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### Training, Development and Career Orientation for Insurance Industry Employees

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#### Abstract

The article uses two appropriate research methods: document research and survey. Through the document research method, we have built a theoretical basis on training, development and career orientation for the article. To evaluate training, development and career orientation for insurance industry employees, we used the survey method. Data obtained through surveys from insurance staff are included in statistical analysis. Analytical data results show that insurance enterprises have done quite well in training, development and career orientation for employees. However, many employees believe that the business has not helped them clearly understand the humanistic nature of

insurance and only emphasizes the benefits of working for the business. Many opinions say that businesses do not regularly train and retrain to provide new points or new policies for insurance employees. Faced with these problems, we have proposed solutions such as: Training skills suitable to the reality of each insurance employee; Strengthen the organization of professional training for on-site staff; Develop regulations to handle behavior and violations of standards of insurance employees. We hope that the above group of solutions will help insurance businesses' training and career orientation activities become more effective.

**Keywords:** Career Orientation, Insurance Enterprise, Staff, Training and Development

#### 1. Introduction

Development training helps businesses improve operational efficiency, largely cut new recruitment costs and avoid revenue losses. For employees, training helps them gain more professional knowledge, create opportunities for career development, increase income and take on important positions in the business in the future. In the studies we reviewed, it was found that "training and development is an important activity for any business" and Birdi *et al.* (1997) <sup>[4]</sup> stated that "Training and development is becoming more and more popular as employees are regularly influenced by the concept of lifelong learning". In business, training and development is said to be "The step to the new century brought more research on topics such as team training, such as cross-training. Cross-training emphasizes training in co-worker responsibilities" (Marks *et al.*, 2002, pp. 3-13) <sup>[7]</sup>. Career orientation is "Career counseling is a form of advice and support from career counselors to customers, to help customers manage their life journey, study and this includes exploring the world of careers, deciding on career options, managing career changes, developing your career, and solving other career-related issues. Career orientation activities in businesses have many different contents mentioned and the purpose is to help employees grasp the job content, and tasks and be proud of the profession and business they are working in job. Thus, training, development and career orientation activities are very important for businesses in general and insurance businesses in particular. Our research goal is to clarify the theoretical basis of training, development and career orientation. What are the training and career orientation activities for insurance industry employees? Limitations and solutions to promote training, development and career orientation for insurance employees more effectively.

#### 2. Theoretical Basis

##### 2.1 Training and Development

In the research of Aguinis & Kraiger (2009) <sup>[1]</sup> it was stated that "Training and development involves improving the effectiveness of organizations and the individuals and teams within them" (pp.451-474). This group of authors states that

“Training can be seen as involving immediate changes in organizational effectiveness through structured instruction, while development is concerned with the advancement of the long-term goals of the organization and its employees”. Although the study provides “different technical definitions of training and development, the two are often used interchangeably and/or together”. “Training and development were formerly a topic in adult education and applied psychology but over the past two decades has become associated with human resource management, talent management, human resource development resources, instructional design, human factors and knowledge management” (Aguinis & Kraiger, 2009, pp.451-474) <sup>[1]</sup>. Research by Alagaraja & Dooley (2003) <sup>[2]</sup> states that “Aspects of training and development are linked to ancient civilizations across the globe” (pp.82-96). Bell *et al.* (2017) <sup>[3]</sup> stated “Early published scholarship related to training includes a 1918 article in the Journal of Applied Psychology. This article explores an undergraduate curriculum designed for applied psychologists” (pp.305-323). “Training was also discussed in the first handbook on adult education in 1934” (Rowden, 1934) <sup>[8]</sup>. Bell's research team (2017) <sup>[3]</sup> assessed that “World War II influenced the focus of applied psychology research on the effectiveness of training programs, especially in military contexts” and “This era also entails the development of new training methods such as using computers, television, case studies, and role-playing” (Bell *et al.*, 2017, pp.305–323) <sup>[3]</sup>. Research by Campbell (1971) <sup>[6]</sup> commented “The scope of training and development was also expanded to include cross-cultural training, focusing on the development of individual employees and using new organizational development materials to develop training programs (pp.565–602). Burke & Day (1986) <sup>[5]</sup> studied training and concluded “The 1980s marked a shift in focus on how employees received and implemented training programs, and encouraged data collection for evaluation purposes, especially of management training programs (pp.232–245). Today, training and development is an important activity for any business. The viewpoint of the authors Birdi *et al.* (1997) <sup>[4]</sup> is “The growing part of training and development became increasingly popular in the 1980s and 90s, as employees were frequently influenced by the concept of “lifelong learning.” It was during this decade that research revealing the impact and importance of promoting a positive training and development culture (including among management and colleagues) was first undertaken” (pp. 845–857). “The turn of the new century brought more research into topics such as team training, such as cross-training. Cross-training emphasizes training in co-worker responsibilities” (Marks *et al.*, 2002, pp.3-13) <sup>[7]</sup>.

