INTERNATIONAL JOURNAL OF RESEARCH AND INNOVATION IN SOCIAL SCIENCE (IJRISS)
ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VII July 2026

# Training and Development Programs and Digital Adaptabilty of Bancassurance Financial Advisors: Inputs to Sales Productivity

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**DOI: https://doi.org/10.47772/IJRISS.2026.100701012**

**Received: 16 July 2026; Accepted: 21 July 2026; Published: 19 August 2026**

## ABSTRACT

The study assessed the training and development programs and digital adaptability of bancassurance financial advisors in selected financial institutions in Metro Manila and examined their implications for sales productivity. Anchored on Human Capital Theory of Becker and the Technology Acceptance Model of Davis, the study assessed training and development programs in terms of onboarding and induction training, sales and market knowledge training, sales and communication workshops, leadership and mentorship programs, continuous learning and certification support, and performance evaluation and feedback. Likewise, the digital adaptability was evaluated in terms of proficiency with CRM and sales tools, use of online lead-generation platforms, virtual client engagement skills, data analytics and reporting literacy, technological responsiveness and innovation, and adaptation to digital work processes. Using a descriptive research design, data were gathered from 150 respondents composed of bancassurance financial advisors, area/branch managers, and training and development officers from selected financial institutions in Metro Manila. Results revealed that training and development programs were generally assessed as Highly Evident, with performance evaluation and feedback obtaining the highest assessment. Onboarding and induction training, sales and market knowledge training, sales and communication workshops, leadership and mentorship programs, and continuous learning and certification support, and were likewise rated highly evident. The findings indicate that improvements in training and development programs directly influence improved digital adaptability and overall sales productivity. Based on the findings, an improvement plan was developed to strengthen training and development programs, enhance digital adaptability, and improve sales productivity.

**Keywords:** Training and Development Programs, Digital Adaptability, Bancassurance, Financial Advisors, Sales Productivity

## INTRODUCTION

Banking and insurance industries worldwide are undergoing significant transformation due to technological advancements and the digitalization of financial services. Financial institutions are now adapting insurance services into banking operations through bancassurance. Nowadays, sales productivity is no longer based solely on customary selling techniques but also on the ability to effectively adapt to digital platforms, requiring highly capable and adaptable bancassurance financial advisors. To stay competitive, organizations invest in training and development programs to enhance advisors' capabilities and ensure adaptability to change.

Training and development programs are known to help enhance employee performance, knowledge, and productivity. Programs are designed to equip advisors with the skills needed to be effective, especially amid the challenges and opportunities posed by digital transformation. Recent international studies have consistently shown that a well-designed training initiative has a positive effect on employee performance by improving job-related knowledge, skills, motivation, and productivity.

In the Philippines, the bancassurance industry has grown due to increased financial awareness and the digitalization of banks. According to Bangko Sentral ng Pilipinas (BSP, 2025), digital payments accounted for 57.4% of monthly retail transactions by volume and 59.0% by value, exceeding the country's digitization goal and indicating the Filipino people's increasing reliance on digital financial services. This rapid adoption of digital banking channels has changed how financial products, including life insurance, are being marketed and sold, requiring financial advisors to adapt to technology-enabled customer engagement and service delivery. With this, Bangko Sentral ng Pilipinas (BSP) has encouraged banks to adopt digital processes to reach a wider market, which calls for continuous upskilling through training focused not only on digital adaptation but also on product knowledge, communication skills, and customer service. Despite the importance of training and development programs and digital adaptability, limited research has examined the combined influence of these factors on sales productivity.

This study therefore assessed the training and development programs and digital adaptability of bancassurance financial advisors among selected financial institutions in Metro Manila and developed sales productivity recommendations. The findings provide valuable insights for bancassurance institutions seeking to improve training and development programs, influence improved digital adaptability and overall sales productivity.

### Literature-Based Research Framework

This study is anchored on the Human Capital Theory of Becker and the Technology Acceptance Model of Davis. These theories offer an in-depth explanation of how training and development initiatives affect bancassurance financial advisors' digital adaptability, which, in turn, affects sales productivity.

