

Effects of training and career development on agent retention in the life insurance industry in Zambia

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ABSTRACT

This study investigated the effects of training and career development on agent retention in the life insurance industry in Zambia. This study examined the effects of training and career development on agent retention in the life insurance industry in Zambia. The study was motivated by persistent challenges of high agent turnover in commission-based insurance agency systems, despite the critical role agents play in premium generation and business sustainability. Guided by the Maslow's Hierarchy of Needs, the study adopted a quantitative research design. The study collected from 172 life insurance agents. The analysis of data involved descriptive statistics, reliability testing, correlation analysis, and regression modelling to determine the relationship between training, career development, and agent retention. Descriptive results showed moderately positive perceptions of training and career development and agent retention. Correlation analysis indicated a strong, positive, and statistically significant relationship between training and career development and agent retention ($r = 0.7115$, $p < 0.001$). Regression results further confirmed that training and career development significantly predict agent retention both in the unadjusted model ($\beta = 0.6805$, $p < 0.001$) and adjusted model ($\beta = 0.6672$, $p < 0.001$), explaining approximately 51% of the variance in retention outcomes. Socio-demographic variables were not significant predictors of retention. The study concludes that training and career development are key determinants of agent retention in the Zambian life insurance industry. It recommends that insurance firms strengthen structured training programs, establish clear career progression pathways, and institutionalize continuous professional development to enhance agent retention and organizational performance.

Keywords: Agent Retention, Career Development, Employee Development, Life Insurance Industry, Training, Zambia

I. INTRODUCTION

Retention of agents in the life insurance industry is critical to maintaining consistent customer relationships and ensuring the stability of insurance services (Das & Vijayalakshmi, 2015). In Zambia, the life insurance sector has expanded in recent years alongside broader financial sector growth, driven by increasing awareness of risk protection products, regulatory reforms, and financial inclusion initiatives. Despite this growth, insurers continue to experience difficulties in retaining competent agents who play a critical role in premium generation, customer acquisition, and long-term organizational sustainability (Namachila, 2022).

Training and career development have long been recognized in human resource development and organizational behaviour literature as key determinants of employee commitment and retention. Investment in structured training enhances employee human capital by improving job-related knowledge, skills, and competencies, thereby increasing performance and employability within the firm (Ma et al., 2024). In the context of insurance sales, effective training strengthens agents' product knowledge, ethical standards, and customer relationship management capabilities, which can enhance job satisfaction and reduce turnover intentions. Similarly, career development practices such as clear promotion pathways, mentorship, and continuous professional development signal organizational support and future opportunity, which are strongly associated with employee engagement and retention (Jena & Nayak, 2024).

However, empirical evidence from Sub-Saharan Africa, and Zambia in particular, remains limited regarding the combined effects of training and career development on agent retention within the life insurance sector. Much of the existing literature is derived from developed economies, where labour market conditions, institutional frameworks, and organizational practices differ significantly from those in developing contexts (Sawadogo et al., 2024). This creates a contextual and empirical gap that limits the generalizability of existing findings to the Zambian insurance environment. Against this backdrop, this study examines the effects of training and career development on agent retention in the Zambian life insurance industry.

1.2 Research Objectives

To determine the effects of training and career development on agent retention in the life insurance industry in Zambia.

II. LITERATURE REVIEW

2.1 Theoretical Review

This study was guided by the Maslow's Hierarchy of Needs. The premise of the theory is that human needs are systematically structured in an order, or priority indicative of a pyramid structure. At the base, physiological needs, followed by safety, belongingness, esteem and at the top is self-actualization (Maslow, 1943). The theory's implication is that human being's motivation is priority based, focusing first on the lower needs and aspire for self-actualization as the ideal epitome human need.

While Maslow's hierarchy of needs remains a very valuable concept, it's application within the life insurance industry in Zambia must account for social economic variables that plague most developing countries. Most of the agents may remain stuck at the hierarchies of physiological and safety needs. This is because this is a growing industry and income largely remains commission-based, coupled with short-term contracts and the lack of benefits if an agent decides to leave the organisation. Life insurance firms would do well to pay particular attention to these two needs, especially within the first 12 months when turnover is highest.

Maslow's theory believes that progression is linear. However, the reality sometimes shows that needs can be fluid and neatly interconnected. For instance, one agent may aspire to esteem needs, despite a lack of belongingness. This reality means that, organisation's seeking to draw from Maslow's insights need to structure agency programs in way that addresses multiple needs at various levels simultaneously and sometimes sequentially (Kenrick et al., 2010).

