specify managerial responsibilities such as follow-up, coaching, and monitoring ensure that learning is translated into practice.

Without active managerial reinforcement, even well-structured training policies fail to achieve their intended outcomes. Human Capital Theory supports this view, emphasizing that training investments yield returns only when employees apply acquired competencies to improve organizational productivity.

Post-training evaluation represents a crucial component of effective training policy. Chileshe (2022) highlighted that only 40% of employees in Zambian insurance firms received structured post-training feedback, reflecting a major weakness in policy implementation. Similarly, the Pensions and Insurance Authority (PIA, 2020) reported that while insurance firms possess formal policies, evaluation mechanisms remain ineffective, limiting the ability to assess training impact or refine future programs. Policies that incorporate evaluation tools such as performance appraisals, feedback sessions, and mentorship reinforce learning and ensure accountability. From a Human Capital Theory perspective, systematic evaluation ensures that training contributes meaningfully to both employee and organizational performance.

Empirical evidence across global and regional contexts suggests that training policies are most effective when they incorporate systematic needs assessments, competency alignment, appropriate training methods, managerial support, and structured evaluation. Globally, best practices include linking training outcomes to performance indicators, adopting blended learning models, and embedding multi-level evaluation frameworks. In contrast, Zambian insurance firms often rely on conventional training methods such as workshops without integrating structured policy requirements or measuring the impact on performance. This limits the potential benefits of training and contributes to gaps between expected and actual outcomes.

For Professional Insurance Company in Lusaka, training policies are essential for ensuring that training is strategically aligned with organizational priorities and capable of improving productivity, customer service, and operational efficiency. Policies help define training types such as induction, compliance training, technical skills development, and leadership training while setting standards for delivery, monitoring, and evaluation. When effectively implemented, such policies foster employee motivation, enhance skill application, and strengthen organizational performance. Addressing gaps in policy implementation particularly in needs assessment, departmental alignment, managerial involvement, and post-training evaluation is crucial for maximizing the return on training investment and strengthening the company's competitive position in the insurance sector.

➤ *Employee Perceptions of Training Programs*

Employee perceptions significantly influence the effectiveness of training and development programs because they determine engagement, motivation, knowledge retention, and the willingness to apply new skills. Positive perceptions improve performance and organizational commitment, while negative perceptions weaken training outcomes and limit

returns on investment. Globally, numerous studies demonstrate that employees' views on training relevance, quality, and organizational support strongly affect training engagement. Nguyen et al. (2021), in a cross-sectional study of 500 service employees in Singapore using SEM, found that employees who perceived training as aligned with career goals recorded productivity levels 18% higher than those who viewed training as irrelevant. Perceived organizational support and quality of content were major predictors of satisfaction, echoing Social Exchange Theory's assertion that employees reciprocate organizational investment with improved performance.

Similarly, Saks and Burke (2019) showed that perceptions of training usefulness had greater influence on performance than the number of training programs completed. Employees who saw tangible benefits career advancement, skills acquisition, or recognition exhibited stronger learning transfer. Kraiger et al. (2018), through a longitudinal mixed-methods study in European multinationals, found that perceived relevance to job roles and future career paths generated more sustained behavioral change. These global findings collectively underscore that perceptions of relevance, managerial support, and program quality determine the effectiveness of training interventions.

In Africa, employee perceptions are shaped by resource availability, managerial involvement, and alignment with job needs. Agyemang and Ofei (2019), studying 210 banking and insurance employees in Ghana, found that employees who perceived training as career-enhancing showed stronger engagement. Perceptions of fairness in selection also influenced motivation, highlighting organizational justice as a critical factor. Otoo et al. (2019), studying 300 insurance employees in Kenya, reported a strong correlation ($r = 0.64$, $p < 0.01$) between perceived training relevance and job satisfaction. Negative perceptions increased turnover intentions. Employees valued training that addressed practical job challenges, supporting Expectancy Theory's argument that individuals engage more in activities that lead to desired outcomes.

Sub-Saharan African studies similarly emphasize managerial support and contextual influences. Mwansa and Chanda (2019), using mixed methods among 180 Malawian financial employees, showed that mentoring, feedback, and opportunities for applying skills enhanced perceived usefulness. Uche and Osemeke (2020), studying Nigerian telecommunications employees, found that voluntary training generated higher motivation and engagement than compulsory programs. Compulsory training often lacked enthusiasm because it was perceived as imposed rather than developmental. Findings across the region highlight the key role of organizational culture, managerial involvement, and job relevance, though many studies rely on cross-sectional or self-reported data, limiting causal insights.

In Zambia, employee perceptions reveal inconsistencies in training quality, managerial engagement, and follow-up mechanisms. Tembo and Phiri (2021), studying 80 insurance employees in Lusaka using surveys and focus groups, found

that 72% valued training addressing practical job challenges such as customer service and regulatory compliance. Dissatisfaction emerged when training was overly theoretical or conducted by facilitators lacking industry expertise. Chileshe (2022) observed that only 40% of employees received post-training feedback or mentoring, weakening perceptions of organizational support. The PIA (2020) reported that many training programs in Zambia are compliance-driven rather than developmental, creating perceptions that training is routine rather than meaningful.

Further evidence from Zambia shows that managerial involvement strongly shapes perceptions. Mwansa (2020), using a mixed-methods approach with 150 microfinance employees, found that active supervisory participation through guidance, feedback, and follow-up significantly enhanced perceived relevance and learning transfer. Minimal managerial involvement reduced motivation. Perceptions of fairness in training selection also matter. Banda and Chilala (2019), studying 120 banking employees, showed that transparency in training opportunities improved motivation and engagement, while perceived favoritism reduced commitment.

Methodologically, Zambian studies rely heavily on cross-sectional surveys, offering insights into attitudes but failing to capture how perceptions evolve over time. While some incorporate qualitative methods, there remains limited longitudinal or experimental research linking perceptions to actual performance outcomes. Many studies depend on self-reported data without triangulation through objective performance indicators, limiting their explanatory power.

A critical synthesis of global, African, Sub-Saharan, and Zambian literature reveals consistent themes. Globally, perceived relevance, quality, and organizational support strongly predict engagement and performance. African studies highlight fairness in selection, practical alignment, and managerial commitment. Sub-Saharan research emphasizes mentoring and feedback as central to positive perceptions. In Zambia, contextual constraints such as limited resources, compliance-driven programs, and inconsistent follow-up significantly influence perceptions. Despite contextual differences, the literature agrees that perceptions mediate the relationship between training initiatives and employee performance, echoing Social Exchange Theory and Expectancy Theory.

However, several gaps persist. First, there is a scarcity of longitudinal studies tracking how perceptions change and how they affect long-term behavioral outcomes. Second, few studies integrate qualitative and quantitative methods to offer holistic insights. Third, limited research explores how organizational structures, managerial behaviors, and cultural factors interact to shape perceptions particularly in Zambia, where institutional constraints are significant. Fourth, sector-specific research is limited, especially within the Zambian insurance industry, where regulatory demands and service quality pressures uniquely shape training needs. Finally, empirical evidence linking perceptions to measurable

organizational outcomes such as productivity or customer satisfaction remains insufficient.

For organizations such as Professional Insurance Company, understanding employee perceptions is essential for designing effective training programs. Positive perceptions foster engagement, skill application, and improved performance, while negative perceptions reduce training impact and return on investment. In Zambia, inconsistent program quality, minimal managerial involvement, and compliance-oriented approaches present significant barriers to positive perceptions. Addressing these requires training programs that are practical, context-specific, and supported by structured feedback and mentoring. Including employees in training design and evaluation enhances perceptions of relevance, fairness, and transparency, all of which are crucial for motivation.

In summary, employee perceptions are central to training effectiveness. Global research highlights perceived relevance and support; African and Sub-Saharan studies emphasize managerial involvement and practical relevance; while Zambian studies reveal structural and contextual barriers. Although the literature is extensive, significant gaps particularly in longitudinal evidence, mixed-methods integration, contextual analysis, and performance linkage justify further research. Understanding and improving employee perceptions at Professional Insurance Company is critical for enhancing training outcomes and overall organizational performance in the Zambian insurance sector.

➤ *Effects of Training on Employee Performance*

Training is widely acknowledged as a major determinant of employee performance, influencing both task-related competencies and broader behavioral outcomes. Global evidence consistently demonstrates that structured training enhances technical proficiency, soft skills, innovation, and overall job quality. Pate and Martin (2020), in a longitudinal study of 600 employees across five UK multinationals, found that continuous training over three years increased innovation by 30 percent and work quality by 27 percent. Their findings show that sustained and systematic training strengthens employees' adaptability, problem-solving abilities, and capacity to manage complex tasks, reinforcing its strategic relevance in competitive environments. Similarly, Qureshi and Hassan (2019), using survey data from 400 banking employees in Pakistan, found that training accounted for 45 percent of the variance in job accuracy, productivity, and customer service. Zhang, Truxillo, and Bauer (2020), in an experimental study with 300 Chinese employees, demonstrated that supervisory feedback significantly improved learning transfer, highlighting the importance of post-training support. Salas et al. (2018), through a meta-analysis of 95 studies, confirmed that well-designed training enhances performance by an average of 20 percent, reinforcing the importance of both content and organizational reinforcement mechanisms.

Across Africa, training similarly plays a central role in improving employee performance, though contextual constraints often affect its impact. Otoo et al. (2019), studying

350 Ghanaian financial employees, found a strong positive correlation ($r = 0.61$, $p < 0.05$) between training and performance, particularly in job knowledge, decision-making, and service delivery. In Nigeria, Eze and Okpara (2020) reported that frequent training significantly enhanced efficiency, innovation, and customer satisfaction among 250 telecommunications employees. Sub-Saharan findings echo these outcomes. Mwansa and Chanda (2019), in Malawi, demonstrated that training strengthened teamwork, leadership, and communication. Likewise, Ouko and Kinyua (2021) found that Kenyan banks offering continuous training achieved 25 percent higher productivity than those with sporadic programs. Many of these studies identify motivation as a mediating factor in the training-performance relationship, supporting the Ability-Motivation-Opportunity (AMO) framework, which argues that performance improves when employees have the ability, willingness, and opportunity to apply new skills.

In Zambia, empirical evidence indicates that training positively affects employee performance, though several structural and contextual issues limit its effectiveness. Mutale (2018), studying 100 insurance employees in Lusaka, found that annual participation in training improved job satisfaction and service delivery. Kamanga and Kunda (2020) similarly reported that 79 percent of banking employees believed training enhanced their technical and customer service competencies. However, only 33 percent indicated that training outcomes were properly evaluated, highlighting a gap in monitoring and follow-up. Tembo and Phiri (2021) found that employees attending two or more training sessions annually experienced a 22 percent improvement in customer service quality, yet limited post-training evaluation weakened long-term learning transfer. Chileshe (2022) further noted that only 40 percent of employees received mentoring or feedback after training, constraining performance improvements due to insufficient reinforcement.

Methodological approaches across global, African, and Zambian studies vary, including longitudinal designs, descriptive surveys, correlation analyses, mixed methods, and SEM modeling. While these methods offer insights into the relationship between training and performance, many studies particularly in Africa and Zambia rely heavily on cross-sectional and self-reported data, limiting causal inference and understanding of long-term effects. Few studies incorporate objective performance indicators such as productivity data or customer satisfaction metrics, reducing the robustness of findings.

Across contexts, several consistent themes emerge. First, training improves technical and soft skills, innovation, and service delivery. Second, supervisory guidance, feedback, and post-training engagement are critical for ensuring learning transfer. Third, training effectiveness is strongly influenced by relevance programs that align with job roles and operational needs produce stronger performance outcomes. Finally, gaps in evaluation processes, especially in Zambia, limit the ability to assess long-term impacts.

Theoretical frameworks reinforce these empirical patterns. The AMO framework highlights that training enhances performance only when employees are motivated and given opportunities to apply new skills. Social Exchange Theory suggests that employees reciprocate organizational investment in training with increased commitment and improved performance, provided that they perceive training as valuable and supported by the organization.

In Zambia, studies consistently show positive effects of training but also highlight challenges in implementation, follow-up, and evaluation. Mutale (2018) found that while training improved job satisfaction and efficiency, the cross-sectional design limited causal interpretation. Kamanga and Kunda (2020) noted that despite high perceived benefits, limited evaluation mechanisms constrained sustained improvements. Tembo and Phiri (2021) observed that although frequent training improved customer service, weak post-training support reduced long-term skill application. Chileshe (2022) confirmed that limited mentoring and feedback weakened organizational support and employee motivation, reducing performance gains.

Contextual and structural constraints further influence training outcomes in Zambia. Kalengo and Mwaba (2021) found that many training programs in the insurance and banking sectors are compliance-driven rather than performance-oriented, with content often generic and poorly aligned to specific job roles. Employees frequently reported that regulatory training did not improve practical problem-solving or technical skills. This mirrors broader Sub-Saharan findings where externally driven training lacks contextual adaptation and fails to produce sustainable performance improvement.