**2.2 Career Orientation**

Research by Van Esbroeck & Athanansou (2008) <sup>[10]</sup> defines

“Career counseling is a form of advice and support from career counselors to customers, to help customers manage their life journey, study practice and change jobs. This includes exploring the world of careers, deciding on career choices, managing career changes, developing careers, and solving other career-related issues.” The authors also believe that “there is no unified definition of career counseling, mainly due to differences in concepts, culture and language” (pp.1-19). Van Maanen, (1978) defines new employee orientation as a formal socialization process in which the organization influences the newcomer's attitudes and values to match those within the organization; New employee orientation is designed to prepare a newcomer to claim a certain position in the organization. Training, development and career orientation help employees change their desires, knowledge, skills and abilities, and motivation to help employees achieve efficiency at work and affirm their position in the organization. This success helps workers become more attached to the business, reducing their intention to leave the business (following Steven, 2000, p.6) <sup>[9]</sup>.

Thus, career orientation activities in businesses have many different contents mentioned. The first content is “methods for introducing new jobs; A new employee might be given a tour of the office, help filling out some paperwork, or given a presentation about the job.” Another type of career orientation refers to the direction a person takes toward their career throughout their life. If a person always chooses or pursues a certain type of career or activity in a certain field, this can be considered his or her direction.

**3. Methods**

Literature research to review case studies in the world and Vietnam on training, development and career orientation. The purpose of the literature review is to answer the question of what career development and orientation training is. How is it evaluated, reviewed and defined by other researchers?

However, due to differences in context, different research scopes and methods, as well as a more comprehensive assessment of the impact of development training and career orientation on insurance industry employees in Vietnam, data investigation methods and in-depth interviews were carried out. Survey on training, development and career orientation for insurance industry employees to find out the results insurance businesses have achieved and the remaining limitations. The survey was built with 4 questions, excluding age, education level and insurance staff's assessment of training activities and career orientation at their business. The content of the questionnaire, symbols, and corresponding scores (1 = Completely disagree; 2 = Disagree; 3 = Neutral; 4 = Agree; 5 = Completely agree) are presented in Table 1.

**Table 1:** Survey of training, development and career orientation

Symbol	Training, development and career orientation	1	2	3	4	5
TDCO1	The company's development training and career orientation help me clearly understand the humane nature of insurance					
TDCO2	Company development training and career orientation help me be proud to be an insurance agent					
TDCO3	The company's development training and career orientation help me realize that the career of an insurance agent has many challenges and requires long-term commitment.					
TDCO4	The company's development training and career orientation help me clearly realize that the company is a place more worthy of my dedication than other companies.					

Source: Construction by the research team

**4. Results**

**4.1 Characteristics of the Study Sample**

The age of insurance employees participating in the survey was mainly in the group under 25 years old with 114 people, a rate of 47.5%. In fact, insurance employees under 25 years old at insurance companies always hold the largest proportion. The reason is that insurance industry employees have a very high rate of leaving their jobs after two years of employment. Insurance businesses must always organize recruitment, especially for workers who have just graduated from high schools and training levels such as intermediate schools, colleges, and universities. Newly recruited personnel often lack attachment to the business, have the mindset of working temporarily for a short period of time and "jumping jobs". Therefore, we assess that this age group is the group that needs the most training, development and career orientation. The remaining age groups account for nearly equal proportions and this group is often attached to insurance businesses and has a long working life.

**Table 2:** Results regarding the age of surveyed people

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
From 40 and up	51	21.3	21.3	21.3
From 31 to 40	33	13.8	13.8	35.0
From 25 to 30	42	17.5	17.5	52.5
Under 25	114	47.5	47.5	100.0
Total	240	100.0	100.0	

Source: Processing of investigation results by the research team

The educational level of surveyed insurance employees shows that there are many different values. Different educational levels of employees can lead to difficulties in absorbing knowledge from training and career orientation. The results show that there are 46 employees with a general education level, corresponding to 19.2%; The intermediate and college level group has 60 employees, equivalent to 25.4%. The highest level of education survey results belongs to the group of employees with university degrees with 65 people, accounting for 28.3%. Finally, there is the "other group" with the second largest number of employees, accounting for 27.1%.

**Table 3:** Results on educational qualifications of insurance employees participating in the survey

Valid	Frequency	Percent	Valid Percent	Cumulative Percent
Common	46	19.2	19.2	19.2
Intermediate college	61	25.4	25.4	44.6
University	68	28.3	28.3	72.9
Other	65	27.1	27.1	100.0
Total	240	100.0	100.0	

Source: Processing of investigation results by the research team

**4.2 Training, Development, and Career Orientation for Insurance Industry Employees**

Training, development and career orientation have a strong impact on insurance industry employees. It is the main reason why employees are not attached to insurance businesses. According to the research teams analyzed and synthesized data presented in Table 4, we can see the current status of training, development and career orientation at insurance enterprises.