In essence, the theory remains one of the most influential blueprints when dealing with employees' physical and psychological needs, for a longer stay within the organisation. On the other hand, the theory's application or domestication within the Zambian life insurance industry would call for contextual recalibration. While all the five aspects of the theory are relevant, Life insurance firms in Zambia should ensure that their recruitment and training programs firmly guarantees the safety needs, especially for the first 12 months threshold.

2.2 Empirical Review

2.2.1 Training and Career Development

Training and career development is an activity that is intended at the workers to protect the organization from the employee turnover (Karimi, 2019). Training is generally concerned with enhancing the performance of employees by giving them explicit skills and information and development and is concerned with equipping staff with the talents needed in the company (Armstrong & Taylor, 2023). Training and development of employees has been described as a systematic and organized process of behaviour modification through programmes, events and activities which result in acquisition of new abilities, knowledge, skills and competences (Armstrong and Taylor, 2023).

Training and development enhance job satisfaction and employees' retention. "Retention of skilled employees requires opportunities for professional growth and advancement. Without clear career pathways, attrition rates can be greater. Career development is the intentional efforts that firms do to attract, recruit and develop people to drive them to stay longer in the organization (Ndiritu, 2022).

It means favourable working environment and work arrangements that encourage staffs to stay in one organization for long (Guoqiang & Bhaumik, 2024). The organizations can assist the development of employees' career through the facilitation of the training programs, and adoption of organizational structure that allows for job enlargement, enrichment and rotation as well as mentoring, coaching and counseling the employees on career life (Ndiritu, 2022).

The study of Al-sharafi, Mat Hassan and Alam (2018) investigated the impact of training and career development on the retention of workers in telecommunication enterprises in Yemen. The study was aimed at finding out how career development, training and non-monetary incentives affect the retention of employees in the communications business. Results indicated a positive influence on staff retention. However, Koteswari, Dhanalakshmi and Tiwari (2020) revealed that training had no significant direct impacts on retention. The two opposing findings show that different regions can be affected differently. Therefore, the effect of training on retention needed to be investigated in the Zambia context. Similarly, career development in this study will be a measure of working conditions meant to improve retention rates of life insurance agents.

Employees are more likely to remain with an organization if they perceive opportunities for career advancement and professional development (Paredes, 2023). This is because professional development tends to stabilize agent engagement and commitment with the organisation (Zainal et al., 2022). Kumar and Shanthini (2020) found that training and development significantly influence employee retention in the India's private sector life insurance sector. Nguyen and Duong (2020) provided an explanation with empirical evidence by demonstrating that training and career

development extend direct positive effects on employee retention among Vietnam organizations. The researcher went further to suggest that not only did training and career development lead to enhanced retention rates, but that employees exposed to training were likely to enhance or upscale their skills, knowledge addition and a positive work attitude.

In a different study, Abba (2018) examined the effects of training and career development on employee retention in the Nigeria's financial service sector. The research employed descriptive-casual survey research design. Finding revealed a similar pattern with scholarship evidence regardless of the region (Kubai & Omboi 2017).

The empirical findings as observed across the studies above, align with human capital theory as well as Maslow's Hierarchy of Needs (Becker, 1962; Maslow, 1943). The former alludes to the fact that there is a correlation between training and employee's productivity and loyalty to an organisation, while the later assumes that an individual's sustained motivation and job retention stem from access to growth-based opportunities. An organisation, therefore, that manages an interplay between these factors would enhance employee retention.

2.2.2 Retention Practices and Strategies

The sector faces significant challenges, particularly in retaining competent agents who are essential to maintaining customer relationships and ensuring the stability of insurance services (Insurers Association of Zambia (IAZ), 2022). The lagging behind in terms of growth has been linked to the challenges facing the sector including high turnover rate of life insurance agents (Namachila, 2022). The high turnover rate of agents in the Zambian life insurance industry is a critical issue. Industry data and initial research indicate that the turnover rate of life insurance agents in Zambia is significantly higher than the global average, posing significant challenges to the continuity and efficiency of insurance services in the country (IAZ, 2022).

