European Journal of
Human Resource
(EJH)



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European Journal of Human Resource
ISSN 2520 - 923X (Online)
Vol.10, Issue 1, pp 86 - 98, 2026

www.ajpojournals.org

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Article History

Submitted 21.08.2026 Revised Version Received 21.09.2026 Accepted 23.10.2026

Abstract

Purpose of the Study: This paper examines the competencies and talent systems needed to support effective bancassurance in Africa.

Methodology: It uses an integrative desktop literature review of academic, professional, industry and institutional sources, analysed through human capital theory and the ability motivation opportunity framework.

Findings: The synthesis indicates that bancassurance requires combined insurance, banking, digital, customer-service and compliance capabilities; technical knowledge must be supported by ethical communication; training transfer depends on coaching and workplace opportunity; retention and succession protect relationship knowledge; and education–industry partnerships can align learning with role requirements. These are thematic review findings, not new statistical estimates.

Implications to Theory, Practice and Policy: Organizations should define role-based competencies, connect continuing development to coached practice and service-quality measures, integrate recruitment, performance and retention systems, and collaborate with professional bodies and educators to maintain relevant standards and curricula.

Keywords: *Bancassurance, Talent Management, Insurance Distribution, Continuous Professional Development*

JEL Classification: G22, J24, M53, O15

European Journal of Human Resource
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www.ajpojournals.org

INTRODUCTION

Background and Context

Bancassurance distributes insurance through bank channels and customer relationships. Its potential lies in connecting the reach and transaction infrastructure of banks with insurers' product and risk expertise. The model takes different forms across jurisdictions and its performance depends on regulation, institutional coordination, customer awareness and trust (Genetay & Molyneux, 1998; Agbo & Nwankwo, 2020; Mpaata et al., 2020). Bancassurance staff also operate within dual regulatory frameworks: banking conduct rules, typically overseen by central banks or banking supervisors, and insurance licensing and disclosure requirements, overseen by insurance regulators. Navigating both at the point of sale creates structural friction between the two regimes and raises the competency bar for front-line and supervisory roles.

In African markets, bancassurance is discussed as one route for broadening insurance distribution and connecting insurance products to established financial-service channels. Wider financial inclusion, however, does not follow from channel access alone: customers need suitable products, clear information and safeguards that support informed decisions (Mpaata et al., 2020; Demirgüç-Kunt et al., 2022). The 2023 Bancassurance Association of Kenya conference also placed technology, distribution and customer relationships within current professional discussion of the sector (Association of Bancassurance of Kenya, 2023; Kajwang, 2023).

The Talent Imperative

The quality of bancassurance depends in part on the people who design, distribute, supervise and service insurance products through banking channels. Staff must interpret product features, identify customer needs, explain exclusions and costs, follow conduct requirements, and know when to refer a case to an appropriately qualified specialist. These tasks call for a combination of insurance and banking knowledge, digital competence, communication, ethical judgement and familiarity with compliance responsibilities (Chartered Institute for Securities & Investment, 2018; Kajwang, 2022, 2023).

Human-capital theory treats education and training as investments in productive knowledge and skills (Becker, 1964). Yet training attendance alone does not establish improved practice. A meta-analysis of training transfer identifies the influence of learner, instructional-design and work-environment factors, pointing to the role of coaching, feedback and opportunities to use newly learned skills (Blume et al., 2010). Bancassurance talent development therefore requires organisational systems as well as individual learning.

Statement of the Problem

African research has examined bancassurance adoption, institutional conditions and customer perceptions, while insurance-sector studies and professional initiatives discuss training and workforce development (Agbo & Nwankwo, 2020; Mpaata et al., 2020; Kajwang, 2022, 2023). However, the available sources reviewed here do not provide a comparable, continent-wide measure of bancassurance skill shortages or establish the causal effect of professional development on advice quality, compliance, customer trust or retention. Consequently, broad claims about acute regional shortages cannot be treated as measured findings.

The practical problem is that talent-development activity can remain fragmented: training may be selected without a role-based competency standard, without supervisor support for applying learning, and without measures that assess customer and compliance outcomes alongside sales.