Managerial engagement is a critical mediating factor in Zambia. Mwansa (2020) found that supervisory involvement during and after training significantly improved skill application and employee motivation. Without such engagement, training often failed to translate into meaningful performance change. These findings align with global evidence, particularly Zhang, Truxillo and Bauer (2020), which emphasizes supervisory reinforcement as essential for learning transfer.

Methodologically, Zambian studies face limitations including reliance on cross-sectional designs, small sample sizes, and self-reported outcomes. These constraints restrict understanding of long-term training effects and reduce the ability to link training to objective performance metrics such as productivity or customer satisfaction. Longitudinal and experimental designs remain scarce, limiting the evidence base needed to support strong policy recommendations.

Another challenge relates to training policy implementation. Although many organizations have written training policies, their operationalization is inconsistent. Kalengo and Mwaba (2021) found that policies were often fulfilled to meet regulatory requirements rather than to address performance gaps. Employees perceived many sessions as routine formalities rather than meaningful

development initiatives, reducing engagement and learning transfer. Needs assessment processes were often absent, leading to generic programs that failed to address actual skill gaps. When needs assessments were implemented, as noted by Mutale (2018) and Kamanga and Kunda (2020), employees perceived training as more relevant, improving engagement and performance.

Post-training evaluation mechanisms are also weak. Tembo and Phiri (2021) and Chileshe (2022) found that limited follow-up reduced skill retention and long-term performance improvements. Policies that integrate systematic evaluation through performance appraisals, competency assessments, or supervisor reviews facilitate stronger learning transfer and refinement of training programs.

Managerial support is another critical policy element. Mwansa (2020) observed that clearly defined managerial responsibilities, including mentoring and coaching, enhance performance outcomes. Resource allocation also determines training effectiveness; inadequate budgets and limited access to qualified trainers weaken program quality.

Motivation, anchored in Social Exchange Theory, plays a key role. Employees who perceive training as an organizational investment demonstrate stronger engagement and better performance. Policies that recognize skill application, provide advancement opportunities, and integrate incentives significantly enhance motivation and performance.

In conclusion, training in Zambia positively affects employee performance, particularly in technical competence, innovation, and customer service. However, the effectiveness of training is moderated by managerial engagement, contextual relevance, availability of resources, and structured evaluation. Methodological gaps especially reliance on cross-sectional designs limit causal interpretation and understanding of long-term effects. Addressing these limitations through rigorous research, contextualized training programs, and robust policy implementation is essential for organizations such as Professional Insurance Company to achieve sustained performance improvement and competitive advantage.

➤ *Challenges Affecting the Implementation of Training Policy*

Despite strong evidence affirming the role of training in enhancing employee competence and organizational performance, numerous challenges continue to undermine the effective implementation of training policies globally. Although organizations acknowledge training as a strategic tool, the gap between policy formulation and practice persists. Armstrong and Taylor (2020) argue that weak institutional frameworks, insufficient managerial commitment, and poor alignment between training initiatives and organizational goals often hinder effective policy execution. When training is not fully integrated into strategic planning, it becomes fragmented, reactive, and unable to deliver sustainable performance improvements.

Therkildsen (2021), in a mixed-methods study involving 200 European organizations, identified financial constraints, inadequate training infrastructure, and weak evaluation systems as major barriers. Organizations with irregular funding often conduct ad-hoc programs that lack continuity, limiting employees' opportunities for meaningful skill development. Salas et al. (2018) similarly note that only 42 percent of organizations globally apply structured evaluation mechanisms, restricting feedback and limiting opportunities to refine programs. These findings demonstrate that beyond designing content, organizational structures, resources, and monitoring systems significantly influence implementation effectiveness.

In Africa, similar challenges exist, shaped by contextual factors such as organizational culture, funding, and systemic constraints. Otoo et al. (2019), examining 300 Kenyan employees, found that 67 percent of training programs were primarily compliance-driven rather than focused on internal performance needs. Consequently, employees often viewed such programs as routine exercises with limited relevance to daily tasks. The study further highlights that inconsistent funding, weak HR policy enforcement, and limited evaluation mechanisms undermine training outcomes. Agyemang and Ofei (2019) also reported that reliance on external trainers in Ghana resulted in programs that lacked contextual relevance, reducing practicality and employee engagement.

Sub-Saharan studies echo these limitations. Mutambik et al. (2020), examining HR managers in Tanzania and Uganda, found that organizations heavily reliant on donor-funded training often lack internal training capacity. While such programs offer short-term skills, they rarely support sustained organizational learning due to poor alignment with strategic objectives. Khumalo and Moyo (2020) further observed that bureaucratic inefficiencies, limited digital infrastructure, and coordination challenges in South Africa hinder training delivery. Employees frequently encounter scheduling issues, inadequate facilities, and insufficient IT-enabled learning tools, reducing participation and engagement. These findings show that systemic, structural, and resource-related barriers across Sub-Saharan Africa constrain the long-term effectiveness of training programs.

In Zambia, training policy implementation challenges mirror those across Africa but are shaped by local organizational culture, resource availability, and regulatory requirements. Tembo and Phiri (2021), studying 80 insurance employees in Lusaka, identified limited financial resources, weak digital tools, and inadequate post-training evaluation as common obstacles. Only 38 percent of employees indicated that training content was relevant to their roles, highlighting misalignment between program design and operational needs. Chileshe (2022) found that heavy reliance on external trainers often unfamiliar with the operational realities of insurance work resulted in generic programs that failed to address practical challenges.

A major challenge in Zambia is insufficient evaluation. Kalengo and Mwaba (2021) reported that 40 percent of financial institutions lack structured post-training evaluation

frameworks. Without mechanisms to assess knowledge retention or skill application, organizations struggle to identify gaps and improve future programs. The Pensions and Insurance Authority (PIA, 2020) also observed that many training activities in the insurance sector are compliance-driven, offering limited developmental value and creating a disconnect between policy intent and practical execution.

Organizational culture further shapes the success of training. Tembo and Phiri (2021) noted that hierarchical structures limit employee participation in training decisions, causing training to be viewed as a top-down requirement rather than an opportunity for development. This reduces enthusiasm, engagement, and learning transfer. Employees in Lusaka insurance firms commonly report dissatisfaction with content that lacks relevance to their work (Chileshe, 2022). When organizational norms do not support continuous learning, training becomes a formality rather than a meaningful developmental process.

Managerial engagement is another critical barrier. Kalengo and Mwaba (2021) found that supervisors and line managers are often excluded from training processes, limiting post-training support, mentoring, and reinforcement. Without managerial involvement, employees struggle to apply newly acquired skills, reducing retention and performance impact. This aligns with Zhang, Truxillo, and Bauer (2020), who emphasize that managerial support is essential for sustaining training benefits and shaping employee perceptions of relevance and organizational commitment.

The design and strategic alignment of training programs also pose significant challenges. The PIA (2020) highlighted that many initiatives are compliance-focused, leading to theoretical and generic content. Tembo and Phiri (2021) reinforce this, reporting that fewer than half of employees find training relevant to their roles. Misalignment reduces motivation, limits engagement, and weakens learning transfer, demonstrating a disconnect between training policy and operational demands.

Resource constraints further exacerbate challenges. Chileshe (2022) notes that many organizations lack in-house training teams and rely on costly external trainers. Limited digital infrastructure hinders the adoption of modern learning tools such as e-learning and blended programs, which are shown to improve knowledge retention (Salas et al., 2018; Noe, Clarke & Klein, 2020). Organizations with weak digital capabilities struggle to implement flexible training, reducing accessibility and consistency.

Evaluation and monitoring remain among the weakest areas in Zambia's training landscape. Kalengo and Mwaba (2021) indicate that reliance on subjective feedback, without triangulation using performance metrics, limits analytical depth. Without robust evaluation mechanisms, organizations cannot determine whether training contributes to improved productivity, innovation, or service delivery. This restricts evidence-based decision-making and undermines strategic learning.

From a theoretical standpoint, the Resource-Based View (RBV) and AMO framework help explain these challenges. The RBV emphasizes that human capital can provide competitive advantage only when effectively leveraged; however, resource limitations and weak strategic alignment undermine this potential. The AMO model suggests that employees must have the ability, motivation, and opportunity to apply new skills. In Zambia, constraints in managerial support, organizational culture, and program relevance reduce both motivation and opportunity, limiting overall effectiveness.

Methodologically, the literature on training in Zambia is limited by reliance on cross-sectional studies and self-report surveys. Without triangulation with objective data or longitudinal tracking, understanding of causal relationships and long-term training outcomes remains weak. Few studies assess how challenges evolve or whether interventions produce sustained improvements.

For organizations such as Professional Insurance Company, these challenges pose significant risks, as ineffective training undermines service quality, customer satisfaction, and competitive positioning. Addressing these barriers requires strategic alignment, strong managerial involvement, robust evaluation, context-specific content, and integration of digital learning tools.

In summary, challenges to training implementation in Zambia are systemic, structural, and context-specific. Factors such as compliance-driven programs, inadequate evaluation, limited managerial support, insufficient digital infrastructure, and weak strategic alignment collectively reduce training effectiveness. Addressing these issues is essential for transforming training investments into measurable performance improvements and sustaining competitiveness in the insurance sector.

➤ *Literature Gap*

The reviewed literature on training policies, examined through the lens of Human Capital Theory (HCT), reveals several critical gaps that justify the present study within the Zambian insurance sector. Globally, research strongly supports the idea that investment in employee skills enhances productivity, innovation, and organizational performance. However, most global studies are based in highly developed contexts with strong infrastructure and stable institutional environments conditions that differ markedly from those in Zambia. As a result, global findings do not adequately capture the realities faced by insurance firms operating in resource-constrained and regulatory-intensive environments.

Across Africa, studies similarly indicate that training policies positively influence employee performance and motivation. However, many African studies are limited by small samples, cross-sectional designs, and a lack of industry-specific focus. They often generalize across sectors without considering unique competencies required in insurance such as regulatory compliance, customer engagement, and risk management.

In Zambia, the gaps are more pronounced. Existing research heavily focuses on public institutions, education, or banking, with minimal attention to private insurance companies. The few studies that mention private-sector training tend to cluster different industries together, preventing sector-specific insight. This creates a major gap in understanding how training policies specifically contribute to human capital development in insurance firms, where specialised knowledge and competencies are critical.

Another gap lies in understanding employee perceptions of training. While HCT emphasizes that employees' beliefs about the relevance and usefulness of training influence skill acquisition and performance, Zambian and African studies seldom explore these perceptual dimensions in depth. Instead, they focus on participation rates or general satisfaction, leaving unanswered questions about how employees evaluate training quality, relevance, and applicability.

In addition, the empirical linkage between training policies and measurable employee performance outcomes in Zambia remains weak. Existing studies describe training practices but rarely connect them to concrete performance indicators such as customer service quality, productivity, or regulatory compliance.

Challenges affecting training implementation such as funding shortages, poor managerial support, and weak HR systems are noted but often studied in isolation. This contradicts HCT's emphasis on the role of institutional and organizational support in maximizing the return on human capital investments.

Lastly, methodological limitations, including overreliance on cross-sectional surveys and limited use of mixed methods or longitudinal designs, hinder deeper understanding of how human capital develops over time. This results in generic recommendations that lack the empirical rigor required to inform strategic human capital investment in the insurance sector.

III. RESEARCH METHODS

This study adopted a descriptive survey research design to assess the effects of training policy on employee performance at Professional insurance company in Lusaka. A descriptive survey collects data from a population at a single point in time, making it a cross-sectional study that captured current practices, perceptions, and outcomes. This design enabled the researcher to gather detailed information on existing training strategies, employee satisfaction, engagement, and perceived effectiveness. It also examined relationships between training initiatives and employee performance outcomes such as productivity, service quality, and innovation. The design facilitated comparisons across employees from different departments, experience levels, and job roles, ensuring diverse perspectives. It identified patterns and gaps in current training policies, highlighting areas for improvement. By using quantitative data, the survey provided statistical and contextual insights. Overall, this approach

supported evidence-based recommendations to improve human resource practices. It offered a practical and efficient framework for understanding how training programs influence employee performance. The descriptive survey design ensures that the study captured a comprehensive snapshot of current training practices and their effects.

➤ *Target population*

The study focused on employees of Professional insurance company in Lusaka, including both managerial and operational staff who actively participate in training and development programs. The target population comprised approximately 50 employees, with a balanced mix of male and female staff. Their ages range from 22 to 50 years, encompassing both early-career employees and experienced personnel who bring institutional knowledge to the organization. Employees come from various departments, including customer service, sales, claims processing, finance, administration, and risk management, ensuring diverse perspectives on training strategies, engagement, and performance outcomes. They also varied in educational background, from diploma holders to degree and postgraduate graduates, as well as in length of service, from newly recruited staff to those with over 15 years of experience. This diversity ensured that the study captured comprehensive information on the design and implementation of training policies, employee perceptions, satisfaction, engagement, and the overall impact of training on performance, providing a well-rounded understanding of the workforce at Professional insurance company.

