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Full Length Research Paper

Sales Force Training Methods and Sales Performance of Insurance Firms in Rivers State

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With the increasing customer apathy to insurance services, the need for insurance sales force to acquire relevant skills to persuade and recover lost customers and remain competitive amidst growing competition have necessitated the investigated into the relationship between sales force training methods and sales performance. A sample of 70 respondents of sales managers and sales personnel) were surveyed through questionnaire from 23 insurance firms in Rivers State. And spearman rank correlation was used for the analysis. The outcome revealed a very strong and positive relationship between training methods and sales performance. It specifically showed that coaching training, seminar and role playing have positive, strong and significant correlations with sales volume, market coverage, and lost account recovered. This study therefore concludes that sales force training was veritable tool to drive sales performance. It recommended that analysis of sales force training need should follow strategic, periodic, use and implementation of various training method.

Keywords: Coaching, Sales force training, Seminar, role playing, Market coverage, lost account recovered, Sales performance, Sales volume.

INTRODUCTION

The overall Nigerian economy is among top on the list of growing economies in Africa, however, the Nigeria marginal contribution of insurance sector is still lagging and has not been fully harnessed. Insurance services are to protect the insured from eventuality, provide against risk, improve quality and conservation of life, firm and secure against economic development. Interestingly, the global insurance market premiums stood at \$42.70bn (Obinna, 2010), the real gross domestic product (GDP) increased by 2.7%, averaging a 10-year annual growth rate of 2.8 (SIGMA, 2015). In spite of the huge world record, the Nigerian

contribution to the GDP is very abysmal at less than 1 per cent; and occupies sixth position in Africa and 65th in the global insurance market with Human Development Index (HDI) of 0.453 and an insurance density of Per capita of \$4.3 and 0.70% as premium share of GDP (Yusuf, Gbadamosi and Hamadu, (2009). In Nigeria, the insurance industry is keenly facing competitive structure, and is characterized by low capitalization, policy frame work and high receivable, high market apathy, low market patronage due to customer loss of confidence in receiving their claims/indemnity as at when due and high sales force

turnover caused by non-commensurable compensation, low development/ training efforts as compared to allied banking industry. Consequently, this calls for reawakening up knowledge base sales force that drive the market through sales force training.

Sales performance is the most desired end result of any sales unit, personal selling and sales management is evaluated on. Sales people as the crusader and getter of sales performance are very strategic in sale performance drive since they have interface between the firm and customers. The training sales people are exposed to and their behaviours will affect customer which in turn impart on firm's survival and performance (Kuster and Canales, 2011).

Training as a process of developing the act of teaching, learning and sharing a skill or behaviour for organization growth and performance as well as personal development (Green, Felsted, Mayhew & Pack, 2000), and is becoming a competitive tool in a fast moving firms. Training choice(on-the job, and off- the - job) and its effectiveness depends on the cost, time, urgency, number of participant, and material/ content to be learnt and the organization's capability. However, high competitive firms are worried on how to harness sales force potential knowing that insurance sales are gotten from, and on direct personal selling. Considering the indispensable role of sales force, the relationship between sales training and performance still require more accelerated research (sheen,Naqvi and Khan, 2003) as much of the research seems more of speculative and theoretical (Olaniyan and Ojo,2008). It follows that the core problem of this research stems from the fact that there are too many insurance firms with different products (insurance policies) which require highly knowledgeable and skilled sales men to sell. In line with the low level of insurance awareness in Nigeria, many customers have been lost to alternative competitors (banks) and so selling insurance policies have become very difficult with a more 90% chance of rejection of insurance policies, (Jan, Rahman and Iqbal, (N.D) hence firms have also a challenge in employing the best training methods to train their sales force in order to increase their market/sales performance. Again, most firms are yet to uncover that all methods of sales force trainings coaching, role playing and are not equally effective on sales performance and that far less of the research has consider the various effect of sales force training methods on sales performance. This study major aim was to determine the influence of the various training techniques on the sales performance (loss account recovered, market share and sales volume) of insurance

Objective

i. The aim of this study was to ascertain the extent to which sales forces training method influence sales performance.

ii. And specifically to ascertain the extent coaching, seminar and role playing relates with sales performance(growth, lost account recovered, market coverage) in their matrix form respectively.