High agent turnover has resulted in increased operational costs associated with hiring and training new agents and negatively impacted on service consistency and customer satisfaction (PIA, 2022). For instance, according to PIA (2022) annual report, life insurance had the largest number of 1210 out of the 1329 consumer complaints handled by the Pensions and Insurance Authority where most of the complaints were about poor customer service and mis-selling by agents. Similarly, the IAZ (2022) industry report showed that the expenses ratio for the life insurance industry of Zambia increased from 58% in 2019 to 94% in 2021 threatening profitability and sustainability of the sector. These have been attributed to the high-rate turnover of insurance agents (IAZ, 2022; PIA, 2022).

Several factors are believed to be contributing to the high turnover rate of agents in the life insurance industry. The compensation system in the life insurance industry often does not match the effort and performance of agents, leading to dissatisfaction and lower motivation. In addition, the lack of promotion opportunities and career development prospects have been observed to demotivate agents and cause them to look for better opportunities elsewhere (Paredes, 2023).

Similarly, inadequate working conditions and insufficient support from management are other key variables that contribute to high turnover rates. Factors such as limited access to key resources, lack of recognition and insufficient support from supervisors contribute to job dissatisfaction and lack of engagement within the organization (PIA, 2022). In Zambia, the cultural and economic environment including the volatility of economic conditions often affects the purchasing power of potential clients and therefore the performance and earnings of insurance agents (PIA, 2022). However, there is lack of comprehensive empirical studies on these factors. Given these difficulties, there is a clear need for an in-depth study that addresses these aspects and analyzes their interrelationships and impact on the retention of insurance agents in the Zambian life insurance sector.

III. METHODOLOGY

3.1 Research Design

This study adopted a descriptive cross-sectional mixed-methods design to investigate factors influencing agent retention in Zambia's life insurance industry. The design combined quantitative and qualitative approaches to provide a comprehensive understanding of the phenomenon. A descriptive cross-sectional design was employed, allowing data to be collected at a single point in time. The study was guided by an abductive approach, which integrated deductive testing of established theories with inductive exploration of emerging insights. A survey strategy was used to collect quantitative data from insurance sales agents, while semi-structured interviews were conducted with human resource managers to obtain qualitative perspectives.

3.2 Study Area

The study was conducted in Lusaka, Zambia, focusing on life insurance companies operating within the city. Lusaka was selected because it serves as the headquarters of most life insurance firms in the country and hosts a large concentration of insurance sales agents and human resource managers. The city's strategic importance to the insurance sector made it an appropriate setting for examining factors affecting agent retention.

3.3 Target Population

The target population comprised two groups. The quantitative component targeted 305 registered and active insurance sales agents employed by ten leading life insurance companies operating in Lusaka. The qualitative component targeted human resource managers responsible for agent recruitment, training, supervision, and retention within the selected companies. These groups were chosen to provide both employee and managerial perspectives on agent retention.

3.4 Sampling and Sample Size

The sample size was determined using Yamane's (1973) formula at a 95% confidence level and 5% margin of error. From a population of 305 insurance sales agents, a sample of 173 respondents was obtained. Stratified random sampling was used to ensure proportional representation of agents across the participating insurance companies.

3.5 Data Collection Instruments and Procedures

Data were collected using structured questionnaires and semi-structured interviews. The questionnaire was administered to insurance sales agents and consisted of closed-ended items measured on a five-point Likert assess training opportunities and intention to remain with the organization. Prior to the main study, the questionnaire was pilot-tested to ensure clarity and reliability.

3.6 Data Analysis

Quantitative data were coded and analyzed using Stata Version 19. Descriptive statistics, including frequencies, means, and standard deviations, were used to summarize respondent characteristics and study variables. Inferential statistics, specifically Pearson correlation and multiple regression analysis, were employed to examine relationships among variables and determine factors influencing agent retention. Statistical significance was assessed at the 5% level.

3.7 Ethical Considerations

Ethical approval for the study was obtained from the relevant research ethics committee prior to data collection. Permission was also sought from participating insurance companies. All participants were provided with information about the study and signed informed consent forms before participating. Participation was voluntary, and respondents were free to withdraw at any stage without penalty. Confidentiality and anonymity were maintained by removing identifying information from all research records and storing data securely. The study adhered to established ethical principles of respect, privacy, and protection of participants throughout the research process.

IV. FINDINGS & DISCUSSION

4.1 Socio-demographic Traits

Table 1 presents the socio-demographic profile of respondents including gender, age, education level, and industry tenure as key variables.

