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CAREER MANAGEMENT ON EMPLOYEE PERFORMANCE IN THE INSURANCE INDUSTRY IN KENYA

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ABSTRACT

In the Kenyan insurance industry, talent management is costly, causing workforce instability, reduced efficiency, lower effectiveness, and negative impact on the bottom line. However, there seems to be a reluctance to invest resources for talent management. The general objective of the study was to establish the relationship between career management and employee performance in the insurance industry in Kenya. This study used the descriptive research design. The target population of the study was352 heads of departments in the insurance companies. The study collected primary data using questionnaires. Descriptive statistics data analysis method such as frequencies, means was applied to analyze numerical data gathered using closed ended questions. The data was presented in form of tables, 3-D figures and pie charts. Content analysis was used to analyze data from open ended questions. The study carried out a correlation analysis to measure the strength of the relationship between the relative movements of the study variables. A multiple regression analysis was conducted to find the relations between the study variables. The study revealed that career management had a strong positive correlation with employee performance. The study recommends that the organizations should get the views of their employees on career management. This would help the organization to understand more of what employee's desire in relation to career management. This will enhance career management in the organization.

Key Words: talent management practices, career management, employee performance

INTRODUCTION

Globalization has not only increased competition among organizations but has also created a new window of opportunity for the workforce. In the view of Latukha (2018), the present economic situation of the world has increased the importance of talent management. In order to increase the effectiveness of a firm, several resources can be used to achieve this, which includes money, men and machines. Of these resources, the most important of them all is the people (Muriithi & Makau, 2017). Over years men working in a business organization have differing values, they were once referred to as factor of production, and they were called human recourse of the organization.

Today more value has been accorded to them as they are regarded as talent working within the firm (Kerem & Karacay, 2019). This concept has been borrowed from the intellectual capital theory which is defined as stock of flows of knowledge available to an organisation. These can be regarded as the intangible resource associated with people who together with the tangible resources like money and physical assets comprise the market or total value of business (Bhalla, Caye, Lovich & Tollman, 2018).

Managing talent is a challenge to all organizations in the context of globalization irrespective of the country (Khilji, Tarique & Schuler, 2020). Moreover, the concern about the scarcity of talent is almost universal. Organizations around the world are competing for the same pool of talents. This is seen as a global labor market for talents. Trend of global integration shows organizations' standardizations in talent recruitment, development and management, to ensure their competitive position and consistency. Therefore, organizations have to adapt global best practices of talent management and at the same time adapt the local requirements and local labor market (Boselie & Thunnissen, 2017).

Aberdeen Group and Human Capital Institute (2017) study which covered '170 human capital management professionals and executives had the following findings; 57 per cent of companies cited the inability to both get the talent needed and address talent requirements over the next five years as their top overall challenge. 79 per cent of the companies' chief concern was the issue of challenges in implementing succession planning. The study also revealed that 71 per cent of the firms surveyed had formal retention plans for executive and 65 per cent for the mid-level management staff.

In the Kenyan insurance industry, only a few top players dominate the market share. Most of the industry players are largely not profitable from their core business. This scenario has seen other players exit the market while others have continued to register impressive growth in market share and profitability. The industry has witnessed a growing number of players competing heads on (Muriithi & Makau, 2017). This also implies that there is high competition for talented employees. Hence, this study determined the relationship between talent management practices and employee performance in the insurance industry in Kenya.

In Kenya, Omolo (2018) reported that Kenya faces the challenge of shortage of talent. These challenges include hiring, retaining, training and motivating professional talent. Moreover, shortage of talent management is felt in both professional and non-professional management in Kenya. For example, early retirement leads to shortage of staff, as there are no qualified personnel to fill these positions.

Njiru (2018) established an urgent need for increased scientific knowledge and skills of the employees at geothermal companies in Kenya. Human resource management needed to put more emphasis on the productive development and use of people in the company to collectively achieve the organisation's strategic business objectives. Generally, it was found that geothermal companies were challenged to strive to work towards improved balance between labor supply and demand, a better trained workforce and increased employability of the workforce (Muriithi & Makau, 2017).