Hypotheses

In order to reduce space and repetition the hypotheses were put in set of three

H_{o1-3}: There is no significant relationship between coaching method of training of the sales performance (sales volume, market coverage and lost account recovered) in the insurance industry.

H_{a4-6}: There is a significant relationship between seminar method of training and sales performance(sales volume, market coverage and lost account recovered) in the insurance industry

H_{a7-9}: There is a significant relationship between role playing method of training and sales performance(sales volume, market coverage and lost account recovered) in the insurance industry

Theoretical Foundation

The resource Base View(RBV) lend credence to the theoretical foundation popularised by Barney (1991) it posit that firm become competitively positioned by resorting to and harnessing their internal resources,(human assest, capability, competencies skill and capital and knowledge) , in this case training, and when this resources(training) is well developed, core, embedded and difficult to imitate hence it foster firm's competitive advantage. It also draws from Human Capital Investment (HCI) theory which posit that a firm that adequately investment in human capital (salesforce training) is an assets that would yield its return in organization performance (Becker, 1964).

Similarly, theories on training; the Bloom's taxonomy theory (Anderson, Krathwohl & Airasian, 2000))also underpin the work. Bloom's Taxonomy theory believed that training should focus on 'mastery' of subjects and the promotion of advance form of analysing, evaluating, thinking and doing , rather than mere utilitarian approach of simply transferring, remembering facts. This theory stated three overlapping domains of cognitive, affective and psychomotor learning. The cognitive level of learning has to do with how the learner develops his or her recognitions and mental ability. This includes the recall of specific facts, methods and concepts that contributes to the building of intellectual abilities and skills. The affective level of learning according to Krathwohl, Bloom & Masia (1973) refers to the way emotions are managed in the work environment. It concerns with feelings, interest, values, appreciation, enthusiasms, motivations, and attitude we attach to learned behaviours. The psychomotor level of learning

according to Simpson (1992) refers to action, physical movement, coordination, and the application of physical skills that are visible. It pertains to special character development and behavioural action. It is important to realize that behaviour can only be changed if conditions and training are favourable.

Sales Force Training

Every entity- person, organization need to adapt and develop because of ever challenging environment. To develop, training is required. Armstrong & Kotler (2012) articulates that sales force training is the effort an employer puts forth to provide sales people job related culture, skills, knowledge, and attitudes that should result in improved performance in the selling environment. Training entails the act of teaching, acquiring a skill or behaviour. Training is considered as investment as it yield; increase in productivity, better moral, confidence on the job and efficiency in time and territory management, customer relationship sales performance, profitability and competitive advantage. (Oguntimehin, 2001: Graig, 1976; Cunha, Morgado & Brewster (2003). Every employee of an organization needs to undergo training at one point or the other (Cathrine, 2013) especial when faced with a challenging new responsibility. As organization review its goals, standards, and expand in operation; it is imperative that a new training is necessary to cope with the new challenges. However, in order for an organization to achieve it sales and market objectives, the principal recipients of training remains the sales force or those whose responsibility are directly tied to sale performance. The types of resources invested in training include management time to learn, money to create programs and develop training materials, training effectiveness evaluation (Johnston & Marshall, 2013). Olusanyan et al., (2012) argued that there are three approaches to training and it includes reactive approach, proactive approach and the active learning approach, the reactive approach is the traditional approach propelled by tactical delivery of technical skill in organizations where training is perceived as event oriented activity. The proactive approach aligns all training activities with corporate business strategy whereas in the active learning approach trainees participate fully by exploring issues and situational problems with their trainer guiding them. Whichever the approaches to training-administrative approach, welfare approach, political approach Organizational development approach, Systematic or need – based training (Alaniyan and Ojo, 2008), this is dependent on the cost, benefit and who is to be trained and urgency of the training and are all vital decisions to the manager. Several studies have shown that training relate to productivity and firm performance. (

Apospori, Nikandrou, Brewster and papalexandris, 2008).