➤ *Sampling Technique*

The study adopted a simple random sampling technique under the probability sampling approach. This method was chosen because it gives each employee in the population an equal chance of being selected, thereby reducing selection bias and enhancing the representativeness of the sample. The population comprised approximately 100 employees at Professional Insurance Company Zambia Limited. Using Yamane's formula (1967) with a precision level of 10%, a sample size of 50 respondents was determined. Random numbers were generated to select participants from the company's employee list. This ensured that the sample accurately reflected different departments and roles within the organization, making the findings generalizable to the broader population.

• *Sample Size Determination*

The sample size for this study was determined using Yamane's (1967) formula, which is expressed as:

$$n = \frac{N}{1 + N(e)^2}$$

Where n is the sample size, N is the total population, and e is the level of precision.

Given a total population of 100 employees and a precision level of 10% (0.1), the sample size was calculated as follows:

$$n = \frac{100}{1 + 100(0.1)^2} = 50$$

Therefore, the study sample comprised 50 respondents, which is adequate for descriptive quantitative analysis and ensures reliable generalization of findings to the population.

➤ *Data collection methods*

The study utilized questionnaires as the primary data collection instrument. Questionnaires are appropriate for this type of research because they facilitate the systematic collection of standardized information from a relatively large number of participants within a short period of time. This method is particularly suitable for descriptive survey designs, as it enables researchers to gather quantifiable data on attitudes, perceptions, and experiences related to training and development policies.

The questionnaire comprised both close-ended and open-ended questions. The close-ended items were designed using a five-point Likert scale ranging from strongly agree to strongly disagree, to measure variables such as employee perceptions, satisfaction, engagement, and experiences with training programs. This structure allows for statistical analysis and comparison of responses across participants. The open-ended questions complemented the quantitative data by providing respondents with the opportunity to elaborate on their experiences, challenges, and suggestions for improving training and development initiatives.

➤ *Data Analysis*

Data collected from the questionnaires were analyzed using quantitative methods. The responses were first checked for completeness, accuracy, and consistency before being coded and entered into the Statistical Package for the Social Sciences (SPSS) for analysis. Descriptive statistics such as frequencies, and percentages were used to summarize and present the data in a clear and organized manner. These statistics helped to describe respondents' demographic characteristics and their views on training and development practices at Professional Insurance.

To describe the relationship between training and development policies and employee performance, descriptive statistics such as frequencies and percentages were applied. Descriptive analysis summarized trends and patterns to show how training and development relate to employee performance outcomes. The analyzed data were presented using tables, graphs, and pie charts to make interpretation easier and more meaningful. The results were then interpreted in relation to the study objectives and research questions to draw valid conclusions and recommendations.

IV. FINDINGS

➤ *Characteristics of Respondents (Bio Data)*

The demographic characteristics of respondents provided insight into the diversity of employees who participated in the study. The analysis covered gender, age, education level, department, and years of service at

Professional Insurance Company. A total of 50 employees responded to the questionnaire, representing various departments including underwriting, claims, sales, finance, and customer service.

The study findings indicate a relatively balanced gender composition among the respondents, 56% of the respondents were male, while 44% were female. This distribution demonstrates that both genders are well represented within the organization's workforce, suggesting that training and development initiatives are accessible to employees regardless of gender.

The results show that the workforce is largely composed of young and middle-aged employees. The largest proportion of respondents, 40%, were in the 30–39 years category, followed by 30% who fell within the 20–29 years bracket. This indicates that the organization has a youthful to mid-career workforce, which is advantageous for continuous learning, adaptability, and ongoing skill development.

Educational Qualifications, The results show that most respondents hold a Diploma (40%) or Degree (36%), demonstrating a highly educated workforce capable of

benefiting from structured training and development programs.

Departments of Respondents, The sample covers all key departments, ensuring a balanced representation of opinions across the company's major operational areas. Showing sales and marketing 28%, customer service 20%, claims 18%, finance and administration 16%, risk management 10% and underwriting 8%

Years of Service, Half (50%) of the respondents have served the company for between 1–5 years, indicating a relatively experienced workforce with substantial organizational knowledge and adaptability to training initiatives.

Overall, the demographic data revealed that the sample consisted predominantly of mid-career, well-educated professionals with relevant experience in the insurance sector. This profile made them suitable respondents for assessing how training and development policies affect employee performance at Professional Insurance Company in Lusaka.

➤ *Identify the Types of Training Strategies*

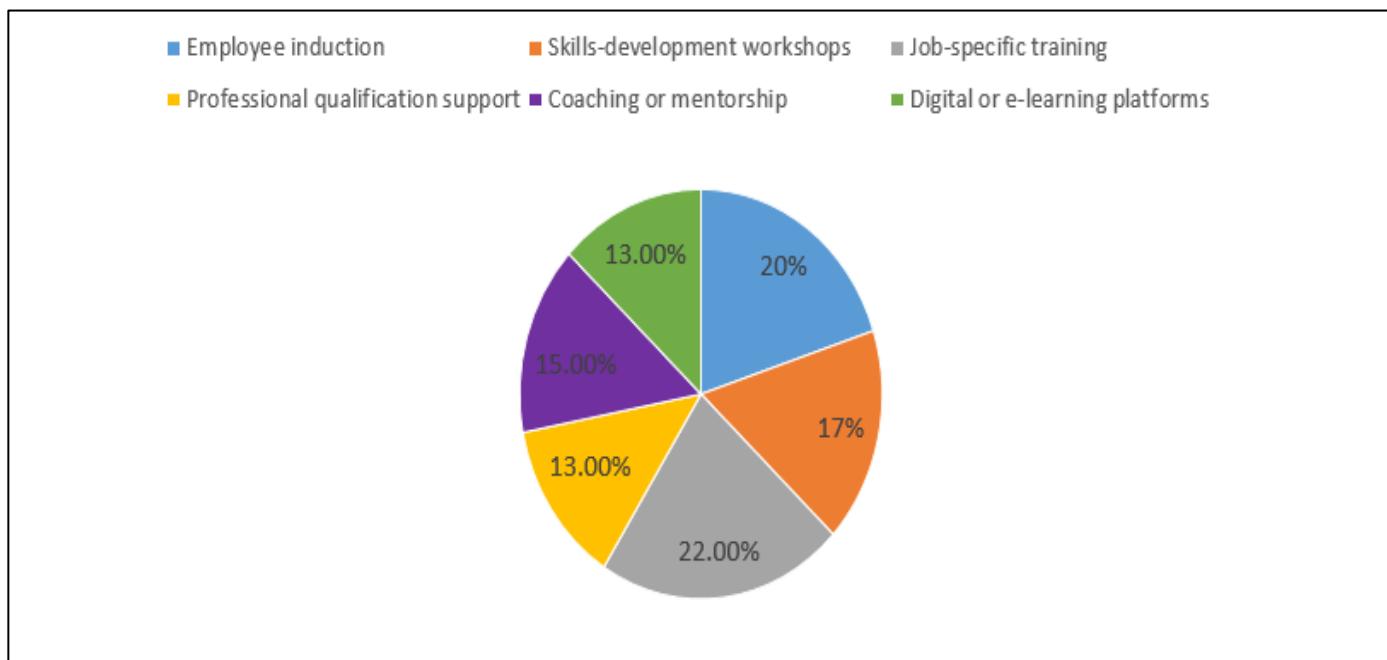


Fig 1 Type of Training Activities Offered

Source: Field Data, 2025

The results show that job-specific training is the most common form of employee development (22%), followed by employee induction (20%). Skills-development workshops

(17%) and coaching or mentorship (15%) are also widely used, while professional qualification support (13%) and digital or e-learning platforms (13%) are the least utilized.

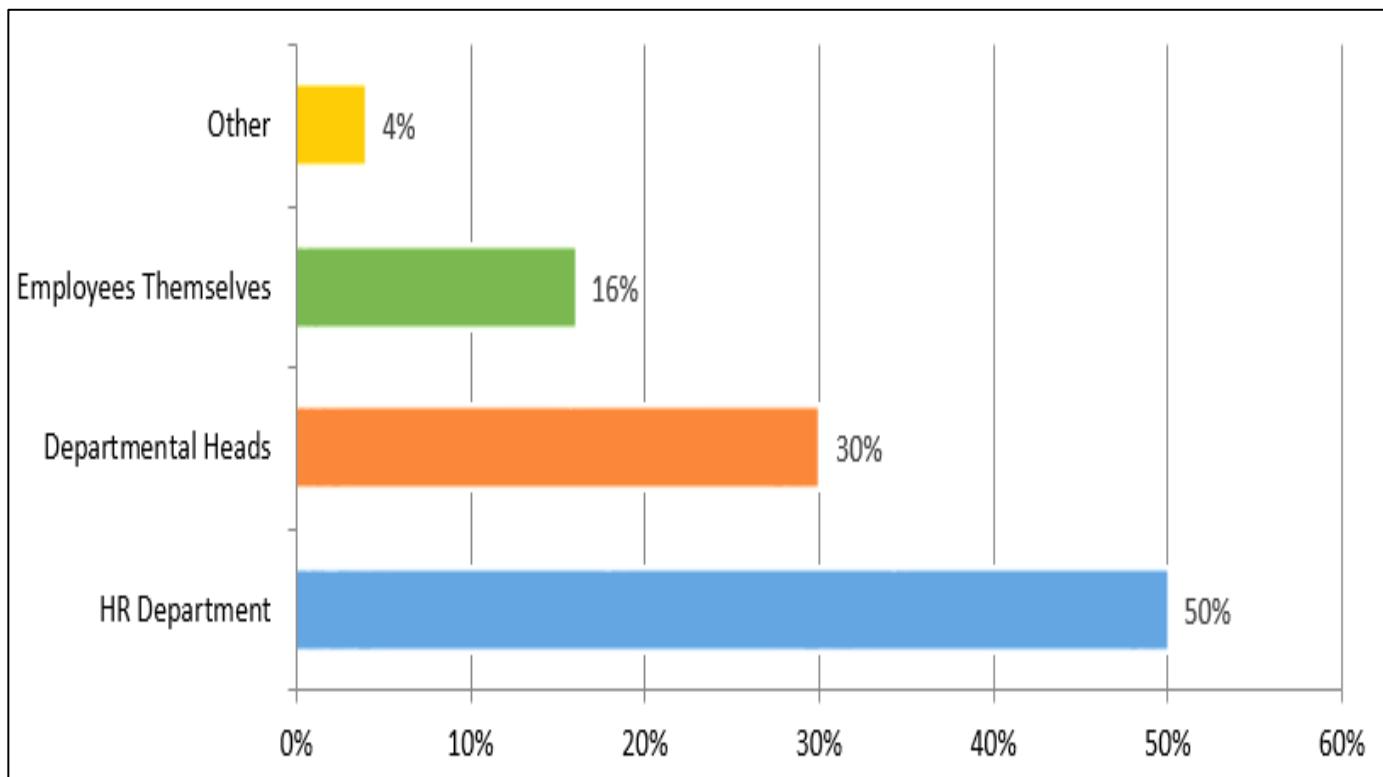


Fig 2 Responsibility for Identifies Training Needs
Source: Field Data, 2025

The findings revealed that Half of the respondents 50% indicated that the HR Department leads the identification of training needs, supported by departmental heads and employees 30%.

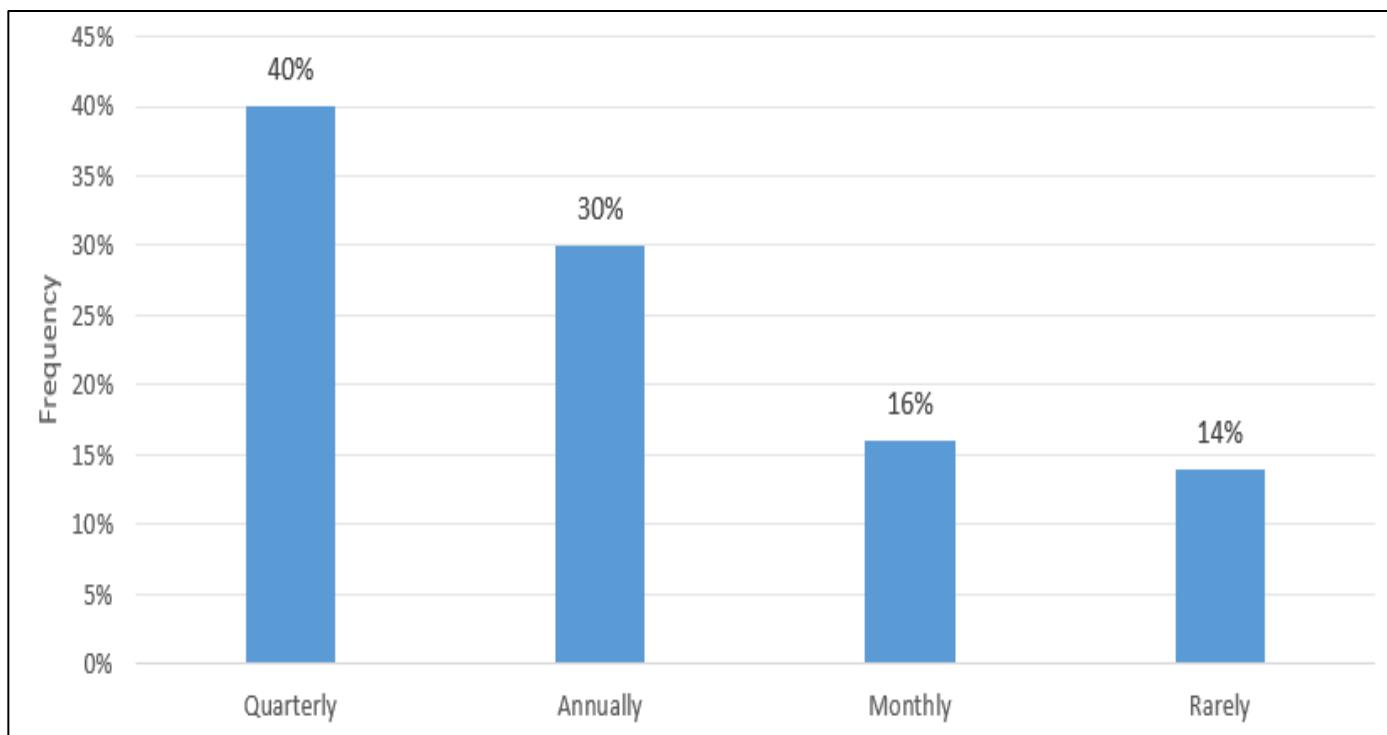


Fig 3 Frequency of Training
Source: Field Data, 2025

The findings show that most training sessions occur quarterly 40%, demonstrating a consistent schedule that encourages continuous learning.

