



Effects of Training on Employees' Productivity in Nigeria Insurance Industry

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Authors' contributions

This whole research study was carried out by the authors OSA and NNP. Both authors read and approved the final manuscript.

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ABSTRACT

Robust employees training programme will enable business organisations to have the right set of workers with the required skills, knowledge and attitude to manage the different industries in Nigeria, as well as plan adequately and wisely to meet the challenges of skills deficiency, for the industries in the future. This research study reviews the effects of training on employees' productivity in the insurance industry, the challenges militating against employee training in the insurance industry in Nigeria. The study evaluates key policies on insurance employee training and development, how it enhances employees' productivity in the insurance industry. The survey research methodology was employed in this study, this enable the researchers to successfully gain greater insight on the subject and resolve unexpected issues. The findings of the study shows that in order for organisation to achieve optimum returns from her investment, there is the need to develop training programs and effectively managed training of employees', which is the most vital asset of organisations and the dynamic of their productivity. The study concludes that the insurance industry in Nigeria as a matter of urgency should formulate policies that enshrine employees training so as to improve employees' productivity in the industry, in order to arrest the present poor productive situation.

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1. INTRODUCTION

Global business and market are composed of competitors, irrespective of the industry our organisation is operating. To develop a competitive advantage, it is imperative for organisations to truly leverage on the employees productivity as a competitive instrument for success in achievement of organization objectives.

The need for improvement of employees' productivity and optimal or higher value for the organisations has become an important focus. Organisations seek to optimize their employees' productivity through comprehensive training development programmes not only to achieve business goals but most important is for long term survival and optimum organisation productivity. The above can only be accomplish when organisations invest resources to ensure that employees have the required knowledge, skills, competencies and attitude to work productively in a rapidly changing and complex environment.

In response to the change, most organisations have embraced the notion of employees training as good competitive advantage that will enhance higher productivity. Employees' training becomes part of an overall effort to achieve cost-effectiveness and organisation productivity. Hence, organisations need to understand training programmes that would enhance employee satisfaction and improve productivity.

In this past years Nigerian has consistently experienced low levels of employees' training and development [1], in addition other scholars have argued that failure in training employees is a reflection of Nigerian' economy and organisational culture. Furthermore, [2] stated that "...education and training system in Nigeria as a source of supply of skill labour to industries over the years invoke concern". Recent studies have shown that employers of labour, always makes every possible efforts to reduce cost of employees training, in view of present drop in oil price in the global market and economic reception experience in Nigeria.

That many graduates of Nigeria Universities and other higher institutions of learning fall short of employers or industry standard is no longer news, Idehan cited in [2]. This study evaluates

problems of employees training as it impact on productivity in insurance industry in Nigeria.

Ho: there is no significant effect of training on employees' productivity.

2. CONCEPTUAL FRAMEWORK

Training is a commonly used term which has various meanings to various people, yet it is a very important concept to all society. Some scholars regard training as simply taken to mean impartation of 'knowledge', 'enlightenment' or 'wisdom'. [3], defines training 'as the process of teaching and giving instruction, the process of improving'. Similarly, [4] define training as 'the activity of educating people, and all the policy and arrangements concerning this'.

Training is the process of developing employees' skills and learning new concepts, rules or attitudes in order to increase effectiveness on a particular job. [5] in his contribution, defines management training as the process of developing managers' knowledge, skills and attitude through instruction, demonstration, practice, and planned experience to meet the present and future needs of the business. In other words, training refers to teaching employees required skills and knowledge to perform the assigned tasks effectively and efficiently.

Development refers to the process of teaching managers and professional employees the knowledge, skills needed for present and future task accomplishment [6]. Defines management training and development as "management development whose major concern is to ensure the continuing availability of component and highly motivated managers that possess the required positive and innovative outlook for a successful prosecution of organisation's mission against the background of the challenges, uncertainties, hostilities and threats posed by the environment".

However, [7] gave following definitions of Training:

- i. Training is a process that starts from birth and ends at death.
- ii. Training is the sum total of all culture which a society deliberately gives its younger generation in order to qualify them and

- raise the level of improvement it has attained.
- iii. Training is the process of developing knowledge and ability in learners for personal and societal enhancement.
 - iv. Training is the totality of life experience.