Table 1
Socio Demographic Traits

Variable		Freq.	Percent	Cum.
Gender	Female	97	56.40	56.40
	Male	75	43.60	100.00
Total		172	100.00	
Age Group	18 to 30 Years	59	34.30	34.30
	31 to 40 Years	62	36.05	70.35
	41 to 50 Years	42	24.42	94.77
	51 to 60 Years	9	5.23	100.00
Total		172	100.00	
Education Level	Secondary	31	18.02	18.20
	Diploma	69	40.12	58.32
	Degree	35	20.35	78.67
	Master's degree	7	4.07	82.74
	PhD	1	0.58	83.32
	Other	29	16.86	100.00
Total		172	100.00	
	7 years and above	39	22.67	22.67
	1 to 2 years	39	22.67	45.35

Industry Tenure	Less than 1 year	36	20.93	66.28
	3 to 4 years	30	17.44	83.72
	5 to 6 years	28	16.28	100.00
Total		172	100.00	
Insurance Firm	Firm 1	122	70.93	70.93
	I choose not to mention	34	19.77	90.70
	Firm 2	9	5.23	95.93
	Firm 3	5	2.91	98.84
	Firm 4	1	0.58	99.42
	Firm 5	1	0.58	100.00
Total		172	100.00	

Table 1 indicate that the life insurance agency workforce is female dominated (56.40%) compared to males (43.60%), reflecting the social-network nature of agency sales where relational competencies are often emphasized, with evidence suggesting that females tend to perform well in network-driven prospecting and relationship-based selling contexts (Shin & Park, 2023). However, retention is largely shaped by organisational and operational factors rather than biological traits, as gender differences in retention tend to diminish once organisational conditions are controlled for (Boles et al., 2012; Hom et al., 2017). The age distribution shows that most respondents were aged 31–40 years (36.05%), followed by 18–30 years (34.30%), 41–50 years (24.42%), and 51–60 years (5.23%), suggesting a workforce concentrated in economically active and entrepreneurial age groups; however, age had no significant effect on retention, consistent with evidence that organisational levers such as support and development outweigh lifecycle differences in predicting turnover intentions (Hom et al., 2017). In terms of education, most respondents held diploma qualifications (40.12%) and degrees (20.35%), followed by secondary education ($\approx 18\%$), others (16.86%), Master's degree (4.07%), and PhD (0.58%), yet education level showed no significant effect on retention, aligning with findings that training, leadership support, and perceived organisational support are stronger determinants of retention than formal education in salesforce contexts (Boles et al., 2012). Regarding industry tenure, respondents were fairly distributed across less than 1 year (20.93%), 1–2 years (22.67%), 3–4 years (17.44%), 5–6 years (16.29%), and 7 years and above (22.67%), indicating both early-career entrants and long-term survivors, with evidence suggesting that retention improves with embeddedness such as client portfolios, identity, and organisational ties (Mitchell et al., 2001). Finally, firm representation was highly concentrated in Firm 1 (70.93%), followed by “prefer not to mention” (19.77%) and smaller proportions from other firms, indicating sampling accessibility and branch concentration, although the study remains focused on the broader life insurance agency context rather than firm-level comparisons.

4.2 Reliability Analysis of the Training and Career Development Scale

The findings in Table 2 showed that Training and Career Development scale (tcd1-tcd8) internal consistence was very good ($\alpha = 0.9608$). Similarly, an average inter-item covariance (1.299), is indicative that the items forming the construct shared a strong variance. This degree of consistency specifies a strong confirmation for running a combined index (Alkhurayji et al., 2026).

Table 2

Reliability Analysis of the Training and Career Development

Item	Description	Item-Test r	Item-Rest r	α if dropped
Tcd1	Satisfied with training programs provided	0.851	0.806	0.958
Tcd2	Equal opportunities for career progression	0.895	0.858	0.955
Tcd3	Company provides regular professional development opportunities	0.898	0.863	0.955
Tcd4	Access to mentorship or coaching from supervisors	0.867	0.825	0.956
Tcd5	Career advancement pathways are clearly defined	0.885	0.846	0.956
Tcd6	Training received helps me perform better in my role	0.885	0.851	0.956
Tcd7	Feel supported in achieving long-term career goals	0.908	0.878	0.954
Tcd8	Opportunities for personal career growth in the company	0.901	0.868	0.954

4.3 Training and Career Development and Agent Retention

Table 3 revealed that the mean score for agent retention index was 3.382 (SD = 1.112, Min = 1, Max = 5). While the mean score for training and career development was 3.394 with SD of 1.163. Regarding skewness and kurtosis, the findings revealed that agents moderately perceived training and career development in a positive manner.