Statement of the Problem

Insurance sector is among the major sectors in Kenya that contribute to economic growth through job creation and the overall contribution to the tax revenues. In the Kenyan insurance industry, talent management is costly, causing workforce instability, reduced efficiency, lower effectiveness, and negative impact on the bottom line (Kamau, 2018). However, there seems to be a reluctance to invest resources for talent management (Mohamed, 2016). Low penetration and uptake of insurance is one major setback the insurance industry development is encountering in particular market share, diversification of products among other measures (Njiru, 2018).

In Kenyan Insurance companies, the talent management domain is not given much emphasis and this has lowered the level of employees' performance by 30% in over 60% of Insurance companies (AKI, 2018). Over 38% of employees leave insurance companies annually to join other sector or to take up self-employment hence making Insurance companies lose most of the talented employees (AKI, 2018). Poor talent management practices within Insurance companies leads to high staff turnover rates which in turn impacts employee performance and Insurance Company's ability to deliver adequate services to customer (PWC, 2019).

According to AKI (2019), Insurance companies are losing 40% of their workforce due to talent management problems hence leading to low level of employee's retention. This calls for the development of talent management programs in Insurance companies in order to play a significant role in improving employee performance (Wario, 2018). Omolo (2018) posited that with a talented and well managed workforce, everything is possible. There is therefore need to investigate the extent to which the talent management practices affect employee performance.

Several scholars have conducted studies on talent management including; Younas and Muhammad (2020) studied the relationship between talent management practices and retention of generation 'Y' employees: mediating role of competency development. Abdullahi, Raman and Solarin (2022) researched on talent management practices on employee performance among academic staff of Malaysian private universities. Soud (2020) researched on the relationship between talent management practices and organizational performance in Islamic banks in Kenya. Most of the studies done on talent management practices have been conducted on the relationship between talent management practices and organization performance. It is against this backdrop that this study sought to establish the relationship between talent management practices and employee performance in the insurance industry in Kenya.

Specific Objectives

i. To examine the influence of career management on employee performance in the insurance industry in Kenya

LITERATURE REVIEW

Theoretical Review

Social Cognitive Career Theory

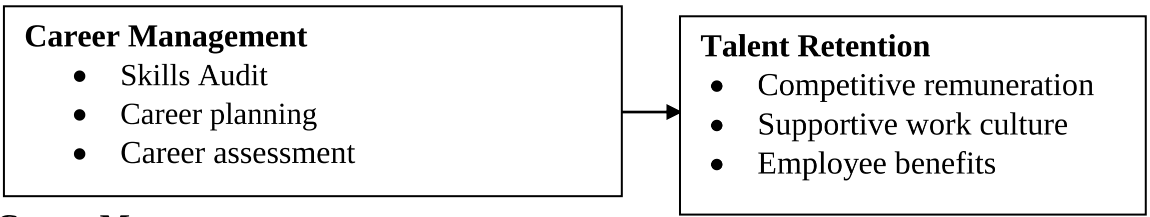
This theory was advanced by Lent, Brown and Hackett in 1994. The social cognitive career theory was conceptualized as a derivative of Bandura's general social cognitive theory in which the intersection of intrinsic and extrinsic factors influences psychosocial learning. This theory has been termed as the most promising career theory that may prove satisfactory in retention and career development. Lent and Brown (2006) expanded the scope of social cognitive career theory, offering a new and related social cognitive model designed to explain the ways in which previously identified inputs such as self-efficacy and outcome expectations, along with person and contextual variables are related to job satisfaction.

The authors cited recent research (Heller, Watson & Llies, 2004), that linked job satisfaction to overall subjective well-being, thus providing a rationale for the use of the theory in the current research. The primary focus is on the central elements of social cognitive namely: self-efficacy and outcome expectations. Self-efficacy can be defined as an individual's sense of control and responsibility for his/her personal environment. It is also defined as the beliefs in ones capability to organize and execute the courses of action required to produce given attainments.

Self-efficacy is concerned with the belief in the ability to exercise control over ones actions and events that affect their lives. Beliefs impact life choices, motivation, quality of actions and the ability to overcome adversity. The sources of self-efficacy are derived from three sources: mastery experience, vicarious experience and social persuasion. Vicarious experience is observing the model of someone similar managing a task successfully and drawing experience. Outcome expectations refer to the personal belief that successfully performing certain tasks may result in probable response outcomes. Lent *et al.,* (2006) expanded upon Bandura's work to focus exclusively on the development of the individual within the context of career. Managers who wish to retain talent can borrow heavily from this theory. Career behavior is driven by self-efficacy or believes in the ability to accomplish something worthwhile. The degree of achievement depends on two factors: outcome expectations or the idea that initiating a particular behavior will yield the desired results and goals. If a person feels confident of his/her abilities', he/she is more likely to take specific actions to reach them.