Human Capital Theory states that each individual has resources such as skills, knowledge, and competencies that can be enhanced through training and education. This theory posits that investments in human capital, such as training and development programs, workshops, and professional development, can lead to improved performance, higher productivity, and greater economic value for both the employee and the organization. Becker’s theory supports the idea that training and development programs offered to bancassurance financial advisors are an approach to building human capital that enhances their competencies in product knowledge, communication, relationship management, and digital capabilities. As advisors’ skills are strengthened through training, they become more capable of delivering services effectively and achieving higher sales outcomes.

Technology Acceptance Model explains how individuals adopt and use technology based on the principal determinants: perceived usefulness and perceived ease of use. According to Davis, people are more likely to accept and incorporate a technological tool into their work processes if they can see that it improves their performance and find it user-friendly. Within the bancassurance sector, digital platforms such as CRM systems, online prospecting tools, mobile applications, e-policy issuance platforms, and virtual client-servicing tools have become part of the daily routine. Bancassurance Financial Advisors' digital adaptability is evident in their capacity and willingness to adopt, use, and maximize these digital tools, which influence how they feel about them and how easy and beneficial these enhancements are.

The integration of these theories provides a clear description of how the study's aspects are linked. The Human Capital Theory is relevant because it describes how financial advisors' knowledge, abilities, and skills are improved through training and development programs. The Technology Acceptance Model is a useful tool for describing how these improved capabilities affect the adoption and efficient use of digital technologies, resulting in digital adaptability. Taken together, these theories provide organizational, behavioral, and individual perspectives, ensuring a comprehensive and consistent theoretical basis for the research.

## METHODOLOGY

### Research Design

This study employed a descriptive-correlational research design to assess the training and development programs and digital adaptability of bancassurance financial advisors in Metro Manila, and to determine their relationship to sales productivity. The use of the descriptive-correlational research design is highly appropriate for this study because the primary objective is to examine existing conditions rather than manipulate or control variables. The study seeks to gather the perceptions and assessments of financial advisors, training and development officers, and branch/area managers regarding training and development programs and digital adaptability within their actual work environment.

### Respondents and Sampling

The study involved a total of 150 respondents drawn from selected bancassurance channels in Metro Manila. The respondents comprised 90 bancassurance financial advisors, 25 training and development officers, and 35 Branch/Area Managers. The respondents were selected using purposive sampling, a non-probability sampling technique in which participants are deliberately chosen based on specific characteristics, qualifications, expertise, or experiences relevant to the study.

### Research Instrument

Data were collected using a researcher-developed survey questionnaire consisting of five sections: respondent profile, training and development programs assessment, digital adaptability assessment, challenges encountered, and acceptability of the proposed inputs to sales productivity. To ensure content validity, the instrument underwent expert evaluation and refinement prior to administration.

### Statistical Treatment

The study used frequency and percentage distributions, the weighted mean, one-way analysis of variance (ANOVA), and the Pearson Product-Moment Correlation Coefficient. These statistical tools were used to describe respondent profiles, determine assessment levels, identify significant differences among respondent groups, and examine relationships between variables.

## RESULTS AND DISCUSSION

### Profile of the Respondents

The study involved 150 respondents from selected financial institutions in Metro Manila, consisting of 90 bancassurance financial advisors (60.00%), 35 area/branch managers (23.33%), and 25 training and development officers (16.67%). This composition suggests that the study's findings are strongly grounded in the experiences and perspectives of personnel directly engaged in client interactions, sales activities, and the practical application of training programs and digital tools. At the same time, the inclusion of managerial and training personnel provides strategic and developmental perspectives that enrich the assessment of the variables under investigation.