For the purpose of this study, training is defined as the knowledge and abilities, development of character and mental powers, acquired through systematic giving of instruction for the improvement of the employees' productivity in an organisation.

The above definition makes it very apparent that training plays a role as a refiner and regulator of human behaviours in organisations. It does not only embrace the deliberate processes of improvement of skills, knowledge, and attitude but includes even indirect and incidental influences. The core value of training here is the culture which gives deliberate purposeful skill to those who are to be its successors in order to empower them for use to raise the level of improvement which has been attained.

Training involves showing evidence of knowledge and breadth of understanding. The two terms are being used together here to establish that Training depicts more than just mere recitation of information and the acquisition of skills (which is the reality of training). The National Teachers' Institute in its General Principle and Methods of training [8] stated that the general aims of Training as given by O' Lenor are:

- a. To provide men and women with the minimum of skills necessary for them to take their place in the society and to seek further knowledge.
- b. To provide men and women with vocational training that will enable them to be self-supporting.
- c. To awaken an interest in and a taste for knowledge
- d. To make people critical
- e. To put people in touch with and train them to appreciate the cultural and moral achievement of mankind.

Based on the above it is apparent that Training is believe by scholars and practitioners to account for the transforming and improving the knowledge, skills and attitude of employees towards better performance on their jobs, this in turn leads to better organisation performance.

Therefore, this study defined training as 'involving all activities put in place by organisation at filling skills gap and transforming the knowledge, skills and attitude of workers for better performance towards the process of improvement and achievement of organizations objectives'.

2.1 Productivity

An understanding of the concept of productivity improvement program requires clear definition of the following concept issues, productivity programmes. According to Ulrich in [9], productivity implies the level or degree of output achieved from a defined input. The 'input' in most organizations is measure as material/equipment costs. Labour hours, or production costs. Output may consist of sales, earnings, and market share. Some organisational have proved that employee's knowledge, skills, abilities, attitude, motivation and behaviours affects productivity. The basis for improvement on employees' productivity being from the identification of organisation skills gap through skill gap analysis and proceeds with cocktails of training intervention strategies in order to fill skill gaps that is so identified [10]. Defined productivity as the relationship between the output generated by a production or service system and the input provided to create this output.

3. EMPIRICAL FRAMEWORK

Jane [11], the study investigated Management Training and how it affect productivity, the main objective of the study was the argument for the need to embark on management programme, the research study focus on the individual manager and their position in the company. The author's discussion on training needs analysis i.e., about core competencies, job profiling and identification of competencies gaps-either against core competencies for individuals or against job profiles for generic roles. The study concluded that training have positive effect on employees productivity.

Shishupal et al. [12], further investigated, Training in Developing Human Resources, the authors argued that organization training process should be anchor and established on a well-defined training policy, drawn on manuals, which should be made a continue or ongoing process that act as a useful catalyst to the improvement of productivity in organisation, that enable the organisation to achieve her objectives. The

demands required of businesses in today's highly competitive market, companies are finding it necessary to provide ongoing training to their employees. In the past, the training offered by most businesses was driven by regulation, customer service requirements, and safety compliance issues. However, businesses are now providing training as a strategy for increasing worker productivity, performance and improving worker retention.

Another study [13], analysed training policy with emphasis on the banking industry, two commercial banks, was picked and examined as a case namely, State Bank of India and Jammu & Kashmir Bank Limited. The major areas of training covering training ranging from Management's attitude towards training, training inputs, quality of training programmes and transfer of training to the job was focused on. The study concluded that if training needs assessment is conducted before training of employees is implemented or done, then transfer of the training objectives to the job will be achieved with considerable improvement on employees' productivity.

Shefali et al. [14] studied training as it affects insurance organisation and its impact on employees productivity, what roles its played by employees training in the enhancement of works towards achievement of better productivity, their investigation covers skill, knowledge, attitude of workers, as employees are engaged with define duties and responsibilities. The research concluded by given useful training methods to the management involved in the directions of organisation on how to improve employees' productivity through organized training program.