Table 3
Training and Career Development and Agent Retention Mean Scores

Variable	N	Mean	SD	Skewness	Kurtosis	Min	Max
Training & Career Development Index	173	3.394	1.163	-0.376	2.253	1	5
Agent Retention Index	173	3.382	1.112	-0.356	2.338	1	5

4.4 Training/Career Development and Agent Retention

Table 4 shows that the item means ranged from 3.260 (tcd3: regular professional development, 47.40% agreement) to 3.590 (tcd6: training helps role performance, 54.34% agreement). Interestingly, tcd7, tcd2 and tcd3 (46.82, 47.40% and 49.71%) had the recorded least rates of agreement. This shows a perception that despite a general appreciation of training and career development, many agents felt that equitable career advancement and systematic development programs could be better than in their current form. However, structured training remains relevant in that not every agent would be ready at entry, many would require handholding and skill upscaling (Hosen et al ,2023). A moderately positive but heterogenous perception across items suggests that development structures exist but are unevenly delivered.

Table 4
Training and Career Development and Agent Retention Item-level Analysis

Variable	N	Mean	SD	Skewness	Kurtosis	Disagree	Neutral	Agree
Tcd1	173	3.428	1.281	-0.454	2.245	21.39	27.75	50.84
tcd2	173	3.306	1.370	-0.346	1.924	28.32	21.97	49.71
tcd3	173	3.260	1.358	-0.269	1.890	30.06	22.54	47.40
tcd4	173	3.422	1.299	-0.435	2.205	21.39	28.90	49.71
tcd5	173	3.393	1.319	-0.354	1.993	26.59	22.54	50.87
tcd6	173	3.590	1.215	-0.541	2.481	16.18	29.48	54.34
tcd7	173	3.301	1.308	-0.302	2.038	26.59	26.59	46.82
Tcd8	173	3.451	1.344	-0.471	2.130	21.97	26.59	51.45

4.5 Distributional Properties of the Agent Retention Index

Figure 1 demonstrates that the distribution of the agent retention index is broadly unimodal and approximately normal pattern, with the kernel density overlay confirming the absence of pronounced skewness or excess kurtosis (Hair et al., n.d). And the status satisfies the OLS estimations.