Sales force Training Methods

Sales force training methods are different methods of impacting knowledge and skills to the sales force of an organization in order to enable them carry out their job effectively (Shahid et al, 2013). Olusanyan et a.,l (2012) that the method of training used by insurance firms largely depends on management philosophy, company size, intensity of training required, financial resources available and convenience. Training methods majorly include on-the- job, and off- the job with sub area as coaching, seminar, computer –assisted training, Role playing, Induction/orientation, Apprenticeship, Demonstration, Vestibule and Formal Training (Abiodun,1999) but what is not clear in literature is the measuring the effect of the methods outcome of training (Stanton and Spiro, 1999), especially on sales performance. However, for the purpose of this work we will be concentrating on just three of the training methods such as coaching, seminar and role playing training methods because of their unassuming and comprehensive feature they possess, which of course constitute the dimensions of the independent variable of this work.

Coaching

Coaching is simple, conventional and most common in insurance industry. Cathrine (2013) assert that coaching training method involves an older or experienced insurance salesman guiding and directing subordinates or newly employed salesmen on how to handle selling tasks proficiently. Shahid et al (2013) posit that coaching category of training method aids sales people to learn and catch new knowledge while they are fully on the job, it is tailored to suit individual jobs and convenience, allows full participation and facilitates high transferability and quick feedback. Coaching lay more emphasis on productivity, whereas on the job instruction focus on learning. Although, it major drawback is the feeling of fear of managers that their subordinates may be creating future rivals and learn personal trade secret(Shahid et al 2013). Wright et al (2005) asserts that apprenticeship and coaching involves learning from more experienced employee which may be supplemented with other off-the job methods for effectiveness. We agree and adopt coaching measures construct of competency building, insight generation and leadership development, game strategy, character building and developing selling techniques (Brotman et al (1998;

Shahid et al (2013). Studies provide theoretical and empirical evidence that coaching influence productivity, sales performance (Brotman et al,1998; Cathrine ,2013)

Seminar

Seminar falls under off- the -job training and is also referred to vestibule training. Seminar relates to a training process in which trainees are not in their regular job context environment, but are taught how to perform tasks in an identical situation using the same kind of equipment which they are used to at the job. Similarly, Johnston & Marshall (2013) stated that seminar also known as lecturing is the verbal presentation of information by an instructor to a large audience. It is useful for large groups, emergency and hence the cost of training per employee is very low. It helps in transferring product knowledge to newly employed sales force. It is frequently used by insurance firms where cost is to be minimised. Though, it negates and disallows the principle of learning by practice, as is highly base on theories way of communication that does not involve significant audience participation (Cathrine, 2013).. Seminar training could be measured in terms of new product knowledge training, new employee orientation and customer relationship advancement training and have evidence of positive relationship with sale performance (Cathrine, 2013).

Role Playing

As noted by Sogunro (2004) role playing training also known as business scenario training method uses real-life situations, thus enabling the participants to be able to implement those skills in working situation. Thus is a method of training conducted mainly in lecture rooms in which sales people create business plans with available data and then different scenario are presented to them through different information to see how they will make sound decisions based on the changing situations. Cathrine (2013) stated that role playing and behaviour modelling method mainly focuses on emotional (human relation) issues than other ones. The essences are on creating a real life situation and have trainees assume parts of specific personalities (mostly interchanged roles of boss and subordinate to create empathy for one another). In role playing sensitivity training allows small number of trainees usually less than 12 in a group, they meet with a passive trainer and get an insight into their own behaviour and that of others. These meetings have no agenda and take place away from the workplace. Authors generally have measured role playing in terms good rapport building skills, good communication skills and selling techniques presentation modelling, character building and relationship development Olusanya et al.,

2012; Dubinsky,1996; Futrel,1984). The objective is to provide the participants with increased awareness of how customers behave the perception of others about them and increased understanding of group process (Wright et al, 2005).