At the same time, employers, professional bodies and education providers share responsibility for preparing a workforce that bridges banking and insurance. Without an integrated account of how ability, motivation and workplace opportunity combine, organisations may over-rely on courses and under-invest in job design, coaching, career systems and assessment (Appelbaum et al., 2000; Blume et al., 2010; Collings & Mellahi, 2009). This is the "transfer problem" in workplace learning: knowledge and skills acquired in training are not reliably carried into day-to-day practice (Baldwin & Ford, 1988; Blume et al., 2010). In bancassurance, where front-line decisions determine the quality of disclosure and advice, failed transfer is best treated as a core operational risk rather than an administrative training issue, because certified capability that is not applied leaves conduct and advice-quality exposures unmanaged.

This paper addresses that evidence and practice gap by synthesising the literature on bancassurance, human-capital development and training transfer, then proposing a framework that links learning and talent systems to professional practice and customer-facing outcomes. The analysis distinguishes literature-supported themes from workforce-prevalence claims that would require new primary data.

Purpose and Objectives

The purpose of this paper is to develop an evidence-informed framework for strengthening talent development and professionalism in African bancassurance. Its objectives are to synthesise the competencies required for bancassurance roles; examine how training, motivation and workplace conditions shape the application of professional capability; and identify strategies for employers, professional bodies and educational institutions to attract, develop and retain suitable talent.

Research Questions

The review is guided by the following questions:

- What talent-management challenges are reported in the literature on bancassurance in Africa?
- Which technical, digital, customer-facing and professional competencies are required for bancassurance work?
- How can continuing professional development support the development and application of bancassurance competencies?
- Which organisational practices can help attract, develop and retain bancassurance talent?
- How can educational institutions and professional bodies contribute to bancassurance capacity?

The paper first reviews the theoretical and empirical literature, then explains the documentary-review methodology. Results and discussion present the thematic findings, followed by a strategic talent-development framework, institutional roles, future priorities and recommendations.

Literature Review

The review has two connected parts. One section presents the theoretical and conceptual framework used to interpret the evidence; the other section examines empirical and practice-based literature on bancassurance development, talent systems, professional education and training transfer.

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Theoretical and Conceptual Framework

Human Capital Theory

Human-capital theory views education, training and experience as investments that can build knowledge and productive skills (Becker, 1964). In bancassurance, role-relevant learning may develop insurance product and risk knowledge, understanding of bank processes, digital capability and customer communication. The theory informs the paper's focus on capability development, while recognising that returns depend on the relevance and application of learning in actual work.

Ability–Motivation–Opportunity Framework

The ability–motivation–opportunity (AMO) framework explains performance through the interaction of employees' capability, willingness and opportunity to contribute (Appelbaum et al., 2000). Applied to bancassurance, ability includes technical and interpersonal competence; motivation includes recognition, career prospects and fair performance systems; and opportunity includes supportive supervision, appropriate authority, usable systems and clear referral processes. This framework helps explain why training on its own may not change customer-facing practice. AMO is therefore framed here as the moderating framework that unlocks the returns on human-capital investment: the knowledge and skills built through education and training (Becker, 1964) translate into performance only where motivation and opportunity are also present, and returns diminish where either is weak.

Integrated Conceptual Framework

The integrated framework links talent inputs—recruitment, professional education, continuing development and leadership—to employee ability. Recognition, career development and fair performance management support motivation, while job design, technology, supervision and governance create opportunities to apply competence. These mechanisms are expected to contribute to sound advice, compliance, customer trust, service quality and inclusive reach. The framework is an analytical synthesis proposed by this review; its relationships have not been statistically tested in this paper (Becker, 1964; Appelbaum et al., 2000; Blume et al., 2010).

Empirical Review

Bancassurance Development and Adoption

Comparative work describes bancassurance as a model shaped by the interaction of banks, insurers, regulation and distribution arrangements (Genetay & Molyneux, 1998). African and emerging-market studies identify institutional capacity, regulation and customer perceptions as relevant to adoption, while cautioning against assuming a uniform pathway across countries (Agbo & Nwankwo, 2020; Mpaata et al., 2020). These studies establish the importance of organisational and market conditions but do not quantify continent-wide workforce shortages.

Technology can extend bank-based distribution, but digital channels also change the tasks required of staff. Employees need to explain products across channels, handle customer information responsibly and escalate complex needs appropriately. These implications align with the professional emphasis on technical competence, communication and ethical practice (Demirgüç-Kunt et al., 2022; Chartered Institute for Securities & Investment, 2018; Kajwang, 2023).