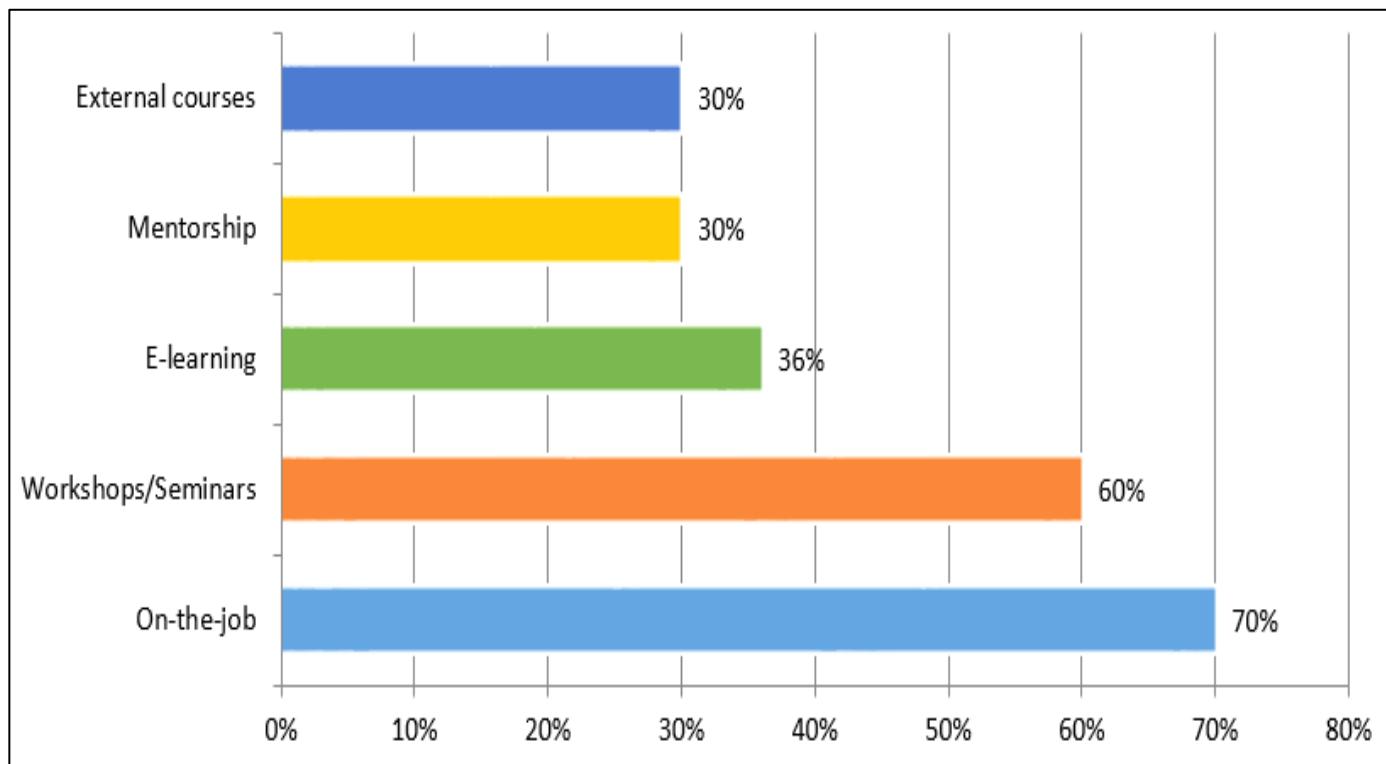
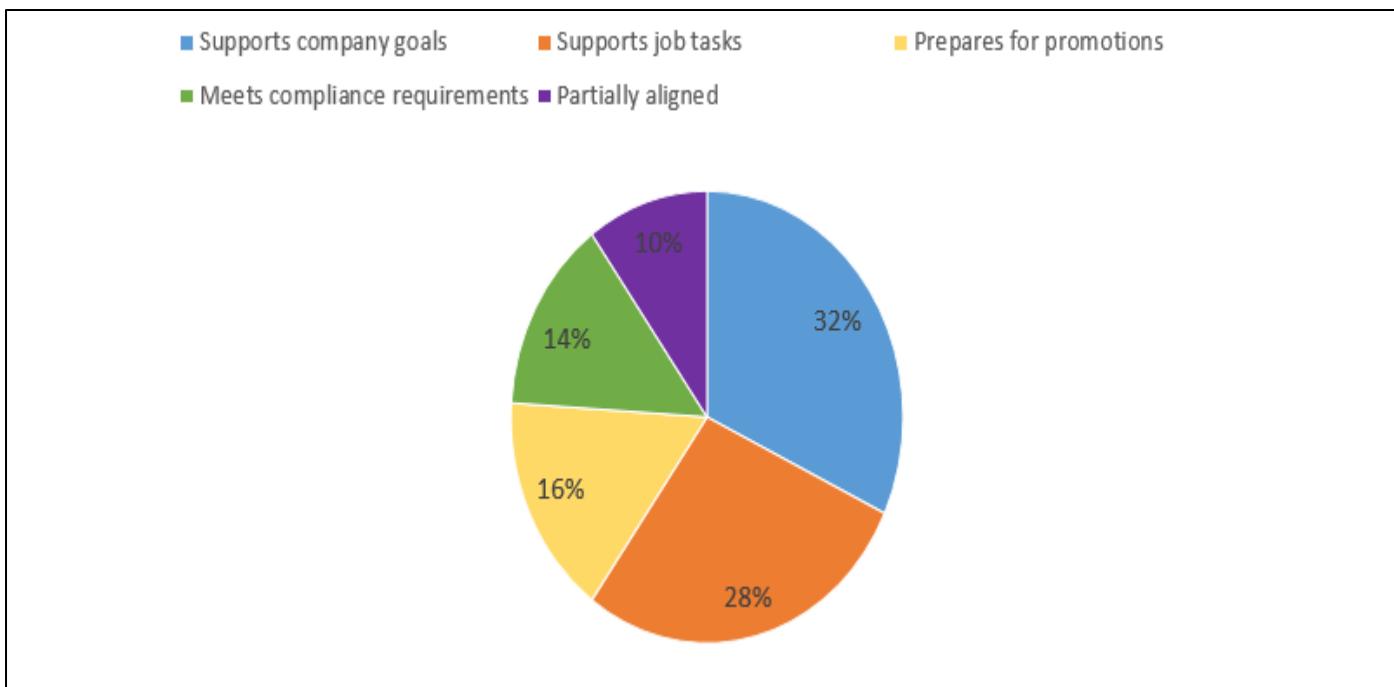


Fig 4 Common Forms of Training

Source: Field Data, 2025

The findings show that On-the-job training 70% and workshops 60% are the most frequently used approaches, showing a practical learning focus that supports skill enhancement.

Fig 5 Alignment with Company Goals
Source: Primary Data 2025

The results show that most employees believe training programs strongly support company goals (32%) and their day-to-day job tasks (28%). Fewer feel the programs prepare them for promotions (16%) or meet compliance needs (14%),

while only a small portion (10%) view the training as only partially aligned.

➤ *Employees' Perceptions and Satisfaction*

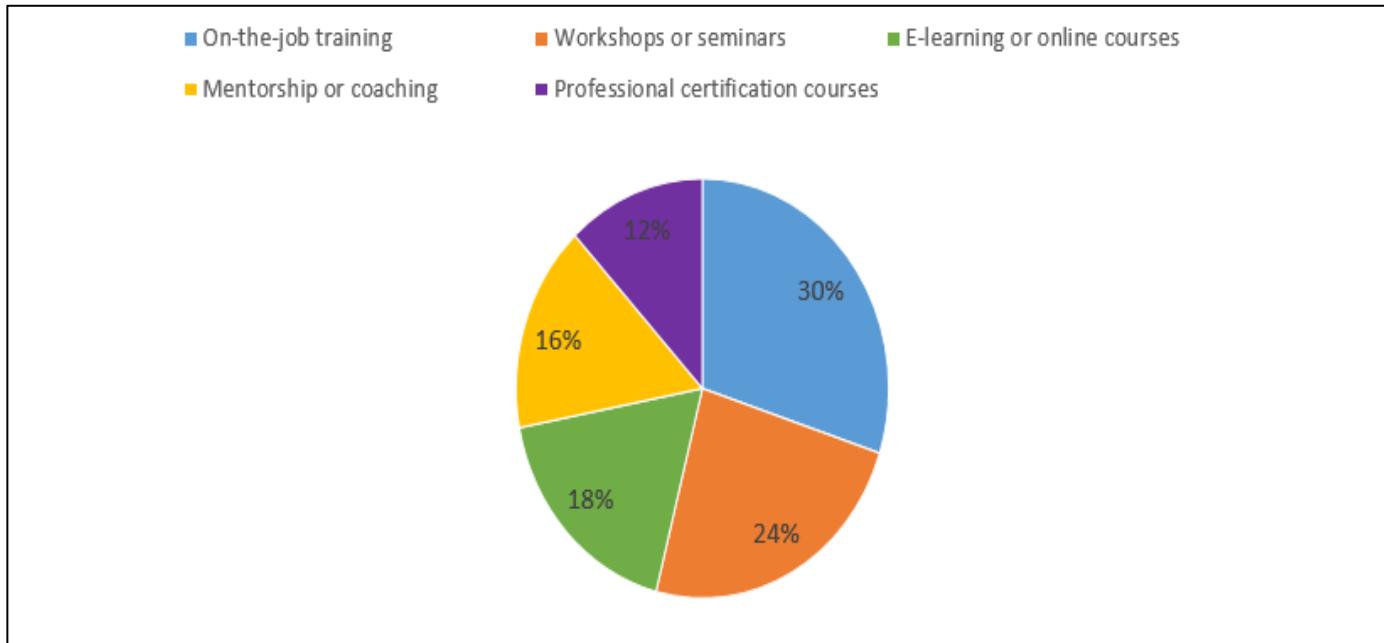


Fig 6 Training Programs Relevant to Your Job

Source: Field Data, 2025

The results show that most respondents indicated that on-the-job training (30%) and workshops or seminars (24%) are the most relevant to their roles. E-learning (18%) and

mentorship (16%) are moderately relevant, while professional certification courses (12%) are least selected.