This is especially so for the young generation of employees popularly known as the millennial. They have grown up with an abundance of role models from parents and other mentors and still expect the same at work. This theory associated individual failure to insufficient skill and knowledge which are deemed as acquirable. It is therefore imperative to provide customized training and development opportunities to the employees. This theory is relevant to the current study in that career behavior is driven by self-efficacy or belief in the ability to accomplish something worthwhile. The degree of achievement depends on two factors; outcome expectations or the idea that initiating a particular behavior will yield to desired results. Goals are key because if a person feels confident of his/her abilities, he's more likely to take specific actions to reach them. If employees feel supported and their goals and career advancement looked into, their intention to stay will be higher. This study used this theory to determine the influence of career management on employee performance in the insurance industry in Kenya

Conceptual Framework



Career Management

Organizations that possess inherent strengths that are core competencies are likely to have an edge over others (Kwak & Pradhan, 2020). Organizations can capitalize on this resource; after identifying them (competency mapping), can make decisions about how to exploit them and also learn how to expand them. Competency mapping is a process which identifies an individual's strengths and weaknesses in order to help them to better recognize themselves (Pandey, 2018).

It is a process through which one assesses and determines one's strengths as an individual worker and in some cases as part of an organization. It generally examines two areas: strengths of an individual in areas like team structure, leadership and decision making. It consists of breaking a given job or given role into constituent's tasks or activities and identifying the competencies (technical, managerial, behavioral, conceptual knowledge, attitudes, skills etc) needed to perform the same successfully. The success of any talent management strategy depends on a well-defined roadmap that supports a long term vision (Evans & Rodriguez-Montemayor, 2019).

Skill audit is required to reinforce corporate strategy, culture, and vision. Organizations have to assess whether there are available employees with key already identified competencies who will be needed in the future. Skills audit establishes expectations for performance excellence, resulting in a systematic approach to professional development, improved job satisfaction, and better employee retention. It increases the effectiveness of training and professional development programs by linking them to the success criteria (Kwak & Pradhan, 2020).

Skills required for a particular job depends on many factors some of which include; social culture, nature of the business, business environment, organizational culture, work environment, organizational structure, duties and responsibility, nature of processes and assigned activities, attitude and motive of colleagues, superior and subordinates. Some of these factors may change with time and thus changing competency requirements for the same job position in the organization (Tan & Pyun, 2018). Unlike other resources, human being is the only asset that can appreciate with useful inputs; Competencies can provide the logic for designing an organization that will enable human resources to continually add value to its firm (Krishnan & Scullion, 2017).

Employee Performance

According to Armstrong (2016), performance is both behaviours and results. Behaviours emanate from the performer and transform performance from abstraction to action. Not just the instruments for results, but behaviours are also outcomes in their own right, the product of mental and physical effort applied to tasks. Employee performance comprises of actual results of an employee as measured against its intended goal (Leseiyo & Ngui, 2019). According to (Dangol, 2020), employee's performance is measured against the performance standards set by the organization.

In every organization there are some expectations from the employees with respect to their performance. And when they perform up to the set standards and goals and meet organizational expectations, they are believed to be good performers. This means that effective administration and presentation of employee's task which reflect the quality desired by the organization can also be termed as performance. According to Sun, Aryee and Law (2017), employee performance is an individual measurable behaviour which is relevant for organizational goal achievement. Employee performance goes beyond the individual factors that include external factors such as reward motivation and work environment. Their performance is measured under four dimensions; quality, quantity, dependability and work knowledge, (Bond & Fox, 2017).

According to Cole (2018), employee's performance is measured against the performance standards set by the organization. Performance is the achievement of specified task measured against predetermined or set standards of accuracy, completeness, cost and speed. According to Yalabik *et al*, (2019), an employee's performance is determined during job performance reviews. Contextual performance refers to activities which do not contribute to the technical core but which support the organizational, social and psychological environment in which organizational goals are pursued. Contextual performance is predicted by other individual variables. They include behaviours which establish the organizational social and psychological context and help employees to perform their core technical or task activities (Storey, 2019).