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Talent Management in Financial Services

Strategic talent-management research emphasizes that workforce planning, recruitment, development, performance management and retention are interdependent practices aligned with organisational priorities (Collings & Mellahi, 2009). The AMO perspective similarly directs attention beyond employee skills to motivation and the work conditions that enable contribution (Appelbaum et al., 2000). For bancassurance, these perspectives support integrated systems rather than isolated training events.

Training-transfer research finds that application of learning is associated with learner characteristics, training design and the work environment (Blume et al., 2010). In practical terms, relevance, supervisor follow-up, opportunities to practise and feedback should be considered when evaluating professional development. The evidence supports a transfer-oriented design, but it does not establish a particular effect size for bancassurance firms in Africa.

Education, Professional Development and Professionalism

Professional education can provide foundations in insurance, banking and customer-facing practice, while continuing professional development can help maintain competence as products, regulation and distribution channels change. The Chartered Institute for Securities & Investment's bancassurance training initiative with the College of Insurance reflects an effort to connect professional standards and sector-specific learning (Chartered Institute for Securities & Investment, 2018). Kajwang's work on training and development in Kenya's insurance sector and his 2023 bancassurance conference paper likewise place professionalism and skills development within industry discussion (Kajwang, 2022, 2023).

The literature indicates that CPD is stronger when it is planned, relevant to role requirements, reflective and evaluated for application. For bancassurance, this implies combining technical study with case practice, ethical decision-making, customer communication, supervisor coaching and reassessment (Chartered Institute for Securities & Investment, 2018; Blume et al., 2010; Kajwang, 2022).

Empirical Synthesis and Research Gap

Across these sources, three themes recur: market and regulatory context influences the form of bancassurance; professional capability requires both technical and customer-facing skills; and the transfer of training depends partly on organisational support. The studies reviewed offer useful evidence on adoption, professional development and training transfer, but they do not provide a harmonised cross-country assessment of bancassurance competencies or demonstrate how specific talent interventions affect customer and compliance outcomes in African institutions (Agbo & Nwankwo, 2020; Mpaata et al., 2020; Blume et al., 2010; Kajwang, 2022). Most notably, there is no harmonised, cross-national empirical evidence on bancassurance competency deficits in Africa: the available studies differ in definitions, samples and outcome measures, so competency gaps cannot be compared across countries or roles.

This paper responds by integrating human-capital and AMO perspectives into a single framework and translating the synthesis into organisational and institutional strategies. The contribution is conceptual and practice-oriented. The framework is offered as a testable conceptual proposition: that the returns on human-capital investment in bancassurance depend on motivation and opportunity conditions, which in turn shape advice quality, compliance and customer outcomes. Testing the proposition requires employee, customer and organisational data, ideally collected comparably across countries and roles.

Research Methodology

Design and Scope

The paper uses an integrative desktop literature-review design. This approach is appropriate for synthesising conceptual theory, empirical studies and professional or institutional materials to develop an explanatory framework (Snyder, 2019). The review focuses on bancassurance, talent management, human capital, professional development, training transfer and related customer or compliance outcomes in African and comparable emerging-market settings.

Source Selection and Appraisal

The documentary corpus was assembled purposively from the academic, institutional, professional and industry sources cited in the paper. Sources were retained when they addressed bancassurance adoption or distribution, insurance-sector workforce development, talent-management systems, professional standards, or the conditions that support transfer of learning. The review gives particular attention to Africa-specific work by Agbo and Nwankwo (2020), Mpaata et al. (2020), and Kajwang (2022, 2023), while using established theory and training-transfer research to interpret the regional evidence (Becker, 1964; Appelbaum et al., 2000; Blume et al., 2010; Collings & Mellahi, 2009).

Sources were appraised for relevance to the research questions, clarity of the population or context studied, and whether claims concerned observed evidence, conceptual arguments or professional guidance. Unsupported quantitative claims about regional workforce shortages were not treated as established findings unless a verifiable source and method were available.

Thematic Analysis

Evidence was organised into themes covering competency requirements, ethics and customer practice, CPD and training transfer, organisational talent systems, and education–industry partnerships. These themes were interpreted using the human-capital and AMO framework: learning was considered in relation to ability, motivation and opportunity, then linked cautiously to proposed outcomes such as advice quality, compliance, customer trust and retention. The synthesis compares themes across source types without pooling unlike samples or converting qualitative findings into numerical estimates (Snyder, 2019).