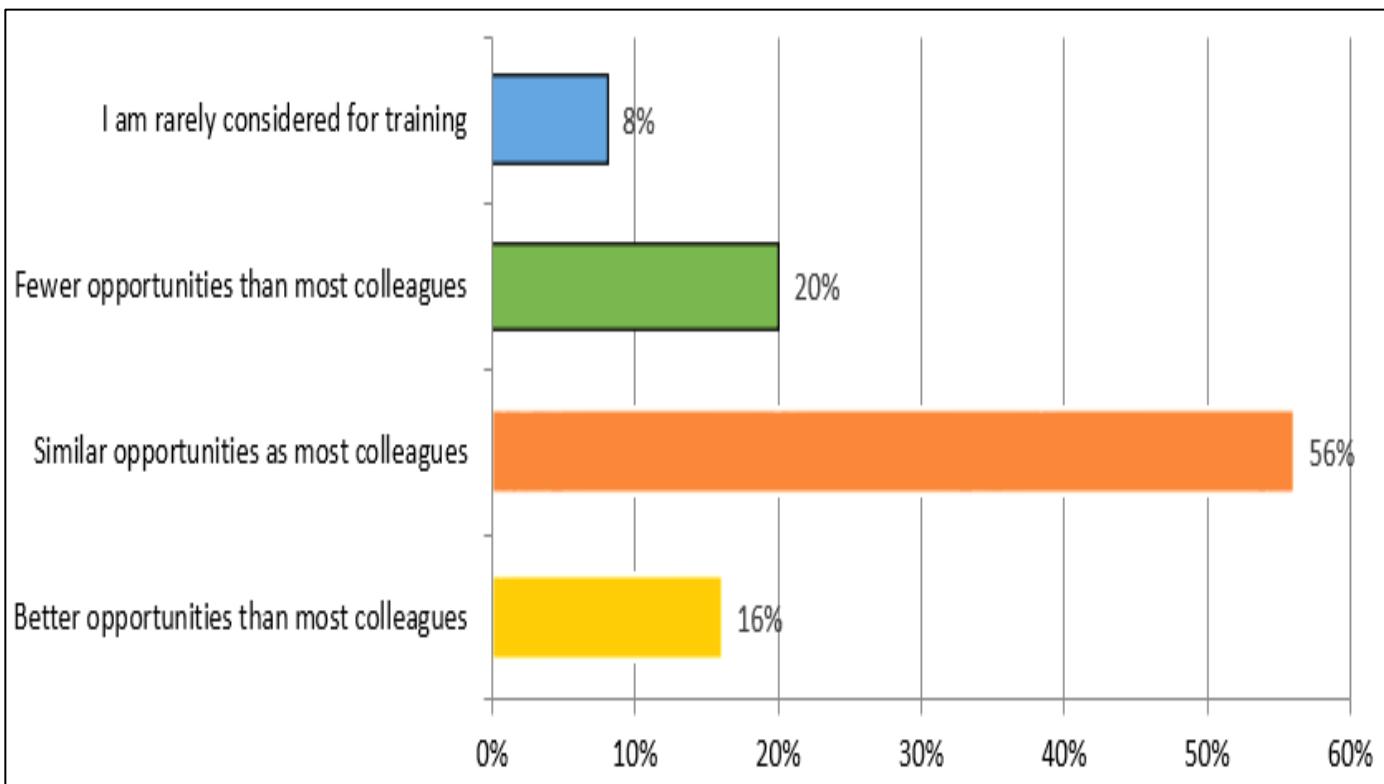


Fig 7 Equal Access to Training Opportunities

Source: Field Data, 2025

The results show that most employees (56%) feel they receive training opportunities similar to their colleagues, however, 20% believe they receive fewer opportunities, and

8% feel they are rarely considered, only 16% feel they have better access than others.

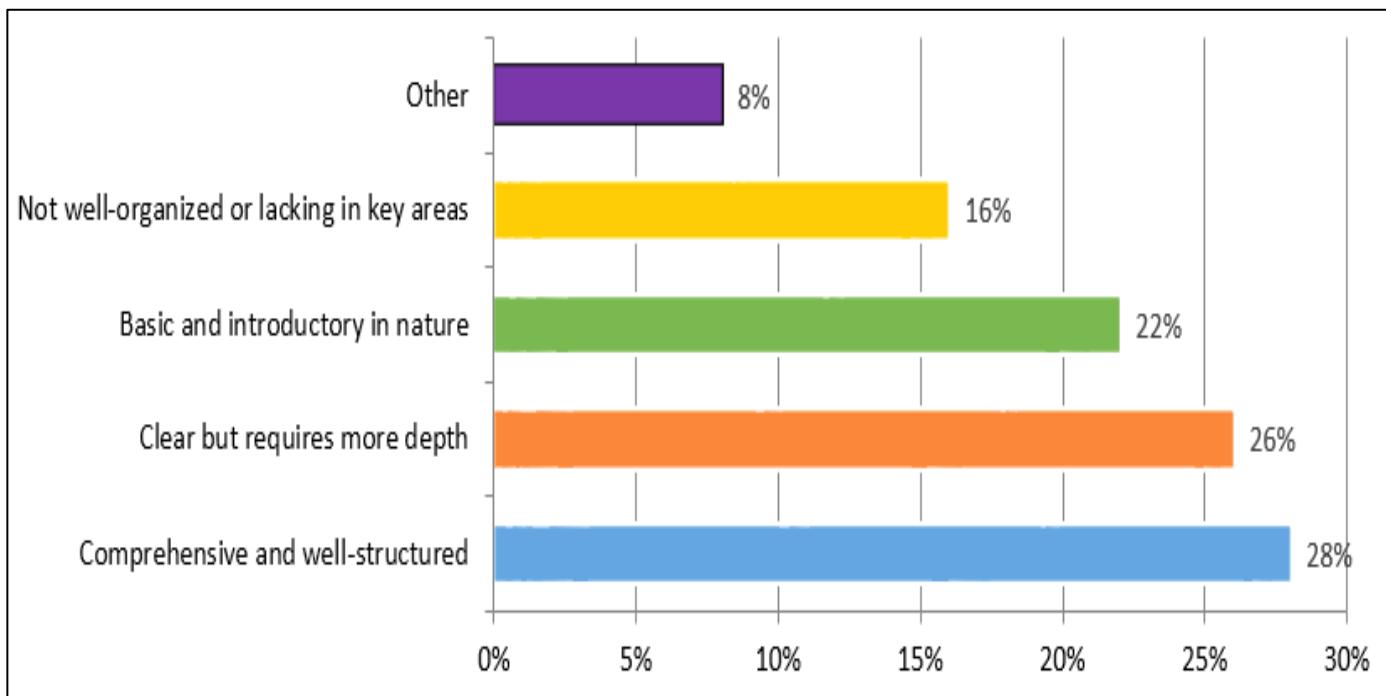


Fig 8 Evaluate the Training Received

Source: Field Data, 2025

The results show that most respondents view the training as either comprehensive and well-structured (28%) or clear but needing more depth (26%), indicating generally positive perceptions with room for improvement. A notable

portion (22%) feel the training is basic, while 16% believe it is not well-organized. Only a small group (8%) offered other views.

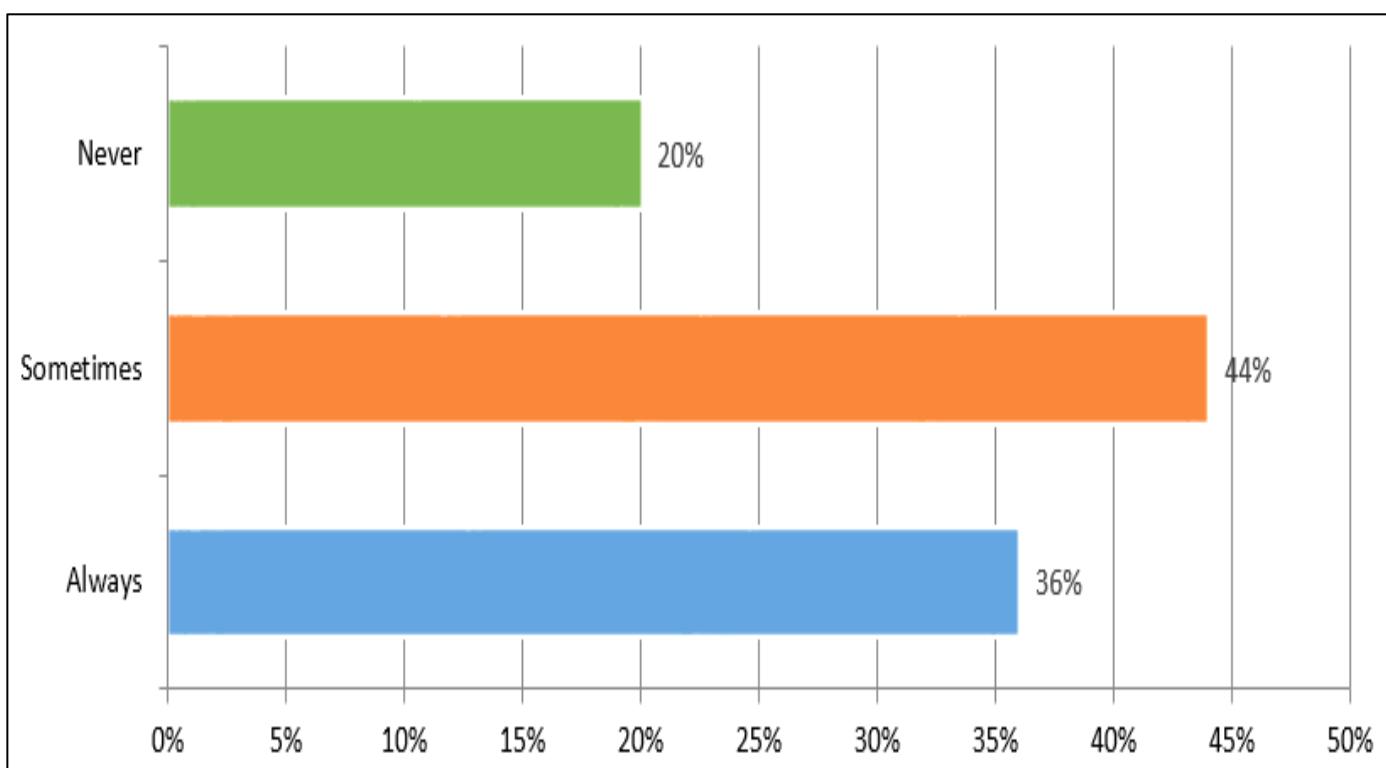


Fig 9 Feedback After Training

Source: Primary Data 2025

Nearly half receive occasional feedback after training, implying a need for consistent follow-up and evaluation mechanisms.

- Provides opportunities to use new skills
- Assigns tasks that match training content
- Limited or no encouragement
- Offers guidance or coaching after training
- Recognizes or rewards application of new skills

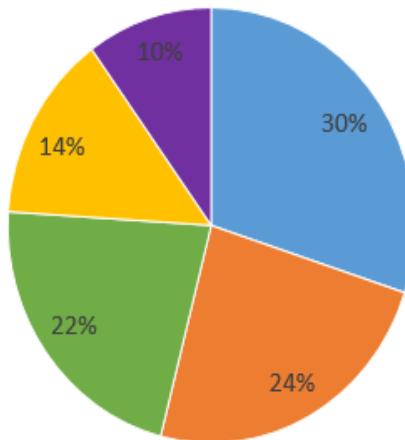


Fig 10 Encouraged by Management to Apply Learned Skills

Source: Primary Data 2025

Most employees feel management supports the application of new skills by giving them opportunities to use what they learned (30%) and offering post-training guidance or coaching (24%). Assigning tasks related to training (22%) is also fairly common. However, fewer employees report

recognition or rewards for applying new skills (14%), and a small group (10%) feel there is little to no encouragement.

➤ *Effects of Training on Employee Performance*

- Helped complete tasks faster
- Enabled handling more tasks simultaneously
- Little or no impact on productivity
- Improved accuracy or quality of work
- Supported problem-solving at work

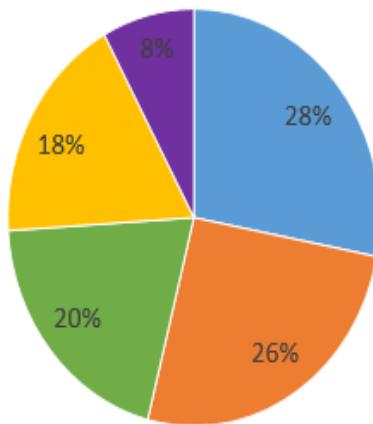


Fig 11 Improved Work Productivity

Source: Field Data, 2025

The results show that training has mostly improved productivity by helping employees work faster (28%) and with greater accuracy (26%). Some also report better

multitasking (20%) and problem-solving (18%). Only a small number (8%) see little or no impact.