Sales Performance

Performance is the accomplishment of a given task measured against known standards of accuracy, completeness, cost/efficiency, and speed and effectiveness. In a contract, performance is deemed to be the fulfillment of an obligation, in a manner that releases the performer from all liabilities under the contract (Stein, 2010).

Sales performance is one of the components that results from business performance measurement and control systems (Stein, 2010) Salesperson performance comprises of behavioural and outcome performance components. Scholars agree that sales performance has a multifaceted construct which may include both Quantitative (measures can be segregated into input & output measures, sales volume, growth in market share, profitability,)while qualitative measures include psychological and socio –emotion factors like(Personal competencies Planning skills, team work, aptitude & attitude, product knowledge, knowledge of company policies, communication skills, ethical behaviour & team orientation) Cathrine (2013), Olusanya et al., (2012) . There are many measures of sales performance which can be used to evaluate and control the activities of the sales force of an organization particularly insurance firms. However, for the purpose of this work we are going to place emphasis on a few which are very relevant to this work. Hence reviews shall be made on sales volume, market coverage and lost account recovered.

Sales volume

According to Kotler & Armstrong (2012) sales volume is measured in quantity of units sold or in Naira amount realized from sales. It refers to incremental growth in the volume of sales of an organization, comparative to historical records (last year) or competitors (Oribabor, 2000). Sales volume is measured in terms of number closed businesses, good account management and number of renewal premiums collected (Cathrine, 2013) and inflows of cash or revenues.

Market coverage

Market coverage relates to the proportion of the new target market that comes into contact with or has the ability to see the product. The insurance industry

therefore develops market coverage objectives that ascertains or signifies the number of customers patronizing each company. Oribabor (2000), market coverage is measured in terms of sales presentation made in new territories, new geographical regions covered and new products introduced in new markets. It also include decisions number of market to enter, expand, or withdraw from any market segment.

Lost account recovered

Lost account is already gain customer that was lost to rivalry and the firm regained them rd within a given period which results into greater market share and profit. Martin et al (1998) in their view maintained that lost account recovered is referred to as the recovery of the firm's lost businesses which the firm has previously engaged in but was lost to other competitors. Market count on the number of sales calls on lost clients, actual number of lost clients visited and reduced number of customer defections. In a very competitive environment ability to recover or induces other customers into your firm or even recover ones carelessly lost competitors is a very strong indicator of business growth and competitive edge(Kotler,1998)

Empirical review on training and sales performance

Scholars allude generally as supported by empirical evidences that training correlates to performance, both to employee and organisation benefit in training. It has been proven severally that there is a strong positive connect between training and employee/organizational performance through its efficiency in time management, optimum quality and quantity output, minimizing the risk, and profitability (quartey,2012). Shaheen, naqvi and Khan (2013) worked on teacher training and organizational performance in kotli district, sampled 174 teachers and found a positive relation between training and performance. Similarly, Olusanya et al., (2012) carried out a study on training and development using sterling bank in Nigeria as s case study, and found that employee training and development programs is highly important as it increases the organization's staff efficiency, skills and productivity via effective training methods like coaching, workshops and seminars. They (Olusyan et al., (2012) further revealed that Role playing training positively facilitates employee ability to adapt to the selling environment by training them on how to relate with different class of buyers thereby increasing their chances of getting new customers. Cathrine (2013) studies affirmed that staff training and development that is coaching newly employed sales personnel as they carry out their present jobs positively improves the drive,