Most respondents belonged to the 36–40-year-old age group (28.67%), followed by those aged 31–35 (22.67%). This finding implies that the bancassurance workforce is predominantly composed of individuals in their prime working years, with a balance of professional experience, industry knowledge, and adaptability to organizational change. In terms of gender, majority are female (66.67%), implies that the bancassurance workforce in the study is predominantly female, reflecting the increasing participation of women in financial services, sales, customer relations, and organizational development. Furthermore, most respondents were single (52.0%).

### Training and Development Programs

### Onboarding and Induction Training

Onboarding and Induction Training was rated as Highly Evident, with an overall weighted mean of 4.55. Six (6) indicators rated as Highly Evident, the highest-rated is “New advisors are oriented on bank–insurance policies and procedures" obtaining a weighted mean of 4.90. The findings imply that onboarding and induction training are factors in the training and development programs of Bancassurance Financial Advisors; therefore, steps such as orientation to policies and procedures for training and developing financial advisors are among the areas to consider. Training and development officers provided the highest assessment (WM = 4.78), likewise, bancassurance financial advisors and area/branch managers assessed the dimension as Highly Evident.

The findings are supported by Noe (2020), who states that onboarding includes formal training sessions for new hires, mentoring relationships, and socialization activities that help employees better understand the technical and behavioral expectations of their jobs. Through this training, employees develop job-related knowledge and essential skills aligned with organizational goals.

**Table 1 Summary Assessment of Onboarding and Induction Training**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.55 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | New advisors are oriented on bank–insurance policies and procedures |
| Lowest-Ranked Indicators | The program introduces the organization's culture and expectations |

**Product and Market Knowledge Training**

The Product and Market Knowledge Training obtained an overall weighted mean of 4.53, interpreted as Highly Evident. Seven (7) indicators rated as Highly Evident, the highest-rated is "case examples and simulations are used for better understanding" obtaining a weighted mean of 4.79. The survey results imply that Product and Market Knowledge Training are among the steps undertaken by bancassurance in their training and development efforts, with case examples and simulations evident as considerations for better understanding. Bancassurance financial advisors provided the highest assessment (WM = 4.59), followed by training and development officers and area/branch manager which are also rated as Highly Evident.

The results are supported by Dickson and Isaiah (2024), who found that giving students opportunities to participate in real-life, practical situations helps close the gap between understanding and practical application.

**Table 2 Summary Assessment of Product and Market Knowledge Training**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.53 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Case examples and simulations are used for better understanding |
| Lowest-Ranked Indicators | Market trends and customer needs, are discussed during sessions |

**Sales and Communication Workshops**

Sales and Communication Workshops obtained an overall weighted mean of 4.55, interpreted as Highly Evident. All indicators were rated as Highly Evident with "sales techniques help increase closing rates" rated highest with a composite weighted mean of 4.73. The results imply that one recognized contributor to increased closing rates of financial advisors is the sales techniques. Bancassurance financial advisors provided the highest assessment (WM = 4.60), followed by training and development officers and area/branch manager which were also rated as Highly Evident.

Supported by Salesforce (2023), which states that the closing phase is the final and most important phase of the sales process, in which a successful conversion confirms all prior efforts. It shows how using the right techniques, such as a takeaway closure and summary closure, helps guide decision-making, reduce consumer rejection, and promote quality.

**Table 3 Summary Assessment of Sales and Communication Workshops**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.55 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Sales techniques help increase closing rates |
| Lowest-Ranked Indicators | Training improves relationship-building with clients |

**Leadership and Mentorship Programs**

Leadership and Mentorship Programs obtained an overall weighted mean of 4.55, interpreted as Highly Evident. The survey's findings imply that bancassurance advisors' training and development largely depends on leadership and mentoring initiatives. Branch/area managers respondents provided the highest assessment (WM = 4.72).

The highest-rated indicator was "Coaching sessions provide practical advice and feedback" (WM = 4.69). This implies that companies prioritize training advisors in relationship and leadership skills that enhance long-term effectiveness in addition to technical talents.