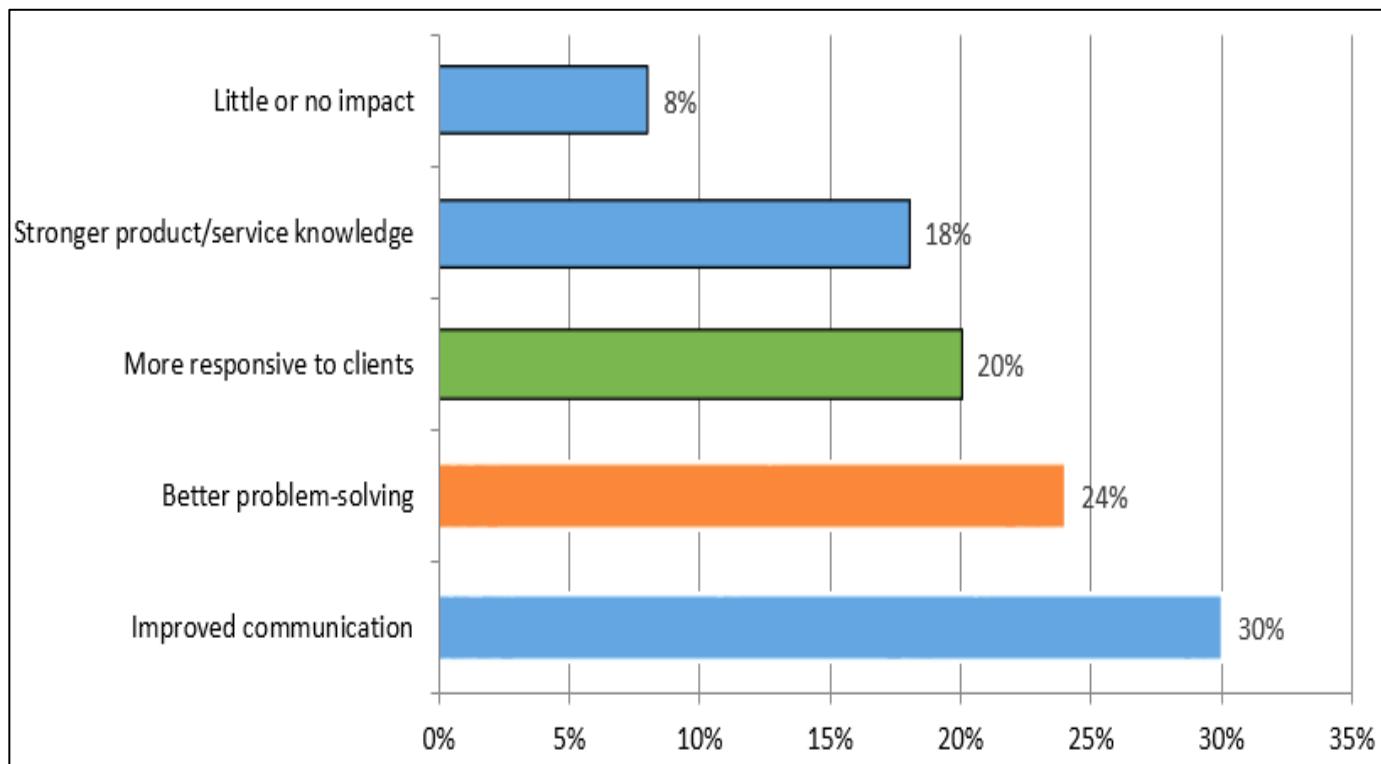


Fig 12 Impact on Delivering Customer Service

Source: Field Data, 2025

The study shows training has mainly improved how employees communicate with clients (30%) and solve customer issues (24%). It has also increased responsiveness (20%) and strengthened product knowledge (18%). Only a few (8%) report no impact.

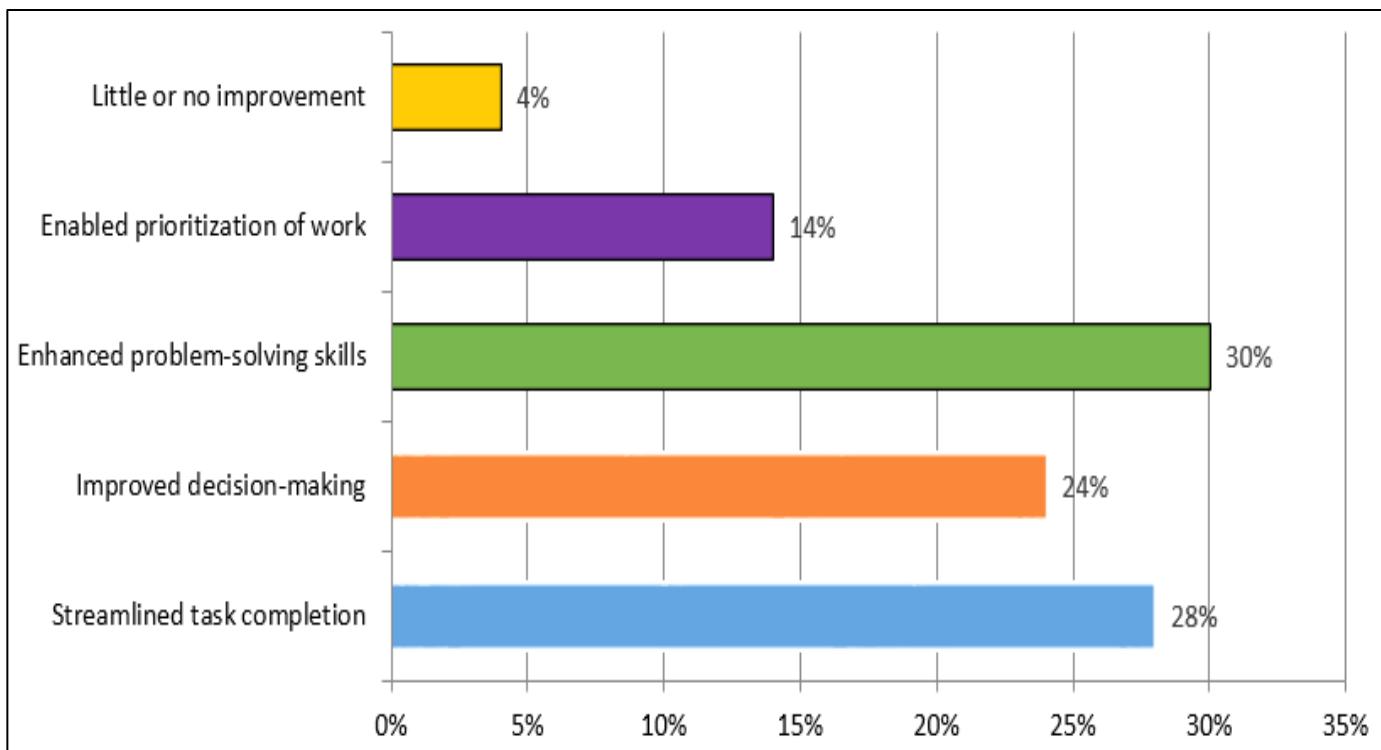


Fig 13 Improved Problem Solving / Efficiency

Source: Field Data, 2025

The results show that most respondents (30%) indicated that training enhanced their problem-solving skills, followed by streamlined task completion (28%). Only a small proportion (4%) reported little or no improvement.

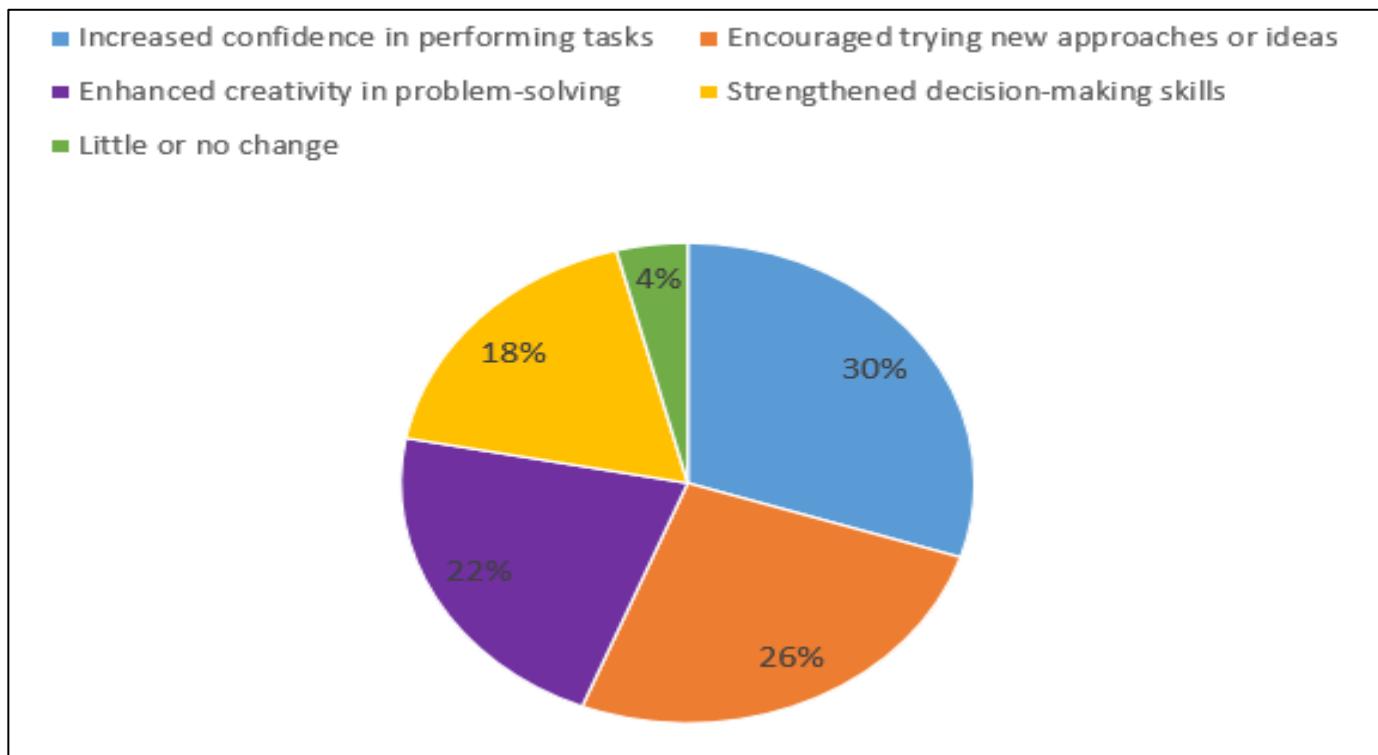


Fig 14 Increased Confidence/Innovation
Source: Field Data, 2025

The findings show that the training positively impacted employees, with 30% reporting increased confidence, 26% encouraged to try new ideas, and 22% noting enhanced creativity. Only 4% indicated little or no change.

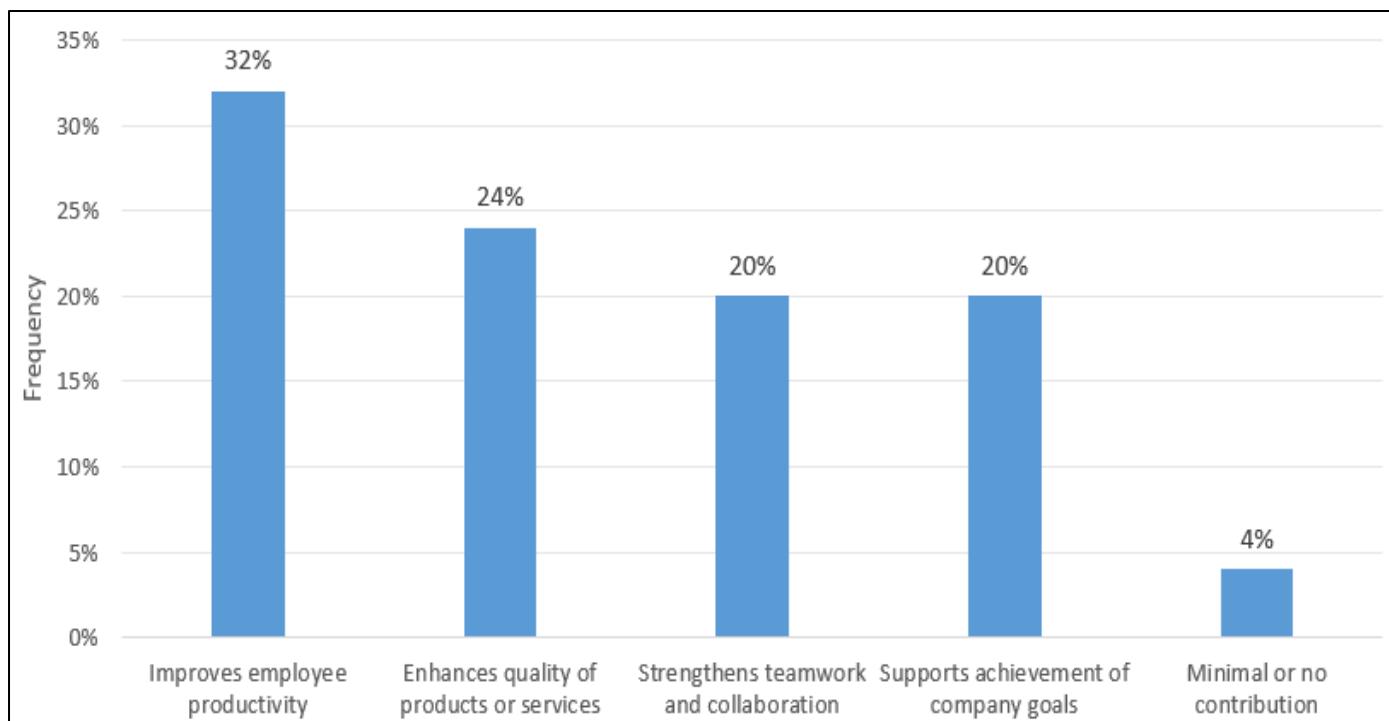


Fig 15 Training Contributes to Company Performance
Source: Primary Data 2025

The findings reveal that the training has a strong positive impact on company performance, with 32% stating it improves productivity and 24% noting better product or service quality. Another 20% believe it strengthens teamwork

and 20% say it supports company goals. Only 4% reported minimal contribution.