initiative and quality of work of the employee. We agree that training must be aligned with other organizational strategy, structure and culture in order to result in high meaningful performance. Further, finding was that only off- the-job training improves performance contrast to on-the job-training (Black and Lynch, 1995). Shahid et al., (2013) concluded that coaching of the sales force leads to increase in sales volume because immediate returns can be expected from this method of training and this is almost as soon as the training is over since the desired outcome can be seen in the trainee. A study of Nabisco's sales training program by Klein (1997) found a \$122 increase in sales and a twenty fold increase in profit for every dollar invested in training. An empirical review was carried out in 2012 by Odinakachi Umekwe (Head of Retail Distribution) of FirstBank Insurance Ltd on the firm's training programme and how it influence the performance of financial advisors (sales personnel), the results showed that the use of seminar method of training the sales force in combination with other training methods like behavior modeling and conferences positively enhanced the sales volume massively, resulting in increased profit. Johnston & Marshall (2013) in their study on sales force management opined that seminar method of training can be very effective for new employees and less costly especially if the training is for a large audience. Martin & Collins (1991) in their study on interactive video technology in sales training opined that role playing training enhances the productivity of the sales force by equipping them with the needed skills to carry out their task effectively. Wright et al (2005) in their work on human capital resource practices and firm performance found out that the Concept of role playing influence sales presentation and as such increase their sales performance in terms of greater market coverage and sales volume. Though, few contrast studies have shown that training does have a weak and insignificant outcome on performance since it devoid to link to strategic plan (Tan,1996; west head and storey, 1997).

METHOD

This research is an explanatory and survey design which considers association between training and sales performance). Cross-sectional survey was collected from the industry within a given time frame (September-October, 2015) and analysed using a statistical tool for generalization. A ensus study of all the 23 insurance firms were carried out among registered members of the Nigerian Insurance Association (NIA), Rivers State Branch. A simple ransom sampling was done through the use of questionnaire distribution to 2 sales managers and 2 sales personnel each from the 23 insurance firms totalling of 92 respondents but 70 respondents was actually usable for the analysis. The data was scaled of five point likert-type ranging from strongly agree-5

Table 4.1 Summary of Demographic Analysis

| S/N | Variables | Frequency | Percentage (%) |
|-----|----------------------------|-----------|----------------|
| 1. | Gender | | |
| | Male | 38 | 54 |
| | Female | 32 | 46 |
| | Total | 70 | 100 |
| 2. | Age | | |
| | 20-30 years | 22 | 31 |
| | 31-45 years | 28 | 40 |
| | 46 years & above | 20 | 29 |
| | Total | 70 | 100 |
| 3. | Marital Status | | |
| | Married | 38 | 54 |
| | Single | 30 | 43% |
| | Divorced | 2 | 3% |
| | Total | 70 | 100 |
| 4. | Years of Experience | | |
| | 0-5 years | 46 | 66% |
| | 6-10years | 24 | 34% |
| | 11-15years | - | 0% |
| | 16yrs & Above | - | 0% |
| | Total | 70 | 100 |
| 5. | Types of Training Received | | |
| | Coaching | 25 | 36% |
| | Seminar | 16 | 23% |
| | Role Playing | 10 | 14% |
| | Conferences | - | 0% |
| | On the job | 10 | 14% |
| | Apprenticeship | 9 | 13% |
| | Total | 70 | 100 |

Source: SPSS 17.0 Output Based on 2015 Field Survey

through strongly disagree- 1).

Measure

It adopted a multi item constructs from literature;

(i) Coaching: constructs of character building, game strategy and developing selling techniques by (Shahid et al, 1998)

(ii) Seminar: it consists of new product knowledge training, new employee orientation seminar and customer relationship advancement scale by (Cathrine, 2013)

(iii) Role playing: constructs by Dubinsky (1996) and Futrel et al (1984) where adopted. And it includes good rapport building, good communication skill and selling skill.