Coimbra & Proenca (2022) provided a considerable support for this claim. Managerial coaching significantly improves salesforce performance, especially when it is customer- and outcome-oriented, according to a study published in the International Journal of Productivity and Performance Management. By converting advice into practical work practices, coaching helps people perform better. Similarly, a recent article by Minciu et al. (2025) found that regular coaching greatly enhances workers' task performance, with generally better outcomes for those who receive it than for those who do not.

**Table 4 Summary Assessment of Leadership and Mentorship Programs**

| **Indicator Category** | **Assessment** |
|---|---|
| Overall Weighted Mean | 4.55 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Coaching sessions provide practical advice and feedback |
| Lowest-Ranked Indicators | Mentorship supports problem-solving in sales situations |

**Continuous Learning and Certification Support**

Continuous Learning and Certification had the overall weighted mean of 4.69, interpreted as Highly Evident. The results indicate that firms actively support bancassurance financial advisors' continuous professional development, as seen by the findings that "Continuous Learning and Certification Support" is Highly Evident. Branch/area managers respondents provided the highest assessment (WM = 4.76).

The highest-rated indicators are "The organization supports attendance in seminars and training", and "Advisors have access to learning resources and materials" with both the composite weighted mean of 4.74. These indicators shows that both availability of resources and learning opportunities, are essential to financial advisors' development. This shows that advisors appreciate the assistance for attending seminars and having access to resources, as they this helps in improving their knowledge and competency.

Continuous learning and development programs prove to be essential for improving employee skills, productivity, and flexibility in modern workplace environments, according to a local initiative by the University of the Philippines Diliman (2024). The organization showed through the Skills Training and Enhancement Program (STEP-UP) that providing staff with up-to-date knowledge and skills is now necessary for maintaining performance and meeting changing organizational expectations.

**Table 5 Summary Assessment of Continuous Learning and Certification Support**

| **Indicator Category** | **Assessment** |
|---|---|
| Overall Weighted Mean | 4.69 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | The organization supports attendance in seminars and training; and Advisors have access to learning resources and materials |
| Lowest-Ranked Indicators | Learning activities update advisors on industry standards |

**Performance Evaluation and Feedback**

The evaluation of the training and development programs of bancassurance financial advisors as to performance evaluation and feedback rated as Highly Evident with an overall weighted mean of 4.69. This finding indicates that bancassurance advisors have well-established organized evaluation systems and feedback mechanisms. Branch/area managers respondents provided the highest assessment (WM = 4.76).

All indicators rated as Highly Evident. "Regular evaluations assess work performance fairly" with a composite weighted mean of 4.83 as the highest-ranked indicator. This imply that fair and frequent performance reviews are widely used and highly regarded. Workers view evaluation processes as unbiased, reliable, and essential for improving performance.

According to a study, Rufino (2023), employee values objective, accurate, and transparent evaluation systems, as these enhance their perception of fairness within the organization. When performance criteria are clear, measurable, and consistently applied, employees tend to report higher levels of job satisfaction.

**Table 6 Summary Assessment of Performance Evaluation and Feedback**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.69 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Regular evaluations assess work performance fairly |
| Lowest-Ranked Indicators | Feedback motivates advisors to improve continuously |

**Digital Adaptability**

**Proficiency in CRM and Sales Tools**

Assessment of the digital adaptability of bancassurance financial advisors as to proficiency in CRM and sales tools rated as Highly Evident with an overall weighted mean of 4.36. Indicators rated as Highly Evident, whereas indicator "Technology improves service responsiveness" with a composite weighted mean of 4.61 as rank 1. While branch/area managers respondent provided the highest assessment with an overall weighted mean of 4.41.

The findings imply that bancassurance advisors tend to use digital technologies in their sales processes, with "Proficiency in CRM and Sales Tools" being the top-ranked and most evident. This suggests that digital tools, especially CRM systems, greatly improve service responsiveness, allowing advisors to respond more quickly and efficiently to client needs.

This is supported by Thuda et al. (2023), who emphasized that digital adaptability among banking employees affects the overall bank performance. Suggesting that having competent employees is good, but it is not enough because banks also require the systems, structures, and culture that enable those individuals to use their digital skills efficiently and proficiently.