Low performance and not achieving the set goals might be experienced as dissatisfying or even as a personal failure. High performers get promoted more easily within an organization and generally have better career opportunities than lower performance (Caillier, 2018). The study by (Yalabik *et al*, 2018), measured the impact of three HR Practices which were Reward and compensation practices, training practices and performance evaluation practice on perceived employee performance. The results of correlation indicated a significant relationship between these practices and employee performance. And with the trend of growing globalization, coupled with the uncertainty that clouds the global economic improvement in productivity and performances of employees, this study established that county hospitals needed employees who were equipped with skills, knowledge and competencies and right qualifications for the execution of their strategies and planning, (Colaco & Loi, 2019). Their survival was contingent upon highly productive employees, and the county hospital's ability to fore know their hospital needs, health worker's needs especially high performing ones could gain them a competitive advantage, (Majid, 2018).

Empirical Review

Mangusho, Murei and Nelima (2018) did a study on evaluation of talent management on employee's performance in beverage industry, a case of Delmonte Kenya Limited. The objectives of the study were to determine the effect of talent retention on employee's performance, assess how talent attraction impacts, effect of Talent Development on employees performance in beverage industry in Kenya. The study adopted a descriptive research design in which the target population of 2,500 employees of Del Monte Kenya. The study used stratified sampling method to select 83 employees according to their job cadres. Descriptive statistics such as the standard deviation, percentages and frequency distribution were used. The study established that the job retention motivated the employees of Del Monte leading to ultimate performance.

Wuim-Pam (2018) investigated the impact of effective talent management on employee core competencies in Plateau State University, Bokkos. Using a non-empirical approach, the result revealed that the skills, knowledge and abilities of employees impact job descriptions and performance management. The study concluded that tying core competencies with talent management is a win-win proposition as it provides organizations with a means of upgrading and retaining their valuable workforce. Wuim-Pam (2018) therefore recommends the creation of a unique competency models where this skill is lacking within the organization itself and identification and possession of high-performing behaviours.

Gichuhi, Gakure and Waititu (2017), examined the role of talent management on competitiveness of public universities in Kenya. Survey research design was employed. Stratified sampling was adopted to obtain a representative sample of the study which was made up of both the teaching and non-teaching staff of the Public Universities in Kenya. A questionnaire that employed Likert scale was used to collect data. Factor analysis revealed that all the 16 items used had a loading value above 0.4 as recommended hence they were all included in the analysis Data analysis revealed a positive relationship $R = 0.498$ (p-value <

0.05) indicating a significant linear relationship between talent management and competitiveness.

Oladapo (2018) carried out a study on the impact of talent management on retention in Strayer University. This study sought to understand the challenges and successes of talent management programs and the reasons why some companies choose not to have a program. This study also tested the predictive power of job security, compensation and opportunity on retention rates. Findings revealed that for the organizations sampled with a talent management program (69% of those studied), participants overwhelmingly recognized the strategic value of an effective talent management program despite significant challenges to implementation. Participants cited opportunity for job advancement as the most significant factor affecting retention rate. For the organizations sampled without a talent management program (the remaining 31% of those studied), indicated absence of executive management support. The study further revealed that job security, compensation, and opportunity for advancement were not found to have predictive value for employee retention rates. Though data confirmed Lockwood's findings that although pay and benefits initially attract employees, it is not the primary reason given for retaining them.

Ibrahim, *et al* (2019) explored talent management practices and employee engagement in Malaysian Government Linked Companies (GLCs). The respondents for the study were drawn from GLCs employees in Malaysia. The population for the study comprised of executive employee or higher ranking officers who serve in GLCs. Out of the 495 GLCs, the sample organizations was randomly chosen based on systematic sampling technique. In the research, a judgmental sampling technique was used to select qualified candidate respondents. All odd numbered companies were chosen as sampled companies. The study used statistical analysis to generate result. The data collected from the questionnaires were analyzed using the SPSS version 20.0 software. The study concluded that as Malaysia aspires to transform into a developed and more competitive economy by 2020, talent will play a crucial role in order to strive for success and to sustain strong economic growth. The study recommended that GLCs should focus on nurturing and developing talent of the human capital in GLCs.