(i) Sales volume: constructs consists of number of closed businesses, good account management and renewal premiums collected (Cathrine, 2013)

(ii) Market coverage: constructs by Oribabor (2000) will be adopted. It includes sales presentation made on new territories, new geographical regions covered and new products (insurance policies) introduced.

(iii) Lost account recovered: it involves sales calls on lost clients, actual number of lost clients visited and response to customer complaints (Martin et al, 2007).

ANALYSIS AND FINDINGS

The table above shows the summary of the demographic data and the study variable as respondent in their percentages, out 70 respondents 38(56%) were male and 32(46%) were female. In term of marital status, 38(56%) were married,30(43%) were single and 2(3%) divorce. Interms of age bracket out 70 respondents 22 (32%) fall within 20-30 age bracket , 28 (40%), 31-45age, and 20 (29%) fall between 46 and above. In term of years of experience , out 70, 46(66%)had 0-5 years, 24(34%) had 6-10 years, while 11-15years and 16yrs & Above 0(0%) . for type of training received out of 70, Coaching had 25(36%), 16(23%) said seminar, Roleplaying and on-the- job had 10(14%)each while, apprenticeship9(13%).

The reliability result showed that all the coefficient levels surpass the benchmark of 0.7 (Nunnally, 1978) as normally advised that they internal consistent.

Table 4.2. Reliability Result

| S/N | Construct | No of Items | Cronbach's Alpha |
|-----|------------------------|-------------|------------------|
| 1. | Coaching | 3 | 0.725 |
| 2. | Seminar | 3 | 0.809 |
| 3. | Role playing | 3 | 0.844 |
| 4. | Sales volume | 3 | 0.752 |
| 5. | Market coverage | 3 | 0.757 |
| 6. | Lost account recovered | 3 | 0.758 |

Source: SPSS Output (based on 2015 field survey data)

Table 4.3. Result of /correlation between coaching and sales performance

| Variables | Mean | S.D | Level of sig | R | r ² | Sig` | F | Decision |
|-----------------|----------|---------|--------------|-------|----------------|-------|---------|-----------------|
| Sales volume | 198.200 | 185.796 | 0.05 | 0.996 | 0.991 | 0.00 | 346.758 | Accept |
| coaching | 177.800 | 232.244 | | | | | | Ha ₁ |
| Market coverage | 172.80 | 222.23 | 0.05 | 0.980 | .973 | .001 | 145.111 | Accept |
| Coaching | 177.80 | 237.24 | | | | | | Ha ₂ |
| Lost account | 160.200. | 188.331 | 0.05 | 0.901 | 0.926 | 0.009 | 37.575 | Accept |
| Coaching | 177.800 | 232.244 | | | | | | Ha ₃ |

Source: SPSS Output (based on 2015 field survey data)

From the result of the analysis, it shows that coaching has a positive the correlation with sales volume, market coverage and lost account recovered, with a very high coefficient ($r=0.996$; $r=0.980$ and $r=0.901$) This means that both sales volumes, market coverage and lost account increases as and coaching training increases or decreases at the same time. It further shows that coaching alone has a coefficient of determination and explained ($r^2=99.1\%$, 97.3% , 92.6%), for sales volume, market coverage and lost account recovered, respectively. All the Sig values (0.00, 0.001 and 0.009) are all less than 0.05 which shows that a significant relationship exists between the coaching and sales performance variables. The alternate hypotheses were accepted. Therefore, there is a significant relationship between coaching method of training and sales performance

From the result of the analysis, it shows that seminar has a positive the correlation with sales volume, market coverage and lost account recovered, with a very high coefficient ($r=0.996$; $r=0.990$ and $r=0.961$) This means that both sales volumes, market coverage and lost account increases as and coaching training increases or decreases at the same time. It further shows that coaching alone has a coefficient of determination and explained ($r^2=99.1\%$, 92.6% , 92.4%), for sales volume, market coverage and lost account recovered, respectively. All the Sig values (0.00, 0.001 and 0.009) are all less than 0.05 which shows that a significant relationship exists between the coaching and sales

performance variables. The alternate hypotheses were accepted. Therefore, there is a significant relationship between coaching method of training and sales performance