Furthermore, Ofobruku investigated manpower training and education, in the hospitality and tourism industry to have understanding as to the right sets of employees skills, knowledge and attitude required to manage the industry in the present while planning adequately and wisely to meet the challenges of manpower needs the industry might face in the future. This research study reviews manpower training and education in the hospitality and tourism sector; identify the challenges militating against manpower training in the hospitality industry in Nigeria. The study evaluates the key government policy on tourism manpower training and development, how it can enhance the process of improving the standard of Nigeria hospitality and tourism sector. The

Focus Group Discussion methodology was employed in the study, which enables the researcher to successfully gain greater insight on the subject and resolved unexpected issues encountered during the interview. Six parallel Focus Group Discussion sessions were held in the six geo-political region of Nigeria with the author acting as the facilitator. The study concludes that the Government of Nigeria as a matter of urgency should formulate policies that will enshrine the training of manpower in the tourism and hospitality industry, in order to check the present ugly situation.

4. EFFECTS OF TRAINING ON EMPLOYEES PRODUCTIVITY

The employee training needs required by organisations are function of training needs assessment carried on skills gap, qualifications necessary for jobs due to changes in product or services and operations problems emanating from organisation change. Recent evidence established the investment in training with the improvement on productivity, profitability, and stock market performance. This review [15] highlights six specific studies that most strongly support this general conclusion, [16,17,18,19].

Accordingly, [20,21], argued that training increases employees' performance which in turn improve organizations productivity positively, and will further check and arrest the several human and financial costs involved with employees' turnover. Furthermore they argued that training enable employees in organisation to enhance the potential contribution to the performance of organisation.

Although it is important that the training program will meet specific needs, the personnel administrator or training director should be familiar with the whole range of training as practiced in other firms and organisation in order to be able to advise managers on training methods best suited to their needs.

4.1 The Various Types of Employee Training are Outlined Below

4.1.1 Public vocational school training or refresher courses classroom training

This may be arranged by the training director in co-operation with public or trade school authorities to provide training in stenography,

computer programming etc. In some cases, this type of training precedes employment. But it is likely to be more effective if it is closely geared to the needs of a specific company.

4.1.2 Apprentice training

This is desirable in industries such as the metal trades, printing traders and building construction, which require a constant flow of new employees who expect to become all-round Craftsmen. Since this training is long and requires continual supervision, this method of training is expensive.

4.1.3 Vestibule training

This is used primarily when large numbers of employees must be trained quickly, as during rapid expansion of employment in some firms or industries, although it is also helpful as a preliminary to on-the-job training. New workers are trained for specific jobs on special machine or equipment in separate locations.

4.1.4 Programmed instruction

A more recent training method uses teaching machines, programmed books or filmstrips. It differs from conventional forms of training in which the trainer guides the learning process, because the material to be learned is presented in a way which individual learners can control. Learning proceeds in "bits" to which the individual student responds with correct or incorrect answers or solutions, moving ahead only as fast as each step of bit is learned and understood.

4.1.5 On the job training

This is the most popular and in some cases, the only form of training programme used by some organisation 90% of employee of Sterling Assurance Nigeria Ltd go through this method because it is believed that it is the most effective. One of the usefulness of training on the job technique is that it minimises the problem of transfer of learning associated with other methods of training. On the job training could be an on-going process that does not excessively disrupt normal company operation. The major disadvantage is that the trainer could pick up bad habits. This method can be further broken down as follows:

4.2 Job Rotation

This is a training device that makes it necessary to move the trainee from one department to

another to master what goes on in that selection. The essence of this programme is to broaden his experience in difference jobs.

4.2.1 Apprenticeship programmes

This method of training is employed when extensive practice or technical knowledge is required to perform the job. The training combines on the job training with classrooms lectures e.g. Electrician and other technicians. These are the commonly used methods under on the job training method. Others are internship coaching, committee assignments, task force assignment etc.

4.2.2 Off the job training

Off the job training may be provided by members of the training department, external education and training establishment or training providers – training consultants or guest speakers. Many organisations are increasingly turning to external training providers rather than maintaining their own establishments of training staffers. Under this methods the technique usually adopted are:

4.2.2.1 Classroom lectures

This involves all the trainees in a formal classroom being lectured by qualified personnel.