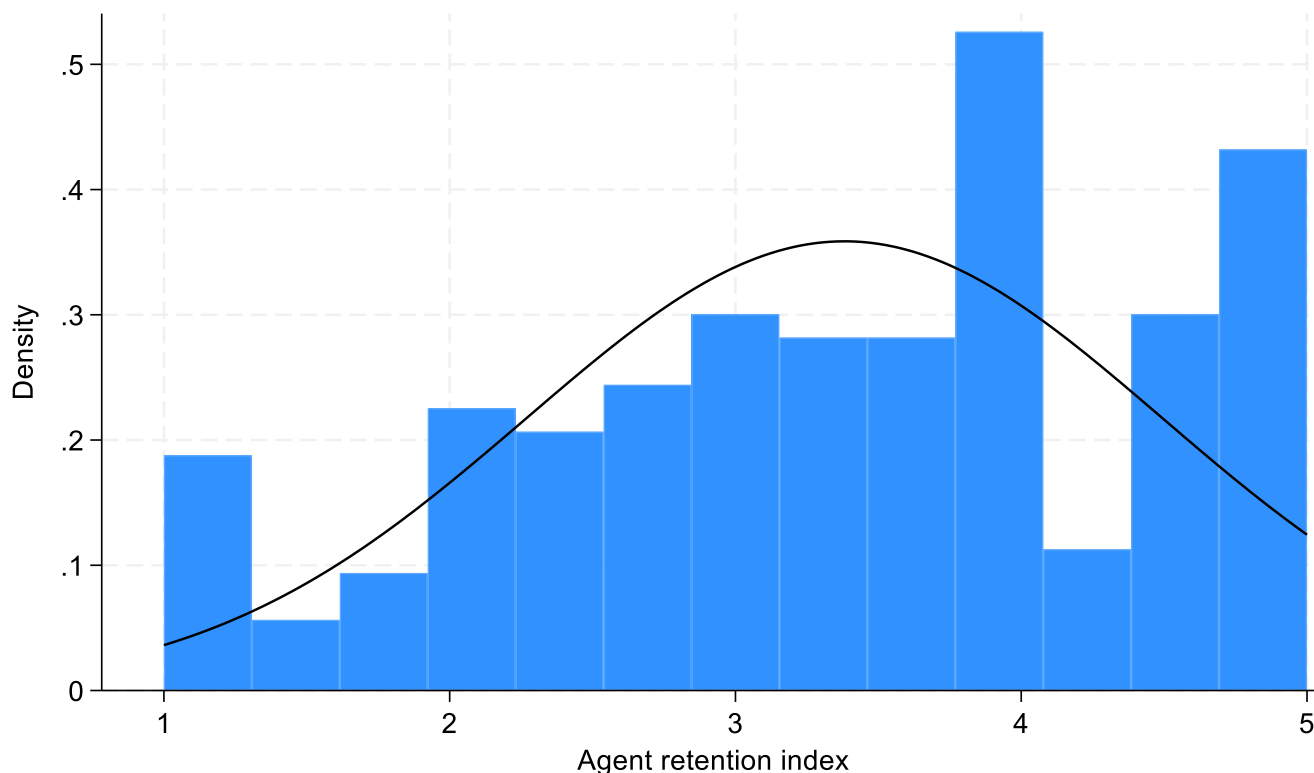


Figure 1
Show the Distributional Properties of the Agent Retention Index

4.6 Correlation Analysis

Pearson’s correlation analysis revealed a strong, positive, and statistically significant association between training and career development and agent retention ($r = 0.7115, p < 0.001$). This finding shows that majority of agents had a positive perception regarding training and development opportunities that life insurance firms offered. Comparatively, Training and Career Development had a slightly stronger effect on agent retention to work environment ($r = 0.671$). This asserts that agents perceived that training and career development superseded in a very small way, work environment. This is anchored in the self-efficacy theory as introduced by the psychologist Bandura. Self-efficacy refers to an individual’s belief in their capacity to execute behaviours necessary to produce specific performance outcomes (Malcino et al., 2025). It’s the confidence in one’s ability to influence events and control over one’s environment. Training affirms competency and ability to perform the job.

Khadgi (2024) found training had a statistically significant relationship, thus had a positive impact on agent retention. This entails that by optimizing training, insurance firms can cultivate a more committed and high-performing agency force, ensuring long-term business sustainability. Equally important is the fact that, organizations aspire to be successful through differentiated programs, services, capabilities, and products (Rodriguez & Walters, 2017). However, such elements need to be envisioned, developed, implemented, and sustained by well-trained individuals. The findings of this study, stipulate in part that although employee training and development could be a challenging task for many leaders, and require substantial financial investment, this however, remains the right path, so as to make agent retention a reality.

Table 5
Correlation Analysis between Training and Career Development and Agent Retention

Variable	Training/career
Agent Retention	0.7115*** (p = 0.000)

4.6 Regression Analysis

4.6.1 Simple Linear Regression Analysis predicting Agent Retention (n = 173)

To formally test the effect of training and career development on retention, a simple linear regression model was estimated with retention index as the dependent variable and training career development as the predictor. Table 6 and 7 revealed a significant relationship at 95% Confidence Interval ($\beta = 0.6805, p < 0.001; 95\% \text{ CI: } 0.5790 \text{ to } 0.7820$). This means that a one unit increase in training and career development index would correspondingly increase agent

retention by approximately 0.68 units. This shows that the variable is of considerable importance within an organisational setting and that its effect pull is high in keeping employees for a long time (Evans et al., 2015).

Table 6*Model Summary*

Statistic	Value
Number of observations	173
F-statistic	175.28
Prob > F	0.0000
R-squared	0.5062
Adjusted R-squared	0.5033
Root MSE	0.78386

Table 7*Regression Coefficients*

Variable	Coefficient (β)	Std. Error	t-value	p-value	95% CI
Training career	0.6805	0.0514	13.24	0.000	[0.5790, 0.7820]
Constant	1.0720	0.1843	5.82	0.000	[0.7082, 1.4359]

4.7 Multiple Linear Regression Predicting Agent Retention

To examine the robustness of the observed relationship in Table 8, an adjusted regression model was estimated controlling for gender, age, education, and industry tenure. The study findings revealed a statistically significant relationship ($F(5,166) = 35.10, P < 0.001$). Similarly, the findings showed that the model was able to explain the variance in retention by 51.4% ($R^2 = 0.514$; Adjusted $R^2 = 0.499$).