From the result of the analysis, it shows that roleplaying has a positive the correlation with sales volume, market coverage and lost account recovered, with a very high coefficient ($r=0.988$; $r=0.943$ and $r=0.997$) This means that both sales volumes, market coverage and lost account increases as and coaching training increases or decreases at the same time. It further shows that roleplaying alone and explained ($r^2=97.6\%$, 88.8% , 99.3%), for sales volume, market coverage and lost account recovered, respectively. All the Sig values (0.002, 0.016 and 0.000) are all less than 0.05 which shows that a significant relationship exists between the coaching and sales performance variables. The alternate hypotheses were accepted. Therefore, there is a significant relationship between seminar method of training and sales performance.

DISCUSSION

Coaching method of training strongly, positively and significantly influence sales performance

New sales people hardly come with re-requisite skill, coaching become available tool to abreast them with new industry practices. One of our objectives was to

Table 4.4. Result of correlation between seminar and sales performance

| Variables | Mean | S.D | X | R | r ² | Sig | F | decision |
|-----------------|----------|---------|------|-------|----------------|-------|---------|----------|
| Sales volume | 158.200. | 185.896 | 0.05 | 0.996 | 0.991 | 0.000 | 349.709 | Accept |
| Seminar | 185.00 | 254.106 | | | | | | Ha4 |
| Market coverage | 172.800 | 222.231 | 0.05 | 0.990 | 0.926 | 0.001 | 148.451 | Accept |
| Seminar | 185.00 | 254.106 | | | | | | Ha5 |
| Lost account | 160.200. | 188.331 | 0.05 | 0.961 | 0.924 | 0.009 | 36.521 | Accept |
| Seminar | 185.000 | 254.106 | | | | | | Ha6 |

Source: SPSS Output (based on 2015) field survey data

Table 4.5. Result of /correlation between role playing and sales performance

| Variables | Mean | S.D | X | R | r ² | Sig | F | decision |
|-----------------|----------|---------|------|-------|----------------|-------|---------|-----------------|
| Sales volume | 158.200. | 185.796 | 0.05 | 0.988 | 0.976 | 0.002 | 120.306 | Accept |
| Role playing | 182.000 | 240.761 | | | | | | Ha ₇ |
| Market coverage | 172.80 | 222.231 | 0.05 | 0.943 | 0.888 | 0.016 | 23.896 | Accept |
| Role playing | 182.00 | 240.761 | | | | | | Ha ₉ |
| Lost account | 160.200 | 188.331 | 0.05 | 0.997 | 0.993 | 0.000 | 446.985 | Accept |
| Role playing | 182.00 | 240.761 | | | | | | Ha ₉ |

Source: SPSS Output (based on 2015) field survey data

determine the relationship between coaching and sales performance . The first set of hypotheses found that coaching correlates and influence sales performance (see table 4.3). This is supported by our findings in Ho₁₋₃ that coaching positively and significantly influences sales performance. Hence it reveals that coaching method of training can be used to enhance the sales force effectiveness in selling by helping them to acquire selling skills faster with which to increase their sales volume, market coverage and number of lost account recovered. This also corroborates with the findings of (Brotman et al.,1998) who found that building an effective coaching relationship between superiors and the sales peoples is key to enhancing the sales performance of the sales force; and that coaching builds the competency of the sales force and also help them which positively relates to generate insight in selling and recovering of lost accounts. Catherine (2013) stipulated that coaching enables newly employed sales men and women to handle selling task effectively.

