

INSURANCE TRAINING: THE CULTURAL CONTEXT¹

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Abstract

On-the-Job Training (OJT) is part of a process of skill formation which is rooted in the context of whichever society uses it. This paper reports the author's qualitative research which tested the hypothesis that OJT for graduate trainees in Singapore insurance companies is affected by individualism in what is considered to be a collectivist national culture. The research does this by exploring two aspects: the willingness of trainers to train the graduates, and the loyalty of the graduates expressed in their intention to stay with the company. The study is informed by two major conceptual frameworks, that of Kinoke and Inoki's research into OJT, and Hoftsede's research into national cultures.

The data from the trainees who were interviewed reveals a low commitment to stay with their employer (individualism), but also demonstrates how willing their trainers are to train, despite their heavy workloads (collectivism). These results could have been due to culture, but also to the pervasive influence of a tight labour market, thus reminding us of the complex multi-causality of human behaviour.

Introduction

OJT is recognised to be the most effective form of training if done systematically, and the massive training needed in modern organisations "will only be accomplished by on-the-job training" (Rothwell and Kazanas, 1994, p.xiii). A British nationwide survey revealed that OJT accounted for over half of the total training in a wide range of sectors (Sloman, 1989). Similar findings have been reported from many other countries, OJT being "the most common form of training in American business and industry" (Carr, 1992, p.185). Insurance needs learning-by-doing, because "its intricacies cannot be mastered without substantial on the job training and experience" (Skipper, 1997, p30).

A definition of OJT formulated by the U.K. Training Commission (in Sloman, 1989), includes the following factors: it takes place at the trainee's normal place; a manager/supervisor spends a significant amount of time with a trainee to teach a set