Methodological Limitations

This is a purposive integrative review, not a systematic review with a preregistered protocol or an exhaustive database search. The manuscript does not report search counts, a complete screening log or new primary data. Africa-specific evidence is uneven, and the review cannot estimate the prevalence of skill shortages or establish causal effects of training on firm performance. Findings should therefore be read as a structured documentary synthesis and framework for further empirical assessment (Snyder, 2019).

Results and Discussion

The review produced five connected findings. First, bancassurance requires hybrid competence across insurance, banking, digital systems, customer needs and compliance. Second, professionalism depends on ethical communication and suitable advice as well as product knowledge. Third, CPD is more likely to transfer when managers coach staff and work systems support application. Fourth, capability depends on integrated recruitment, development, performance and retention practices. Fifth, employers, educational institutions and professional bodies have complementary roles in building relevant standards and practical learning

opportunities (Agbo & Nwankwo, 2020; Mpaata et al., 2020; Blume et al., 2010; Collings & Mellahi, 2009; Kajwang, 2022, 2023).

Hybrid Competencies for Bancassurance Roles

The reviewed literature supports a competency profile that combines insurance product and risk knowledge with familiarity with banking operations, digital distribution, customer needs analysis and communication. Because bancassurance joins two service domains, staff also need to understand role boundaries and referral routes. This synthesis is consistent with adoption research on institutional capability and with professional learning initiatives that combine technical and customer-focused preparation (Mpaata et al., 2020; Chartered Institute for Securities & Investment, 2018; Kajwang, 2023).

Professionalism, Ethics and Customer Outcomes

Product knowledge alone is insufficient for responsible distribution. Customers need clear explanations of benefits, costs, exclusions and relevant conditions; staff need to recognise when a product may not fit a customer's needs and when to seek specialist assistance. The literature and professional guidance therefore connect professionalism with ethical conduct, communication and appropriate service, rather than sales performance alone (Chartered Institute for Securities & Investment, 2018; Kajwang, 2022, 2023). The reviewed sources support this as a practice requirement, although this paper does not measure its effect on customer outcomes.

CPD and Transfer of Learning

The synthesis indicates that CPD should be designed around role requirements and application. Training transfer is influenced by training design and workplace support; coaching, job aids, practice and feedback can help employees use learning after formal instruction (Blume et al., 2010). For bancassurance, CPD can combine contextual point-of-sale case simulations, needs-based disclosure protocols, disclosure practice and compliance scenarios, with follow-up assessment in the work setting. These are implications of the literature, not results from an intervention trial in African banks.

Integrated Talent Systems, Motivation and Retention

The human-capital and AMO synthesis shows why learning should be connected to recruitment, performance management, recognition, career development, succession and retention. Employees may gain competence but fail to apply it when workload, systems, unclear authority or incentives conflict with customer-centred practice. An integrated talent system should therefore assess capability and the conditions for its use (Appelbaum et al., 2000; Collings & Mellahi, 2009; Blume et al., 2010). Retention and succession are particularly relevant where customer relationships and institutional knowledge take time to build; the paper treats this as a strategic implication rather than a quantified finding.

Education–Industry Partnerships

Professional bodies and educational institutions can support competency standards, qualifications, curriculum design and continuing learning, while employers provide supervised practice and evaluate performance. The College of Insurance's collaboration on bancassurance training with the Chartered Institute for Securities & Investment offers a concrete example of professional education linked to industry needs (Chartered Institute for Securities & Investment, 2018). The broader implication is that capacity building is shared across employers, educators, regulators and professional bodies (Kajwang, 2023).

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ISSN 2520 - 923X (Online)
Vol.10, Issue 1, pp 86 - 98, 2026
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Integrated Interpretation

Taken together, the findings support the integrated human-capital/AMO framework: education and training build ability, fair and developmental systems support motivation, and suitable governance, technology and job design create opportunity to apply competence. These conditions may contribute to stronger advice, compliance and customer relationships, but the proposed pathways require empirical testing. Table 1 summarises how the review themes translate into practical talent-development priorities.