➤ *Challenges Affecting Training*

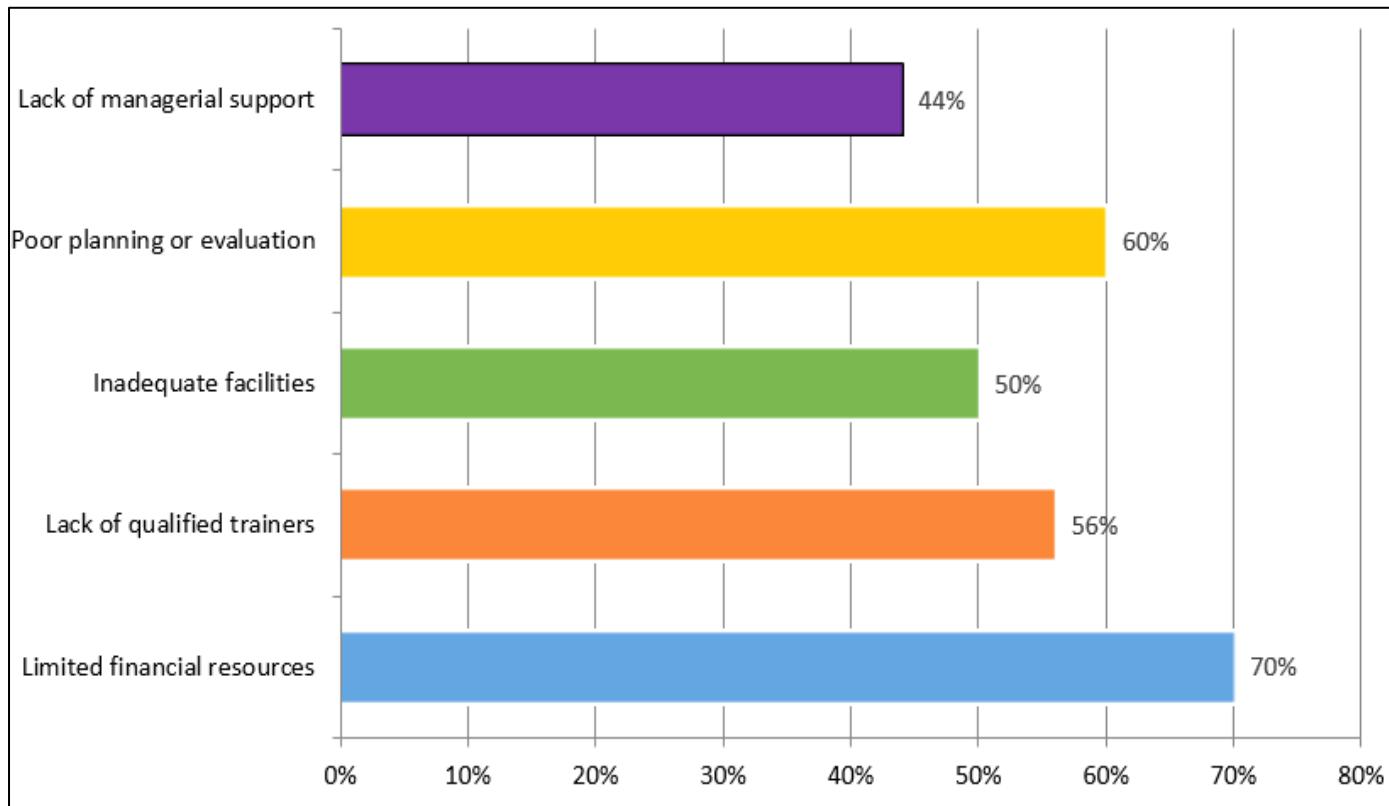


Fig 16 Challenges Affecting Training Implementation

Source: Field Data, 2025

The findings reveal that respondents identified limited financial resources 70%, poor evaluation 60%, and lack of qualified trainers 56% as the main barriers to effective training.

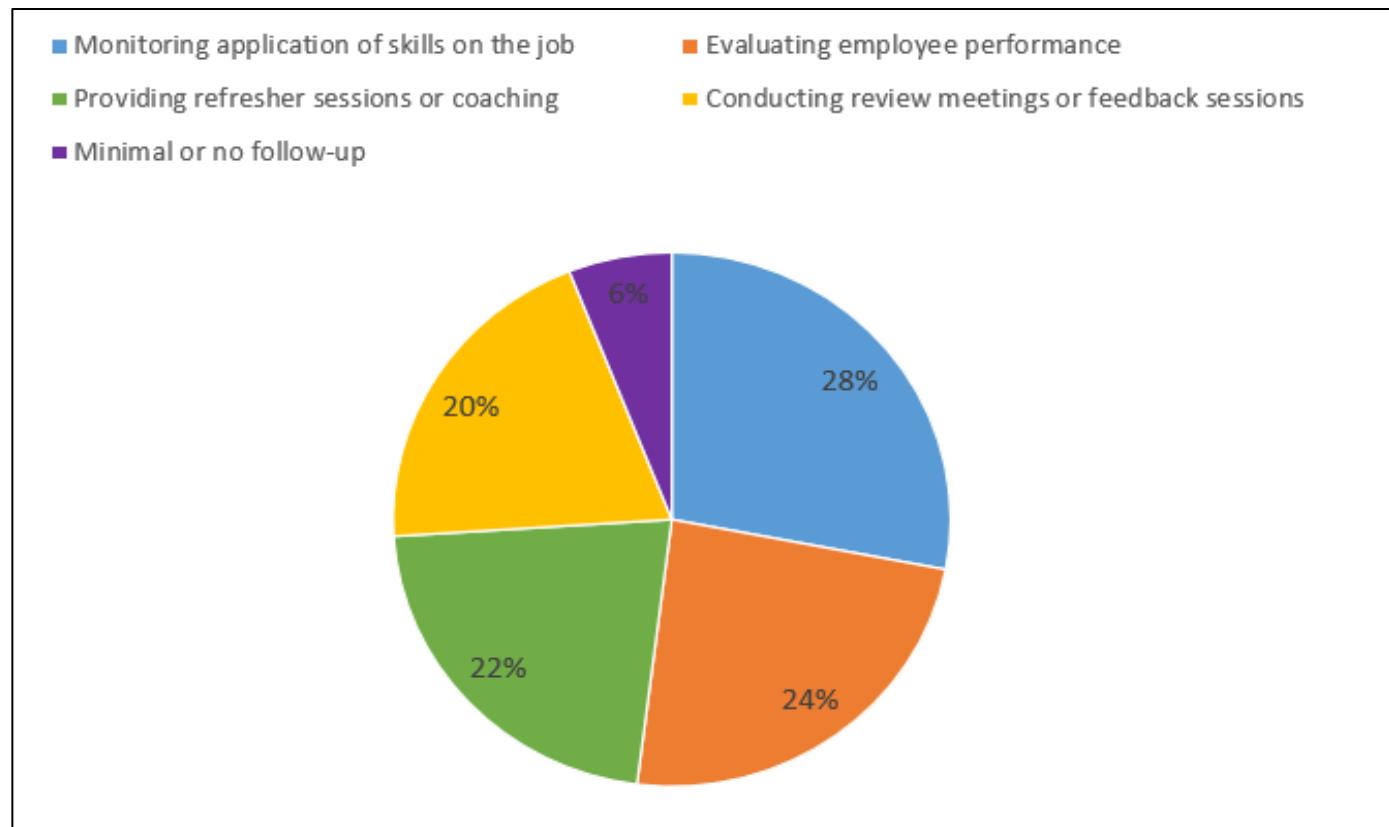


Fig 17 Training Properly Followed up After Completion

Source: Field Data, 2025

The findings reveal that most respondents indicated that follow-ups are actively conducted after training, with 28% reporting monitoring of skill application and 24% noting

performance evaluations. Refresher coaching (22%) and feedback meetings (20%) are also commonly used. Only 6% reported minimal follow-up.

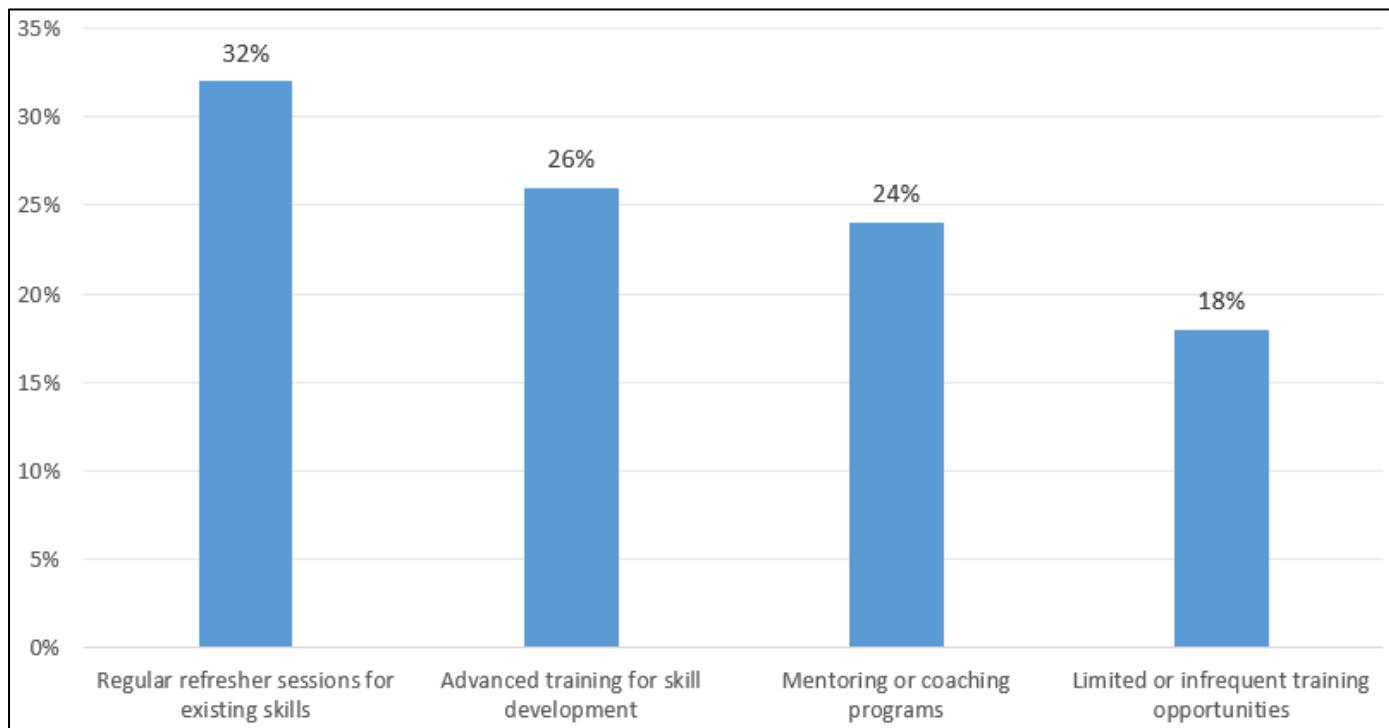


Fig 18 Enough Refresher/Continuous Training Opportunities

Source: Field Data, 2025

The findings reveal that most respondents (32%) reported that regular refresher sessions are offered, while 26% benefit from advanced training and 24% from mentoring. Only 18% indicated limited training opportunities

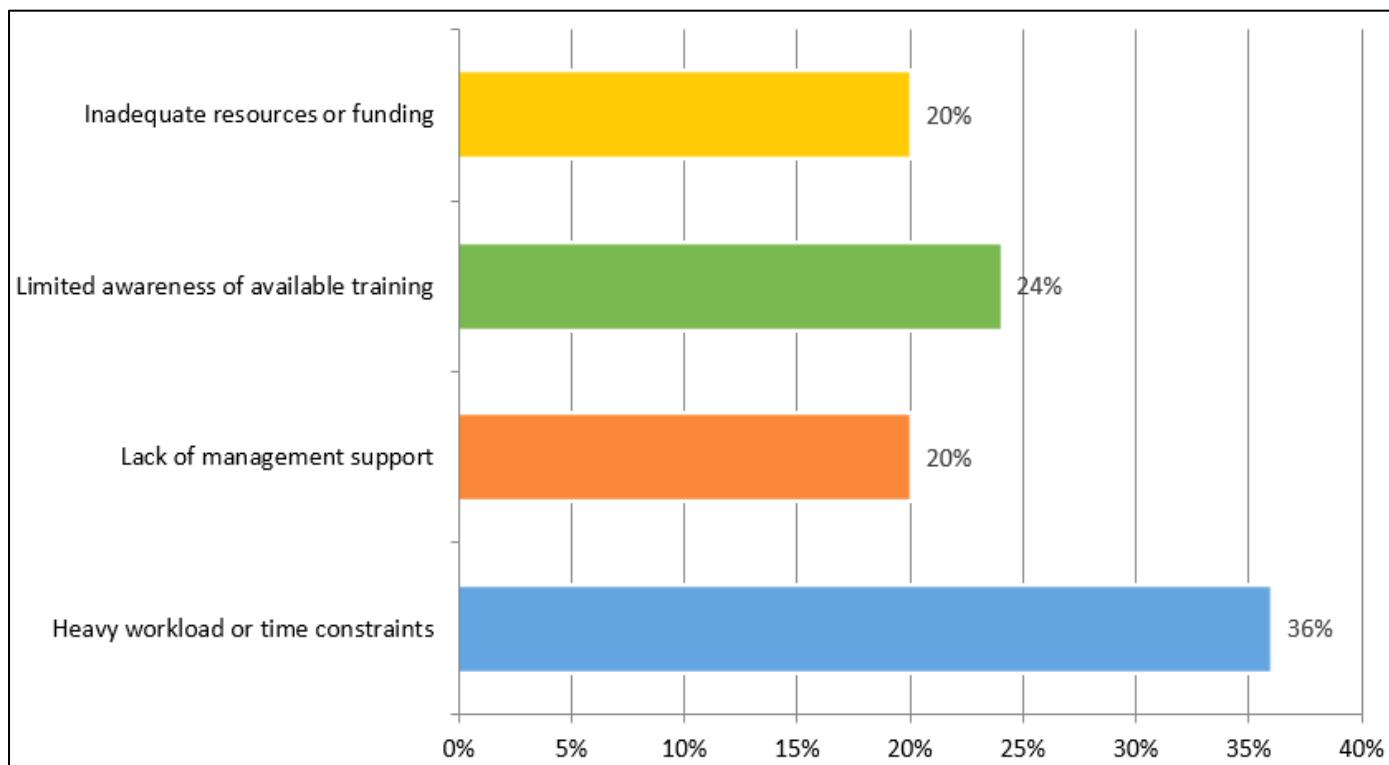


Fig 19 Factors Limit Employee Participation

Source: Field Data, 2025

The study shows that The main factor limiting participation is heavy workload (36%), followed by limited awareness of training opportunities (24%). Lack of management support and inadequate resources each affect 20% of respondents.