From the Table 9, Training and career development was found to be a strong predictor of agent retention even after the adjustment was affected ($\beta = 0.6672, p < 0.00$; 95% CI: 0.5631 to 0.7713). On the contrary, socio-demographic traits were found not to be predictors of agent retention in the life insurance sector ($p > 0.05$). The findings regarding socio-demographic traits remained consistent with findings the study objective and the same explanation abounds here as per the above.

The training and career development construct shows one of the strongest relationships with retention ($r \approx 0.712$; adjusted $\beta \approx 0.667, p < 0.001$). This reflects the reality that agency work is not retained by “motivation” alone; it is retained by competence-building and a believable future. Human Capital Theory (Becker, 1962), suggests that investment in employee skills enhances attachment. In commission-based life insurance systems, training increases prospecting competence, closing ability, and income stability. Hom et al., (2017) and Karatepe and Olugbade (2017) reinforces the centrality of development opportunities in reducing turnover intentions. They observed that training and career development functions both as a motivator and as an income stabilizer in volatile sales environments. The authors further postulated that career adaptability mediates turnover intentions.

The observations above can be attested in industry observable knowledge and experience, which has shown that, in the first months, agents struggle with skills that are not intuitive: prospecting discipline, objection handling, closing techniques, needs analysis, policy explanations, documentation and post-scale service. Hence, systematic training and career progression are critical to prevent agent turnover. Where no training and career development abound, agents and employees in general disengage or seek alternative organisations (Evans et al., 2015).

Table 8*Model Summary*

Statistic	Value
Number of observations	172
F-statistic (5, 166)	35.10
Prob > F	0.0000
R-squared	0.5139
Adjusted R-squared	0.4993
Root MSE	0.7886

Table 4.4.8: Adjusted Model Summary

Table 9
Regression Coefficients

Variable	Coefficient (β)	Std. Error	t-value	p-value	95% CI
Training_career	0.6672	0.0527	12.66	0.000	[0.5631, 0.7713]
Gender	0.2142	0.1264	1.69	0.092	[-0.3546, 0.4638]
Age	0.2502	0.0704	-0.36	0.723	[-0.1640, 0.1139]
Education Level	0.0001	0.0328	-0.00	0.998	[-0.0648, 0.0647]
Tenure	-0.0042	0.0413	-0.10	0.919	[-0.0858, 0.7741]
Constant	0.8715	0.2933	2.97	0.003	[0.2925, 1.4505]

4.9 Discussion

The study sought to investigate the effects of training and career development on agent retention in the life insurance industry in Zambia. The findings indicate a female-dominated workforce (56.40%) compared to males (43.60%), consistent with the relational and network-based nature of agency sales where interpersonal competencies are critical (Ichikawa & Goto, 2025). However, gender was not a significant predictor of retention in the regression model, reinforcing the argument that retention is more strongly influenced by organisational and structural factors than demographic characteristics (Hom et al., 2017). Similarly, although the age distribution was concentrated in economically active groups (31–40 years), age was not a significant determinant of retention, aligning with evidence that organisational support systems outweigh lifecycle effects in explaining turnover intentions (Hom et al., 2017). Education levels were also largely concentrated at diploma and degree levels, yet education was not statistically significant in predicting retention, supporting prior findings that formal qualifications are less influential than perceived organisational support, training, and leadership quality in salesforce retention (Boles et al., 2012).

Industry tenure was relatively evenly distributed, with notable proportions of both new entrants and long-tenured agents, suggesting a dual structure of early attrition and long-term embeddedness. However, tenure did not significantly predict retention in the adjusted model, indicating that survival in agency work is less a function of time alone and more dependent on the quality of organisational support systems and embeddedness mechanisms such as client portfolios and relational ties (Mitchell et al., 2001).

A key outcome of the study is the high internal reliability of the training and career development scale ($\alpha = 0.9608$), indicating strong internal consistency among items measuring the construct (Youssef et al., 2023). The mean scores further indicate a moderately positive perception of both training and career development and agent retention, suggesting that while agents generally acknowledge the presence of developmental initiatives, there remains variability in perceived effectiveness and fairness. Item-level analysis reinforces this, with the highest agreement observed for training improving job performance, while comparatively lower agreement levels were recorded for equitable career advancement and systematic development opportunities indicating perceived inconsistencies in career progression structures.