Table 1: Review Synthesis and Implications for Talent Development

Review theme	Synthesis finding	Implication for the proposed framework
Competency profile	Hybrid product, risk, digital, customer and compliance skills are needed	Use role-based competency maps and assessment
Learning design	Continuous, applied learning is more relevant than isolated courses	Link CPD to point-of-sale case simulations, coaching and reassessment
Motivation and retention	Recognition, career progression and supportive leadership help sustain capability	Align performance, rewards, succession and retention
Opportunity to perform	Systems, authority, job aids and clear referral routes shape application	Redesign work and governance alongside training
Institutional partnership	Employers, educators and regulators contribute complementary inputs	Co-design standards and practical placements

Bancassurance Talent Priorities in Africa

Role-Specific Capability

Role profiles should distinguish the capabilities needed by bank-based distributors, insurance specialists, supervisors and support teams. Common requirements include product and policy knowledge, customer needs assessment, clear disclosure, complaints handling, basic risk concepts, digital-channel competence, data care and knowledge of referral or escalation processes. Specialist functions such as underwriting, claims, actuarial work, analytics and compliance require role-specific qualifications and should not be treated as interchangeable with front-line distribution skills (Chartered Institute for Securities & Investment, 2018; Kajwang, 2022). Although specialist underwriting remains a distinct function, front-line agents also need basic underwriting literacy at the point of sale, for example to recognise and act appropriately on straight-through processing (STP) flags, understand why an application is referred or declined, and explain the outcome accurately to the customer. The reviewed evidence supports these competency priorities but does not establish a continent-wide shortage count.

Digital and Inclusive Distribution

Digital channels can alter how customers encounter and manage insurance products, increasing the importance of digital literacy, clear remote communication and responsible handling of customer information. Inclusive distribution also requires staff to understand different customer circumstances and explain products in accessible language. These priorities should be integrated into product, conduct and customer-service training rather than treated as standalone technology topics (Demirgüç-Kunt et al., 2022; Mpaata et al., 2020; Kajwang,

2023). In mobile and USSD bancassurance, where disclosure is compressed into short, screen-limited interactions, staff and product teams must also understand the regulatory conduct rules governing digital disclosures and the prevention of mis-selling (which vary by jurisdiction), so that benefits, costs and exclusions are conveyed fairly and unsuitable sales are avoided.

Leadership and Changing Work Practices

Managers shape whether learning is applied by setting expectations, coaching staff, resolving process barriers and balancing sales objectives with service quality and compliance. Organisations should evaluate flexible staffing or external specialist support according to role risk, customer contact and supervision requirements. The reviewed material does not support a precise forecast of contingent employment in African bancassurance; workforce planning should instead be based on local role analysis and service standards (Collings & Mellahi, 2009; Blume et al., 2010).

Strategic Framework for Talent Development

The proposed framework combines role-based capability planning with the AMO conditions needed for performance. Recruitment identifies the required capability; learning and CPD build it; recognition and career systems support motivation; and leadership, systems, supervision and job design provide opportunities to use it. Assessment should connect individual development with customer, conduct and operational outcomes. The framework is also intended to address the cultural and operational friction that can arise between bank branch management, whose priorities often centre on sales volumes, throughput and branch performance, and insurance underwriting teams, whose priorities centre on risk selection, policy terms and claims discipline. Shared role-based competency standards, common performance measures, agreed referral routes and joint supervision can give both sides a common language and clearer accountabilities. This paper treats such friction as a plausible structural tension to be examined empirically, not as a measured finding.

Workforce Planning and Recruitment

Banks and insurers should map critical roles, customer touchpoints and regulatory responsibilities before recruiting or designing training. Selection should assess relevant insurance or banking knowledge, communication, ethical judgement and capacity to learn. Recruitment can draw on universities, the College of Insurance, professional networks and industry associations, with transparent criteria aligned to role profiles (Collings & Mellahi, 2009; Chartered Institute for Securities & Investment, 2018).

Development and Continuing Professional Development

Training plans should combine product and risk fundamentals, bank processes, customer needs analysis, digital distribution, disclosure, compliance and complaint handling. CPD should be planned and documented, but also practice-based: contextual point-of-sale case simulations, coached application of needs-based disclosure protocols, observed assessment and refresher learning can help staff apply knowledge in context (Blume et al., 2010; Chartered Institute for Securities & Investment, 2018; Kajwang, 2022).

Performance, Retention and Succession

Performance systems should recognise service quality, suitable advice, compliance, learning application and customer outcomes alongside appropriate sales indicators. Career pathways, fair recognition, supportive supervision and succession plans can help preserve expertise and relationship knowledge. These systems should be monitored for unintended incentives that

could encourage unsuitable sales or discourage staff from escalating customer concerns (Appelbaum et al., 2000; Collings & Mellahi, 2009).