4.2.2.2 Vestibule training

This is a training device that trains the employee of his regular work area but in an environment closely resembling his work place. The employee practices his skill with material, instrument or equipment that he uses at his regular work place.

One of the advantages is that costly mistakes are avoided and the problem of transfer of training is enhanced as the trainee practices with identical equipment, a good example of this is the cashier training. Other techniques under this method are: Film show and demonstration, role-playing, Educational Television programmed instruction etc.

As pointed out earlier training should be an on-going affair. Training should not always be very formal. A good training can last for only a few hours or weeks, duration does not determine the quality of training. It is important to prepare the employee to be trained. He should be motivated to achieved mental preparedness, and he must exhibit the desire to learn by being made to see the usefulness and applicability of the training.

Every employee should know the training circle, which should come after his performance appraisal.

Apart from the fact that the above training programme is cost effective and efficient, results are quick and can be evaluated within a short time.

4.3 Theoretical Underpinning

This study is anchored on the behavioral attitudinal theory [22,23] in terms of positive work attitudes by employees. The term, positive work attitudes by employees' emphasis "employees' voluntary, positive work attitudes toward organizational goals achievement", based on (24, 25) definition. Employees' positive work attitudes was measured by six measurement indices, as given by [22,26], the model; 1) willingness to help others to achieve a goal; 2) strive for higher quality work than required; 3) strive for more work to do than required; 4) creative about solving the work problems; 5) willing to take new responsibilities; 6) met deadlines and occasionally completed assignments ahead of specific deadline.

5. METHODOLOGY

As [27] pointed out, aggregation of knowledge almost always follows two paradigms (i) quantitative (positivist), (ii) qualitative (interpretive) approaches. Training investigation has a very broad outlook overlapping several academic disciplines from the management to the social sciences.

Survey questionnaire was employed in this study because it suites the descriptive and correlative nature of the study. The questionnaire collected quantitative data of 110 persons from Sterling Assurance Nigeria Limited who participated in the research, only 100 completed questionnaires were recorded, and 10 questionnaires were not returned. The data collected were useful in measuring the identified variables and testing the specified hypothesis of the study, which were early set.

Survey data from the questionnaire were nominal in nature. Most of the data generated from the questionnaire survey were analysed using Chi-square tests.

5.1 Data Presentation and Analysis

5.1.1 Historical background

The history of insurance business in Nigeria is traced to 1874 when the bank of British West Africa, which has metamorphosed into today's first bank, was appointed to act as an insurance agent for Royal Exchange Assurance. The first full-fledged insurance office in Nigeria was open 1921 in Lagos [28].

Sterling Assurance Nigeria Limited was incorporated in 1990 and provides competitive services for all categories of general insurance business. The company's head office is in Lagos and ten branches spread across Nigeria. The company presently have one hundred and ten employees on her pay roll.

Over 70% of the respondents concurred to the question that training will certainly increase their productivity; the research was further subjected to inferential statistical analysis to ascertain this claim using the chi-square distribution.

5.2 Test of Hypothesis

5.2.1 Hypothesis

Ho: there is no significant impact of training on employees' productivity

This hypothesis was analyzed from respondents' opinion in Table A of the questionnaire as indicated in the Table above. We adopted the linkert scale was used to get response to estimate the degree or influence of training on employees' productivity with the assumption that employees' productivity is a function of training. To form a generalized opinion on the effect of training on employees productivity through the variables, the then formulated hypothesis above are tested using chi-square method. From the data collected from the questionnaire:

$$\sum_E (o - E)^2$$

Where

O=the observed frequency
E=expected frequency

Over 70% of the respondents concurred to the question that training will certainly equipped employees with required skills to met deadlines and complete assignments ahead of specific deadline and increase their productivity, the research was further subjected to inferential statistical analysis to ascertain this claim using the chi-square distribution as above in Table B.