**Table 7 Summary Assessment of Proficiency in CRM and Sales Tools**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.36 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Technology improves service responsiveness |
| Lowest-Ranked Indicators | Advisors navigate reporting systems with ease |

**Online Lead Generation Platforms**

Online lead generation platforms rated as Evident, with an overall weighted mean of 4.16. While highest-ranked indicators are "Online channels expand customer reach"; "Online platforms increase client engagement"; and "Online platforms contribute to higher sales results" with a similar composite weighted mean of 4.26. For the respondents, branch/area managers provided the highest assessment rated as Highly Evident with an overall weighted mean of 4.30.

The results indicate that while digital channels are being utilized, their full potential for sales conversion and responsiveness has not yet been maximized.

According to Dave Chaffey & Ellis-Chadwick (2022), digital marketing platforms such as social media, websites, and online campaigns enable businesses to interact with customers, reach more people, and increase sales conversions through focused strategies. In parallel, Astoriano et al. (2022) emphasized that digital marketing platforms have significance for increasing client reach and influencing purchasing decisions.

**Table 8 Summary Assessment of Online Lead Generation Platforms**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.16 |
| Verbal Interpretation | Evident |
| Highest-Ranked Indicators | Online channels expand customer reach;Online platforms increase client engagement; and Online platforms contribute to higher sales results |
| Lowest-Ranked Indicators | Advisors respond promptly to online inquiries |

**Virtual Client Engagement Skills**

Virtual Client Engagement Skills rated as Highly Evident with an overall weighted mean of 4.20. The findings indicate that bancassurance financial advisors are generally capable of engaging clients through digital platforms. While the assessment of the respondents rated branch/area managers as Highly Evident with an overall weighted mean of 4.39.

The top-ranked indicator, “Virtual engagement supports continuous sales activities,” with a composite weighted mean of 4.59 underscores the importance of virtual interaction in sustaining sales activities, as it enables advisors to communicate with clients consistently despite physical limitations.

Supported by Paular and Sario (2023), findings revealed that customer satisfaction and relationship strength are significantly improved by active online connection, communication, and engagement, highlighting the significance of constant virtual communication.

**Table 9 Summary Assessment of Virtual Client Engagement Skills**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.20 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Virtual engagement supports continuous sales activities |
| Lowest-Ranked Indicators | Advisors present products clearly online |

**Data Analytics and Reporting Literacy**

Assessment of the digital adaptability of bancassurance financial advisors as to data analytics and reporting literacy rated as Highly Evident with an overall weighted mean of 4.34. The results imply that data analytics and reporting literacy are highly evident, demonstrating that bancassurance financial advisors can typically use data tools for strategic planning and performance monitoring. As for the respondents, branch/area managers rated as Highly Evident with an overall weighted mean of 4.53.

The highest ranked indicator “Data tools help track performance trends” with a composite weighted mean of 4.61 illustrates how data analytics tools are highly beneficial for evaluating performance trends, allowing bancassurance advisors to keep an eye on developments and evaluate outcomes.

The findings are supported by the study of Fenor (2024), who demonstrated how financial analytics and technology adoption help improve organizational decision-making by providing accurate, timely, and data-driven insights, supports the conclusions. The research argues that by improving forecasting, risk assessment, and strategic planning, analytics tools assist businesses in making better decisions and generating better performance outcomes. This supports the current conclusion that analytics enhances the efficacy of decision-making.

**Table 10 Summary Assessment of Data Analytics and Reporting Literacy**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.34 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Data tools help track performance trends |
| Lowest-Ranked Indicators | Analytics improve decision-making |

**Technological Responsiveness and Innovation**

Technological responsiveness and innovation rated as Highly Evident with an overall weighted mean of 4.33. The result indicates that financial advisors at bancassurance are amenable to innovation and technology. Branch / area managers rated as Highly Evident with an overall weighted mean of 4.43

The highest-ranking indicator with a composite weighted mean of 4.58 was "Technological responsiveness enhances competitiveness", which suggests that boosting organizational competitiveness through technological responsiveness is important for advisors to stay productive in a highly competitive, digitized workplace.