Wandia (2018) carried out a study on talent management in Kenya – Nairobi at Symphony (K) Ltd, and articulated that managing talents is a source of competitive advantage. The study adopted a case study research design to fulfill the objective of the study and the results were expected to provide an insight in understanding how the organization uses its dynamic capabilities as a strategic tool. The researcher interviewed seven senior managers at Symphony who were involved in the strategic process of managing organizational talent. The data were collected through the use of the interview guide and content analysis was used to analyze the data. The study revealed that choice of talent management strategy massively affects firms' financial performance as can be reflected on increased sales revenue, increased productivity and increased market share. The study recommended that firms consider business models that invest in talent management and appropriately harness and leverage on intangible assets in the firm to attain competitive advantage.

Pam (2019) critically evaluated the impact of talent management on employee productivity in the Nigerian public sector. A hypothesis in line with the objective was drawn and tested based on data generated through a questionnaire. The survey investigation method was used in collecting data for the study from a sample of 349 top, middle and lower level management staff of five public sector organizations in Nigeria. The Kruskal- Wallis test statistic was used to analyze the data. The findings indicated that the implementation of proper talent management processes significantly impact employee productivity. It was thus concluded that talent management practices in Nigeria public organizations (where they exist), significantly impact on employee productivity. The study recommended that all actors in talent management should be educated and trained in scientific methods of managing organizational talents.

RESEARCH METHODOLOGY

This study used the descriptive research design. This study focused on insurance industry in Kenya. There are 44 major insurance companies in Kenya, where the study was conducted. The target population of the study was the heads of departments in the insurance companies. The target population was 352 respondents. The study used the Krejcie and Morgan formular to arrive at the sample size. The sample size of the study was 187 respondents; this is 57.5% of the total population. Stratified random sampling is the techniques that were applied in selecting the sample for this study.

The study collected primary data using questionnaires. The data collected from the field was analyzed using the Statistical Package for Social Sciences (SPSS) version 23. Descriptive statistics data analysis method such as frequencies, means was applied to analyze numerical data gathered using closed ended questions. The data was presented in form of tables, 3-D figures and pie charts. Content analysis was used to analyze data from open ended questions. The study carried out a correlation analysis to measure the strength of the relationship between the relative movements of the study variables. A multiple regression analysis was conducted to find the relations between the study variables. The study used the regression model for analysis.

RESEARCH RESULTS AND DISCUSSION

The study targeted 187 respondents. They were all issued with questionnaires form which. 172 filled in and returned the questionnaires forming a response rate of 92%. According to Mugenda (2009), a response rate of above 70% is excellent in a study.

Descriptive Statistics

Career management

The respondents were requested to indicate their level of agreement on the following statement about the influence of career management on employee performance in the insurance industry in Kenya. Using the scale 1- strongly disagree, 2- disagree, 3- moderate, 4- agree, 5- strongly agree. The results were as shown in Table 1.

The respondents agreed that the organization has plans on employee growth and progression as shown by a mean of 4.099, the organization has an established succession planning as shown by a mean of 4.093, the organization offers career counseling as shown by a mean of 4.093, the organization has developed programs and initiatives that enhance employee development as shown by a mean of 4.041, the organization believes career planning facilities expansion and growth as shown by a mean of 3.913, the organization has established career centers where employees can access useful materials and advice on career growth and development as shown by a mean of 3.907, the organization has provision of career mentors as shown by a mean of 3.907 and the organization strives to establish career paths and families of jobs in every department as shown by a mean of 3.820. The findings concur with those of Wandia (2018) who found that choice of talent management strategy massively affects firms' financial performance as can be reflected on increased sales revenue, increased productivity and increased market share

Table 1: Influence of Career Management on Employee Performance

Statements	1	2	3	4	5	Mean	Std. Dev
The organization offers career counseling	4	8	14	88	58	4.093	0.968
The organization has established career centers where employees can access useful materials and advice on career growth and development	7	9	15	103	38	3.907	0.998
The organization believes career planning facilities expansion and growth	6	10	17	99	40	3.913	0.961
The organization has plans on employee growth and progression	3	7	14	94	54	4.099	0.994
The organization strives to establish career paths and families of jobs in every department	8	8	18	111	27	3.820	1.057
The organization has developed programs and initiatives that enhance employee development	5	9	21	76	61	4.041	0.887
The organization has an established succession planning	4	8	14	88	58	4.093	0.968
The organization has provision of career mentors	7	9	15	103	38	3.907	0.998