Seminar method of training strongly, positively and significantly influence sales performance

Wright et al (2005) that seminar is designed at developing new product knowledge, new employee

orientation and customer relationship advancement and to convey information to a large audience. Our second set of hypotheses Ho₄₋₆ was to relate seminar to sales performance. Our finding confirmed a very strong positive and significant relationship between seminar method of training and sales volume, market coverage and lost account recovered (see table 4.4) . This agreed with the work of Catherine (2013; Adeniyi (1995) founding that staff seminar training and development is a work activity that can make a very positive significant contribution to the overall effectiveness and profitability of an organization by way of increasing their sales volume, market coverage and number of lost account recovered. .Our finding support the above claim hence it was observe in the responses from the respondents that seminar training is the second most adopted method of training amongst others as shown in table 4.8. Indeed seminar method of training remains one of the most dependable and reliable method to educate new employed sales people on the company operating policies and products.

Role playing method of training strongly, positively and significantly influence sales performance.

Our last set of objectives and hypotheses Ho₇₋₉ on

extent role playing relates sales performance were confirmed significant and positive see table. It follows that since customer behavior is very dynamic, sales personnel are also trained basically by modeling or acting using real life examples, assuming certain personality in order to help selling skills work in certain situation which will further improve on sales volume, market coverage and lost account recovered. Our findings confirmed that role playing method of training positively and significantly influence the sales performance of the insurance firms. A possible explanation is that when sales people are trained using role playing they tend to develop competence on how to present the company's product before prospects. It also helps in developing their communication skills and rapport building techniques. This further enhances their sales performance. This is supported and agrees with Olusanya et al (2012); Dubinsky (1996) and Futrel (1984) findings that role playing positively enables the sales people to develop character, acquiring good rapport, building skills and communication skills for effective product presentation thereby resulting in to higher sales volume market coverage and also recovery of lost accounts.

CONCLUSION

The study attempted to investigate the relationship between sales force training methods and sales performance. Sales force training is indispensable, because only sales force is saddled with the responsibility to make sales performance through their contact with the customers. Training is a strong capability weapon in the hand of manager and sales people for effective sales performance delivery. As the findings of this study revealed, we can infer that sales force training methods positively and strongly influence sales performance of insurance firms within Rivers State of Nigeria, in terms of increased sales volume, market coverage and lost account recovered, we also conclude that sales force coaching is an effective tool in the quest to realize higher sales volume by insurance firms, further conclusion was that role playing is a very useful training method, which greatly equips the sales force to cover new markets and also recover lost accounts. By way of conclusion, role playing method of training positively and significantly influences the sales performance of insurance firms. Coaching method of training positively and significantly contributed in achieving high sales performance by increasing their sales volume market coverage and number of lost account recovered.

IMPLICATION AND RECOMMENDATIONS

This study showed the possibility of managers to direct different sales force training methods; coaching, role

playing and seminar, against a quantitative measure (sales volume, lost account recovered and market coverage) that is not common in previous studies. It also provided a new theoretical and empirical evidence on not only on training but training methods and relate same on lost account recovered and market coverage. It recommends, that,

1. For training to be effective, insurance firms in Rivers State is advised to strategically, formulate, and implement periodic training, and a balanced training culture since the environment is ever dynamic
 2. First, proper sales force analysis and composition should be done followed with selecting the training method appropriate for achieving the best from them, since different training methods give different weight of performance.
 3. They are advised to specially make use of coaching method of training in a situation where they are experiencing low sales, as it has proven to be most efficient in increasing the sales volume of the firm.
 4. A seminar method of training specifically should be adopted on new employees so as to properly educate them on the company operating policies and products and also provide news letters to the sales force when they desire the expansion of their market coverage, because it will enable the sales force distribute them to potential customers and prospects in those areas they may not reach physically.
- Finally, insurance firms should make use of role playing training method to equip their sales force with the ability to develop and maintain good relationship with customers so as to be able to recover the lost accounts of the firm.

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