The correlation analysis confirms a strong and statistically significant relationship between training and career development and agent retention ($r = 0.7115$, $p < 0.001$), indicating that improvements in development systems are associated with higher retention levels. This relationship is theoretically consistent with Bandura's self-efficacy theory, where training enhances perceived competence and control over job outcomes, thereby strengthening commitment and persistence in role performance (Malcino et al., 2025). The regression results further strengthen this relationship, with training and career development emerging as the strongest predictor of retention in both the unadjusted model ($\beta = 0.6805$, $p < 0.001$; $R^2 = 0.5062$) and the adjusted model ($\beta = 0.6672$, $p < 0.001$; $R^2 = 0.5139$), even after controlling for gender, age, education, and tenure. This confirms that organisational investment in human capital significantly enhances retention outcomes, consistent with Human Capital Theory (Becker, 1962) and prior empirical findings that training and development reduce turnover intentions and improve workforce stability (Karatepe & Olugbade, 2017; Hom et al., 2019).

The findings demonstrate that agent retention in the Zambian life insurance industry is primarily driven by organisational development systems rather than demographic characteristics. Training enhances capability and income-generating potential, while career development provides psychological assurance of progression and long-term stability. In commission-based environments characterized by income uncertainty and performance pressure, these factors jointly function as both motivational and stabilisation mechanisms, making them central to sustaining an effective and committed agency workforce (Rodriguez & Walters, 2017).

CONCLUSION AND RECPMMENDATIONS

5.1 Conclusion

This study examined the effects of training and career development on agent retention in the life insurance industry in Zambia. The findings provide strong empirical evidence that training and career development are significant and positive predictors of agent retention, while socio-demographic factors such as gender, age, education level, and industry tenure were not statistically significant determinants of retention. This suggests that retention in the life insurance agency context is largely shaped by organisational systems rather than individual background characteristics.

The results revealed a strong positive relationship between training and career development and agent retention ($r = 0.7115$, $p < 0.001$), indicating that improvements in training systems and career development structures are associated with higher levels of retention. The regression analysis further confirmed that training and career development is the most influential predictor of retention, even after controlling for demographic variables ($\beta = 0.6672$, $p < 0.001$; $R^2 = 0.5139$). This demonstrates that investment in human capital through structured training and clear career progression pathways plays a central role in stabilizing the agency workforce.

The study also established that while agents generally perceive training and career development initiatives positively, there are concerns regarding the consistency and fairness of career advancement opportunities and professional development systems. These gaps suggest that although firms have implemented development structures, their effectiveness and uniformity across agents may be uneven, potentially limiting their full impact on retention outcomes.

The study concludes that in the Zambian life insurance industry, agent retention is predominantly driven by organisational support mechanisms, particularly training and career development, rather than demographic or personal characteristics. Strengthening these systems is therefore essential for improving workforce stability, enhancing productivity, and ensuring sustainable growth within the life insurance agency sector.

5.2 Recommendations

Based on the findings, life insurance firms in Zambia should prioritise strengthening structured training and continuous professional development programmes as a core retention strategy. Training should be standardized, regular, and directly linked to practical sales competencies such as prospecting, objection handling, and policy conversion to improve agents' income stability and confidence. In addition, firms should establish clear and transparent career progression pathways to address concerns around uneven advancement opportunities, ensuring that promotion criteria are well communicated and consistently applied. Mentorship and coaching systems should be institutionalised to support early-career agents and reduce early-stage attrition, while continuous feedback mechanisms should be introduced to monitor the effectiveness of training and development interventions. Overall, insurers should treat training and career development not as supplementary HR functions but as strategic investments central to sustaining a stable, motivated, and high-performing agency workforce.

5.3 Further Research

Future research should extend this study by incorporating a broader sample across multiple insurance sub-sectors, including general insurance and health insurance, to allow comparative analysis of retention dynamics across different product lines. Longitudinal studies are also recommended in order to capture changes in agent retention behaviour over time and better establish causal relationships between training, career development, and retention outcomes.

Declaration of Interest

The authors declare that they do not have any known competing financial interests or personal relationships that could have appeared to influence the work reported in this paper.

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