Employee performance

The respondents were required to indicate their level of agreement on the following statement about employee performance in the insurance industry in Kenya. Using the scale 1- strongly disagree, 2- disagree, 3- moderate, 4- agree, 5- strongly agree. The results were a shown in Table 2. The respondents agreed that employees meet work targets and expectations as shown by a mean of 4.000, employee absenteeism has reduced as shown by a mean of 3.971, employee productivity has improved as shown by a mean of 3.948, employees are rewarded for good job as shown by a mean of 3.930 and employees meet the expected deadlines for submission of work as shown by a mean of 3.901.

Table 2: Employee performance

Statements	1	2	3	4	5	Mean	Std. Dev
Employees meet work targets and expectations	6	10	16	98	42	4.000	0.948
Employees meet the expected deadlines for submission of work	7	8	11	121	25	3.901	1.168
Employee productivity has improved	5	11	18	106	32	3.948	0.996
Employees are rewarded for good job	8	12	14	92	46	3.930	0.917
Employee absenteeism has reduced	8	9	16	100	39	3.971	0.956

Correlational Analysis

The Pearson Moment correlation was used to determine the strength of the relationship between the independent and dependent variables. The results were as shown in Table 3.

The results show that career management had a strong positive correlation with employee performance as shown by ($r=0.840$, $p = 0.001<0.01$). The findings concur with those of Wandia (2018) who found that choice of talent management strategy massively affects firms' financial performance.

Table 3: Correlational Analysis

		Employee performance	Career management
Employee performance	Pearson Correlation	1	
	Sig. (2-tailed)		
	N	172	
Career management	Pearson Correlation	.840**	1
	Sig. (2-tailed)	.001	
	N	172	172

Multiple Regression Analysis

The study conducted a multiple regression analysis to determine the relationship between the study variables.

Model Summary

Model summary is used to analyze the variation of dependent variable due to the changes of independent variables. From the findings, the R squared is 0.797; this implies that there was 79.7% variations in employee performance due changes in talent attraction, talent retention, career management and talent development. The remaining 20.3% implies that there are other factors influencing employee performance that were not covered in this study.

Table 4: Model Summary

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.893[a]	.797	.791	.10721

Analysis of Variance

ANOVA is used to determine whether the data used in the study is significant. The results were as shown in Table 5. From the ANOVA statistics, the processed data (population parameters) had a significance level of 0.001. This shows that the data is ideal for making conclusions on the population's parameter as the value of significance (p-value) is less than 5%. The F calculated was greater than F critical (104.9661 > 2.426). This shows that talent attraction, talent retention, career management and talent development have a significant influence on employee pefromance.

Table 5: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	27.701	4	6.925	104.9661	.001[b]
	Residual	11.018	167	0.066		
	Total	**38.719**	**171**			

Beta Coefficients

The regression equation was

$Y = 1.130 + 0.401\ X_3 + \epsilon$

The equation above reveals that holding talent attraction, talent retention, career management and talent development constant, the variables will significantly influence employee peformance at a constant value of 1.130 as shown in Table 6.

Career management is statistically significant to employee performance in the insurance industry in Kenya as shown by (B = 0.401, P = 0.002). This implies that career management has a significant positive relationship with employee performance. Hence, an in increase in career management would result to an increase in employee performance in the insurance industry in Kenya.

Table 6: Coefficients

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.130	.052		2.500	0.012
	Career Management	.401	.104	.336	3.856	0.002

Conclusions

The study revealed that career management had a strong positive correlation with employee performance. Career management was statistically significant to employee performance in the insurance industry in Kenya. The study concludes that career management has a significant positive relationship with employee performance

Recommendations

The study revealed that career management had a strong positive correlation with employee performance. The study recommends that the organizations should get the views of their employees on career management. This would help the organization to understand more of what employee's desire in relation to career management. This will enhance career management in the organization.

Suggestions for Future Research

This study aim was to establish the relationship between talent management practices and employee performance in the insurance industry in Kenya. The study should be replicated in the manufacturing industry. Also other studies should focus on other talent management practices that were not discussed in this study. A study should be done on challenges of talent management practices in the insurance industry in Kenya.

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