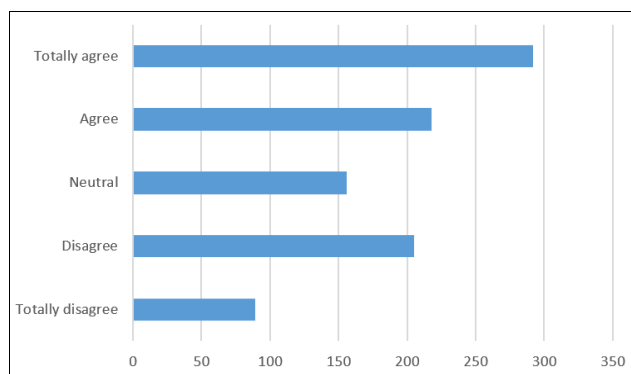
**Table 4:** Survey results of training, development and career orientation activities

Valid	TDCO1	TDCO2	TDCO3	TDCO4
Totally disagree	27	14	24	24
Disagree	42	58	55	50
Neutral	35	27	45	49
Agree	61	51	60	46
Totally agree	75	90	56	71
Total	240	240	240	240

Source: Processing of investigation results by the research team

With the group of questions in the Training, Development and Career Orientation scale, out of 240 surveys, 89 employees answered, "strongly disagree", accounting for 37.1%, 205 votes. Insurance employees answered "disagree", accounting for 85.4%, 156 insurance employees participating in the survey chose the "normal" option, accounting for 65% of the number of insurance employees. The "agree" opinion was 218, accounting for 90.8%, and finally the "completely agree" opinion was chosen by 292 insurance employees, accounting for 121.7%. Thus, most employees believe that the training, development and career orientation of insurance enterprises help to clearly understand the humanistic nature of insurance. Company development training and career orientation also help insurance employees be proud to be an insurance agent. After training and career orientation, they realize that the career of an insurance agent has many challenges and requires long-term commitment. In particular, many employees think that the business they work for is more worthy of their dedication than other companies. However, in addition to positive assessments on the Training, Development and Career Orientation scale, there are also many low assessments of this activity of insurance enterprises. From the above comments, we can assume that the training, development and career orientation components are greatly influencing insurance employees' feelings toward insurance businesses. Through investigation and interviews with insurance staff, the research team determined that the causes are:

Firstly, some opinions of insurance employees asked on the sidelines said that the business did not help them clearly realize the humanistic nature of insurance but only emphasized the benefits of working for the business. Second, many opinions say that businesses do not regularly train and retrain to provide new points or new policies for insurance employees and part-time insurance employees.



Source: Processing of investigation results by the research team

**Fig 1:** Evaluation results of training, development and career orientation activities

## 5. Discuss

The majority of insurance employees are not really considered an insurance employee as a profession. The number of insurance employees is growing rapidly but are not properly trained and, in some cases, even have an impact on the operations of businesses as well as the market. The majority (about 90%) of insurance employees are part-time, so the professionalism and quality of insurance employees are limited. Most insurance employees stop working after a short period of work for insurance businesses. Faced with the above shortcomings, we propose a number of solutions to help overcome difficulties and limitations in training, development and career orientation activities.

### 5.1 Training Skills Suitable to Each Insurance Employee's Reality

In recent times, insurance businesses have recruited many insurance employees. This new group of workers are people who do not know insurance. Many employees are customers and become insurance agents after being offered part-time jobs. Many employees left this insurance company and asked to transfer to another insurance company. Many insurance businesses focus on training and mentoring new insurance employees, making the rate of new insurance employees successful and committed to the profession of this insurance enterprise quite high. Businesses need to organize a centralized training system from headquarters, ensuring that the training force always meets training requirements at branches. On the other hand, with the nature of the insurance agent profession, insurance is a high-income profession, but also very challenging to the perseverance and patience of insurance employees. Over time, insurance employees often need to be trained to update new knowledge, and new products, improve sales skills, prepare management skills and improve management skills at scale big.

### 5.2 Strengthen the Organization of Professional Training for On-Site Staff

Insurance products are complex and specific. Insurance contracts are also specialized and have highly standardized wording, so not all customers can easily learn or understand the important content of the insurance contract. Therefore, training professional knowledge for insurance employees and product knowledge skills is extremely necessary. Insurance businesses need to base on the training situation of each insurance employee to support timely training or send on-site trainers. When insurance staff clearly understand insurance products, they will support customers, from consulting, choosing insurance types, and answering questions about insurance conditions and terms, to to arranging an insurance contract. When an insurance event occurs, insurance staff can assist customers as quickly as possible in resolving insurance benefits and other payments. Through their consulting activities, insurance agents will help customers take preventive measures and transfer risks to businesses to ensure the financial safety and stability of production and business.

### 5.3 Develop Regulations to Handle Behavior and Violations of Standards of Insurance Employees

In addition to professional content, insurance businesses also need to pay attention to professional ethics. Aiming to guide insurance employees to success with their ability and

intelligence, exploiting the strengths of the business, avoiding violating regulations and professional standards, and affecting personal and business reputation. In the current period, technology is widely applied in state management agencies. For example, insurance employee data management software managed by the Vietnam Insurance Association also helps screen insurance employees to avoid insurance companies recruiting insurance employees to work at other businesses; At the same time, insurance employees who seriously violate discipline are also monitored and are not allowed to sell insurance for 3 years. State management agencies have also recently increased supervision, so this is also a condition for businesses to be forced to comply to maintain their reputation.

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