6. DISCUSSION OF FINDINGS

The hypothesis stated that Ho1: there is no significant effect of training on employees' productivity. The result of the above calculation with the χ^2 table for the purpose of making decision of either accepting or rejecting the hypothesis. The χ^2 table value is obtained as follows:

This output shows in Table B. $\chi^2_{tab} = T$ at 5% level of row(r) is 6, the number of column(c) is 2 which means the degree of freedom is 5. The χ^2 calculated from the table above is 35.25 while the χ^2 tabulated at 5 degrees of freedom at 5% level if significance is 11.07. Since the $\chi^2_{calculated}$ falls within the critical region, we then reject the null hypothesis and accept the alternative hypothesis $\{H1:\chi^2>0\}$ and conclude that the training have significant effect on the employees productivity in the insurance industry in Nigeria, [29].

The findings of the study agreed with the result of earlier study. The current results is consistent with findings of [11,12,13,14].

Table A. responds from respondents

Effect of training on employees productivity	SD1	D2	UD3	A4	SA5
Training increases employees willingness to help others to achieve a goal	5	5	-	55	35
Training enable employees to strive for higher quality of work than required	20	28	-	32	20
Training improve employees ability and creativity in solving the work problems	2	2	-	56	40
Training increases employees willing to take new responsibilities	8	10	-	52	30
Training makes employees strive for more work to do than required	20	35	-	35	10
Training equipped employees with required skills to met deadlines and complete assignments ahead of specific deadline		-	-	70	30
Total	55	80	-	300	165

Weight is allocated to the response of respondent's expression (SA=strongly agree; A=agree, UD=undecided; D=disagree; and SD= strongly disagree). The weight of response where: the order of SA= 5; A= 4; UD=3; D= 2; and SD=1

Table B. Analysis of responds from respondents

S/n	Impact of training on employees productivity	agree(0)	Expected(e)	(o-e)²	(o-e)²/e
1	Training increases employees willingness to help others to achieve a goal	90	77.5	156.25	2.02
2	Training enable employees to strive for higher quality of work than required	52	77.5	650.25	8.39
3	Training improve employees ability and creativity in solving the work problems	96	77.5	342.25	4.42
4	Training increases employees willing to take new responsibilities	82	77.5	20.25	0.26
5	Training makes employees strive for more work to do than required	45	77.5	1056.25	13.63
6	Training equipped employees with required skills to met deadlines and complete assignments ahead of specific deadline	100	77.5	506.25	6.53
Total		465	549	191.75	35.25

7. RECOMMENDATIONS

7.1 The Followings are Recommended

There is a need for more research on this topic, mostly in the areas of seeking effective methods, to improve training and development programme in Nigeria in general and insurance industry in particular.

There should be a forum where experience practitioners and junior/middle employees can meet to discuss on the challenges facing insurance practice in the present economic environment and how best to tackle them. This will enable the organisation policy maker to be acquainted or informed with the problems of the employees' productivity. This will in a more practical way assist to ameliorate the existing knowledge on skill gap. Thus, help to enhance training programme that improve employees productivity.

A policy thrust should be established for the insurance industry to encourage active involvement of employees training and development. This is with a view to enable the industry operates with adequate supply of skilled and knowledgeable personnel to meet the present and future employees productivity challenges of the sector in Nigeria.

Government through National Insurance Commission (NAICOM), should be mandate to run courses on skills and development that improves employees' productivity so as to provide sound and competent manpower that can move the industry forward in Nigeria instead of relying on foreign expatriates.

7.2 Suggestions for Further Research

Considering the fact that training is complex further research should accommodate more insurance organisation and stakeholder in the sector. Further research can be made by enlarging the research sample size and more stakeholders for interview so as to form as stronger basis to adjudge the impact of training on employees' productivity in the whole of insurance industry.

8. CONCLUSION

Studies regarding effects of employees training have been conducted in business, throughout the

past centuries', lots of different effects have been proposed and examined.

This research showed that productivity among employees was varied based on the training given to employees to handle responsibilities in the organisation, and employees showed better performance when trained. Furthermore, training had relationship with employee productivity.

Achieving better employees' productivity in the insurance industry is enhance by training of employees, as training equipped employees with required skills to meet deadlines and complete assignments ahead of specific deadline and ensure the subsequent success for achievement of organization objectives. Training has positive effects on employees' productivity, in the Insurance industry.

COMPETING INTERESTS

Authors have declared that no competing interests exist.

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