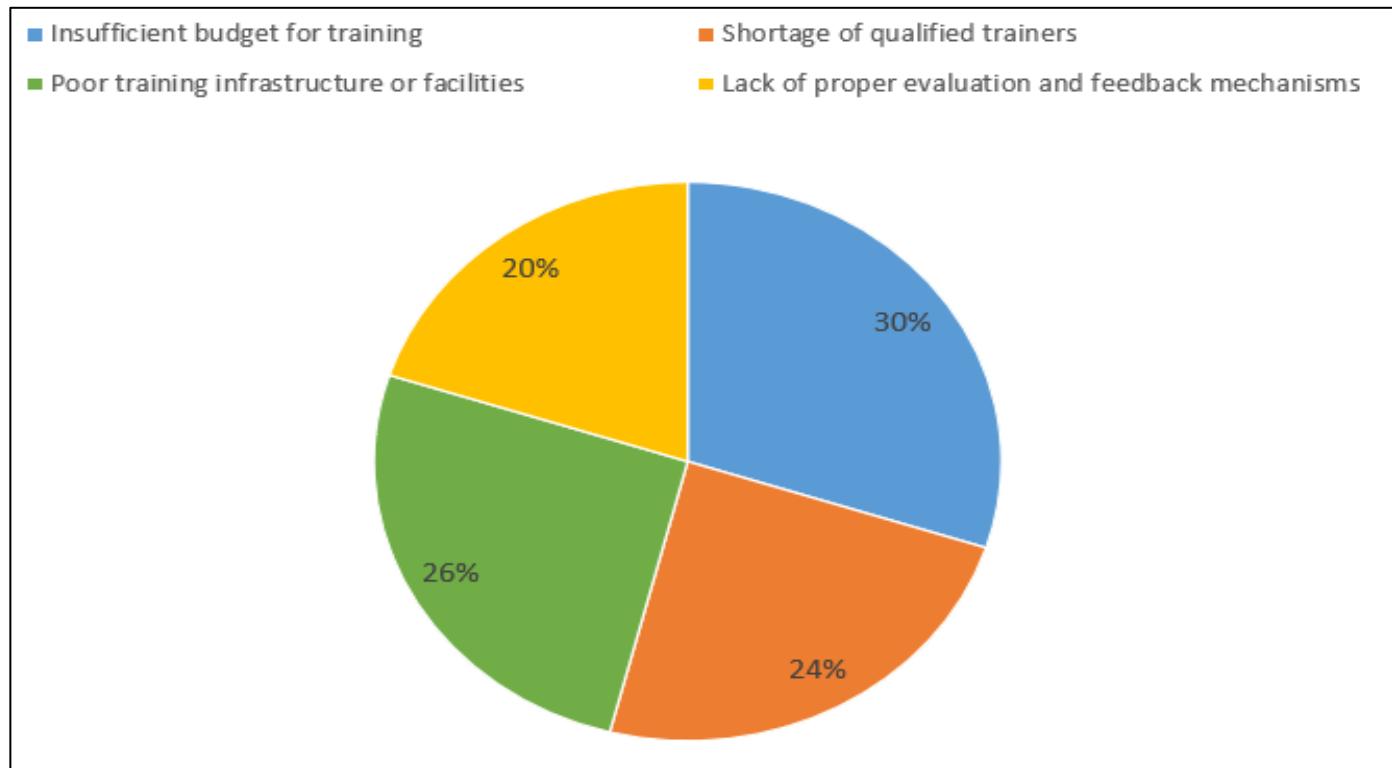


Fig 20 Organizational Challenges Affecting Planning and Delivery of Training

Source: Primary Data 2025

The main organizational challenge is insufficient budget (30%), followed by poor infrastructure (26%) and shortage of qualified trainers (24%). Lack of evaluation mechanisms affects 20% of respondents.

V. DISCUSSION OF RESULTS

The study's findings demonstrate that training and development policies at Professional Insurance Company in Lusaka have a strong and positive influence on employee performance, though their full effectiveness is constrained by financial, structural, and evaluative challenges. The demographic profile of the respondents reflects a workforce that is well-positioned to benefit from training. The gender distribution (56% male; 44% female) indicates minimal gender disparity in access to learning opportunities. The majority of employees are young to middle-aged (40% aged 30–39; 30% aged 20–29), a demographic group known for adaptability and learning agility attributes aligned with Human Capital Theory's assumption that younger workers more readily absorb and apply new knowledge. Additionally, the workforce is relatively educated, with 40% holding Diplomas and 36% Degrees, and 50% having served the organization for 1–5 years. This suggests a skilled, early-career workforce with substantial potential for growth through structured training.

The findings show that the company has adopted various training interventions, with job-specific training (22%) and induction training (20%) being the most common,

highlighting the organization's emphasis on immediate role clarity and functional proficiency. Workshops, coaching, and mentorship also feature prominently, supporting both technical and behavioural skill development. However, low utilization of professional certification support and digital or e-learning (13% each) reveals a significant gap in modern, technology-facilitated learning crucial for an increasingly digital insurance industry.

Training needs identification is largely centralized under the Human Resource Department (50%), while departmental heads and employees contribute 30%, indicating partial involvement of key stakeholders. This may explain why some training is perceived as insufficiently aligned with long-term career growth. Although 40% of employees reported receiving training quarterly, access remains inconsistent across departments.

The company relies heavily on practical learning approaches such as on-the-job training (70%) and workshops (60%), which promote immediate transfer of skills but may be inadequate for building advanced or strategic competencies. While 32% of employees reported that training supports the organization's goals and 28% reported support for daily tasks, fewer employees indicated that training enhanced promotion readiness (16%) or regulatory compliance (14%). This suggests a need to strengthen training pathways linked to organizational advancement and industry standards.

Employee perceptions indicate that practical learning methods are most valued, with 30% recognizing on-the-job training as most relevant. However, perceptions of unequal access (20% reporting fewer opportunities; 8% rarely considered) reveal equity concerns that may affect motivation. Training quality was similarly mixed, with 28% describing it as comprehensive, while a combined 38% viewed it as basic or poorly organized, pointing to inconsistencies in training delivery quality. Weak evaluation mechanisms were also evident, as nearly half the employees reported only occasional feedback after training.

Findings on managerial support indicate moderate encouragement, with 30% reporting opportunities to apply new skills and 24% receiving guidance. However, recognition for applying skills (14%) is low, which undermines the motivation necessary for continuous learning and performance improvement.

Despite these constraints, the study provides strong evidence that training positively impacts employee and organizational performance. Improvements were noted in productivity (28% working faster; 26% more accurately), customer service (30% improved communication; 24% enhanced issue resolution), problem-solving (30%), efficiency (28%), and innovation and confidence (30% increased confidence). Organizational outcomes such as productivity (32%), quality of service (24%), and teamwork (20%) were also positively influenced.

However, the training system faces significant challenges. Insufficient financial resources (70%), weak evaluation systems (60%), shortages of qualified trainers (56%), heavy workloads (36%), limited awareness (24%), and lack of management support (20%) all undermine the overall effectiveness of training. Structural challenges such as poor infrastructure (26%), inconsistent follow-up (only 28% reporting monitoring), and limited continuous learning opportunities further weaken the system.

Employees expressed clear future training needs, including leadership and management (28%), communication skills (20%), IT and digital competencies (16%), and customer service (14%). They also recommended improvements such as making training more practical (30%), increasing frequency (20%), enhancing alignment with job roles (16%), strengthening evaluation (14%), and improving communication and mentorship (10% each).

Overall, the findings confirm that training and development significantly enhance human capital and employee performance at Professional Insurance Company. However, for training to fully support organizational competitiveness and long-term sustainability, the company must address financial constraints, strengthen structural systems, improve evaluation mechanisms, and expand digital learning platforms. Doing so will foster a more inclusive, strategic, and effective training framework aligned with organizational goals and industry demands.

VI. CONCLUSION

This study set out to examine the effects of training policy on employee performance at Professional Insurance Company in Lusaka. Guided by the need to understand how training is designed, implemented, and evaluated, the study explored how learning initiatives influence employee behaviour, motivation, productivity, and overall organizational effectiveness. The findings clearly demonstrate that training and development play a central and indispensable role in strengthening employee competencies and improving organizational performance, although several challenges continue to undermine their full potential.

The study established that Professional Insurance Company has implemented a variety of training and development initiatives aimed at enhancing employee skills and job performance. These include job-specific training, induction programs, workshops, seminars, coaching, mentorship, and support for professional qualifications. Job-specific and induction training ensure that employees quickly acquire technical proficiency and understand organizational expectations, while mentorship, coaching, and workshops further promote continuous learning and exposure to industry trends. These initiatives reflect the company's recognition that a knowledgeable and skilled workforce is essential for effective service delivery in a competitive and regulated insurance environment.

The Human Resource Department plays a central role in identifying training needs, coordinating training sessions, and overseeing evaluation. Although this centralised coordination provides structure, the study found that employee involvement in the needs-assessment process remains limited. As a result, some training programs are perceived as generic rather than tailored to departmental or role-specific requirements. Employees expressed the need for improvements in training frequency, content relevance, and delivery methods highlighting the need for a more participatory, data-driven, and department-responsive approach to training needs assessment.

Overall employee perceptions of training were highly positive. Respondents affirmed that training significantly improved their performance, motivation, job satisfaction, accuracy, communication skills, and customer service effectiveness. Training also enhanced their confidence, problem-solving ability, adaptability to new systems, and willingness to innovate. These outcomes directly align with Human Capital Theory, which posits that investment in employee knowledge and skills enhances productivity and organizational value. Training was also viewed as a pathway to career development and promotions, further reinforcing its motivational impact.

Despite these strengths, the study identified several challenges affecting the effectiveness of training at Professional Insurance Company. A major concern is inadequate financial resources, which limit the company's ability to conduct frequent, high-quality, and specialized training. Budget constraints hinder hiring expert trainers,

updating learning materials, adopting modern digital platforms, and providing continuous refresher training factors essential for maintaining a competitive workforce in the insurance sector.

Another significant challenge is the lack of a robust monitoring and evaluation system. Employees reported inconsistent post-training assessments and limited follow-up, making it difficult to determine whether training objectives are being met or whether newly acquired skills are being effectively applied. This undermines organizational learning and conflicts with best-practice evaluation models that emphasize systematic measurement of reactions, learning, behavioural change, and results.

Training content misalignment and structural barriers also affect training transfer. Some employees felt that training was too theoretical or generalized, reducing its relevance to specific departmental needs. Heavy workloads and demanding schedules further limited training attendance, indicating weak coordination between operational demands and learning activities. Additionally, perceptions of unequal access to training raised concerns about fairness and transparency, which can negatively affect morale and motivation. Managerial support after training was also inconsistent, with some supervisors failing to provide adequate encouragement, feedback, or opportunities for skill application.

Despite these constraints, the study concludes that the overall impact of training and development on employee performance is overwhelmingly positive. Training has contributed to improved service delivery, accuracy, innovation, customer handling, teamwork, and employee confidence. Employees felt valued through training, resulting in higher commitment, engagement, and organizational loyalty. These findings reflect the Resource-Based View, which emphasizes that human capital when effectively developed becomes a strategic asset capable of generating sustained competitive advantage.

Professional Insurance Company has made commendable efforts in providing meaningful training opportunities that significantly enhance employee performance. However, the study highlights essential areas for improvement, including increased financial investment, enhanced needs assessment, better content tailoring, improved communication, stronger managerial support, fairness in training allocation, and the establishment of a comprehensive training evaluation framework. Addressing these gaps will enable the organization to maximize the return on its training investment and foster a more motivated, capable, and high-performing workforce.

Ultimately, training and development must be viewed as a strategic priority rather than a routine administrative function. By strengthening its training systems, Professional Insurance Company can build a resilient, skilled, and innovative workforce that supports long-term competitiveness and sustainability in the dynamic and demanding insurance industry.

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