Leadership and Governance

Senior leaders should review whether critical roles are staffed, whether employees can access relevant development, whether managers have time and skills to coach, and whether systems enable compliant service. Governance should assign responsibility for competency standards, training records, supervision and outcome monitoring across the bank–insurer partnership. The framework therefore treats talent development as an organisational responsibility rather than an individual employee obligation alone (Appelbaum et al., 2000; Blume et al., 2010).

Institutional Roles and Partnerships

College of Insurance and Professional Bodies

The College of Insurance and professional bodies can support foundational and advanced learning, qualifications, continuing development and shared competency expectations. Their programmes are most useful when developed with employers and updated in response to product, conduct and distribution changes. The existing partnership between the College of Insurance and the Chartered Institute for Securities & Investment to deliver bancassurance training is a relevant example (Chartered Institute for Securities & Investment, 2018). Institutional structures beyond professional institutes are also relevant across the continent. Statutory skills-development bodies, such as South Africa's Insurance Sector Education and Training Authority (INSETA), which supports learnerships, internships, bursaries and skills programmes for the insurance sector, illustrate how levy-funded sector authorities can complement professional institutes and employers in building workforce capacity (INSETA, 2026). Arrangements differ by country, and their relevance to bancassurance roles specifically warrants further study.

Employer, Educator and Regulator Collaboration

Banks, insurers, educational institutions, professional bodies and regulators contribute different resources. Employers identify role needs and provide supervised practice; educators and professional bodies develop curricula and standards; regulators clarify conduct and competency expectations. Structured placements, joint curriculum review, case-based learning and continuing dialogue can connect classroom preparation to workplace practice (Kajwang, 2023; Collings & Mellahi, 2009). Joint forums of this kind can also help reconcile differing branch-management and underwriting priorities (see Section on Strategic Framework for Talent Development).

Future Directions and Research Agenda

Bancassurance talent systems will need to respond to changes in digital channels, customer expectations, insurance products and regulatory practice. Curriculum review should therefore be continuous and informed by employer, professional-body and regulator input. Flexible staffing models or external expertise may be useful for selected specialist functions, provided accountability, supervision, data protection and service quality remain clear (Mpaata et al., 2020; Demirgüç-Kunt et al., 2022).

Future research should document the competencies required by role and country, assess how CPD changes knowledge and observed practice, and examine links with advice quality, complaints, compliance, customer trust and employee retention. Comparative or longitudinal designs could test the proposed human-capital/AMO pathways. Studies should report

sampling, measures and context clearly; workforce surveys and employer records could establish prevalence without relying on anecdotal claims.

Conclusion and Recommendations

Summary of Findings

This review finds that bancassurance talent development requires hybrid technical, digital, interpersonal and compliance capabilities. Professionalism depends on ethical communication and suitable customer practice. CPD is more likely to be applied when learning is relevant, supported by coaching and enabled by workplace systems. Recruitment, development, motivation, performance, retention and succession should be aligned, while educational institutions and professional bodies can help maintain standards and curricula. These are thematic findings from the documentary review, not statistical estimates of workforce gaps (Agbo & Nwankwo, 2020; Mpaata et al., 2020; Blume et al., 2010; Kajwang, 2022, 2023).

Recommendations

Bancassurance organisations should define competency profiles for each role and assess technical, customer-facing, digital and conduct-related capability at recruitment and throughout employment. CPD should use contextual point-of-sale case simulations, coaching, feedback and observed assessment, with management support for applying learning (Chartered Institute for Securities & Investment, 2018; Blume et al., 2010).

Banks and insurers should align recruitment, development, performance, career progression, recognition and succession planning. Performance measures should balance appropriate sales with advice quality, compliance, customer service and learning application, reducing incentives that could undermine customer interests (Appelbaum et al., 2000; Collings & Mellahi, 2009).

The College of Insurance, professional bodies, employers and regulators should collaborate on role standards, curriculum, practical placements and continuing professional development. Organisations should monitor outcomes such as competency assessment, complaints, compliance incidents, customer feedback and staff retention, while researchers develop country- and role-specific evidence on workforce needs (Kajwang, 2023; Snyder, 2019).

Concluding Remarks

Bancassurance can only deliver responsible and sustainable distribution when the people involved have the capability, motivation and workplace opportunity to serve customers appropriately. The proposed framework offers a basis for coordinated talent development in Africa, while recognising that its expected effects should be tested with firm- and customer-level evidence.

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European Journal of Human Resource
ISSN 2520 - 923X (Online)
Vol.10, Issue 1, pp 86 - 98, 2026
www.ajpojournals.org

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