George and Schillebeeckx (2022), mentioned that digital innovation helps businesses maintain competitive performance in quickly changing markets, increase value creation, and improve customer experience.

**Table 11 Summary Assessment of Technological Responsiveness and Innovation**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.33 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Technological responsiveness enhances competitiveness |
| Lowest-Ranked Indicators | Advisors attend technology training regularly |

**Adaptation to Digital Work Process**

Adaptation to Digital Work Process rated as Highly Evident with an overall weighted mean of 4.42. The results imply that while digital work processes are already well established in the bancassurance sector, ongoing capacity-building initiatives remain necessary to strengthen user confidence, maximize the benefits of automation, and further improve operational efficiency and productivity. As to respondents, financial advisors and training and development officers with both an overall weighted mean of 4.43

With a composite weighted mean of 4.81, “Digital systems are integrated into daily tasks” ranks the highest indicator. Results on Adaptation to Digital Work Processes illustrate the effective integration of digital systems into the day-to-day operations of Bancassurance financial advisors.

Supported by Martinez et al. (2020), digital transformation improves organizational performance by facilitating workflow integration, enhancing cross-functional collaboration, and simplifying operational procedures, especially in settings that rely heavily on data and services.

**Table 12 Summary Assessment of Adaptation to Digital Work Process**

| Indicator Category | Assessment |
|---|---|
| Overall Weighted Mean | 4.42 |
| Verbal Interpretation | Highly Evident |
| Highest-Ranked Indicators | Digital systems are integrated into daily tasks |
| Lowest-Ranked Indicators | Errors decrease due to automation |

**Significant Difference in the Assessments of Respondents**

Analysis of Variance (ANOVA) was utilized to determine whether significant differences existed among the assessments of bancassurance financial advisors, training and development officers and branch/area manager regarding training and development programs and digital adaptability. The findings reveal no significant differences among the groups in selected dimensions of training and development programs and digital adaptability. Consequently, the null hypothesis is not rejected in all cases.

This implies that all respondents of the study agreed on the implemented training and development programs in the bancassurance industry.

**Significant Relationship Between Training and Development Programs and Digital Adaptability**

One of the most important objectives of the study was to determine whether a significant relationship exists training and development programs and digital adaptability. Based on the theoretical framework, investments in human capital, such as training and development programs, workshops, and professional development, can lead to improved performance, higher productivity, and greater economic value for both the employee and the organization.

The data reveals that all indicators exhibit very strong correlations with digital adaptability. This implies that Training and Development Programs have a very strong correlation with all aspects of Digital Adaptability considered in this study. In practical terms, this suggests that improvements or changes in training and development are directly and proportionately associated with improvement in digital adaptability. The findings highlight the critical role of Training and Development in ensuring Digital Adaptability of bancassurance financial advisors.

The outcome showing a very strong correlation between Training and Development Programs and Digital Adaptability, support the article of Arnaud et al. (2025), which emphasized that people's capacity to adjust to technology advancements is much enhanced by digital literacy and related skills. This demonstrates how educating staff is crucial for their effective transition to digital environments in the financial services industry.

**Challenges Encountered**

The assessment of challenges encountered in training and development and digital adaptability revealed that, while the overall implementation of these systems was effective, several operational concerns persisted.

**Challenges in Training and Development Programs**

Findings reveal that the respondents generally perceived the challenges related to training and development programs as very least encountered, as reflected by the overall weighted mean of 1.78. This suggests that the existing training initiatives are generally well-managed and adequately support the learning and development needs of bancassurance financial advisors.

However, among the identified concerns, the limited availability of hands-on activities, irregular training schedules, and lack of follow-up coaching received relatively higher ratings, indicating areas that may still require attention. These results imply that while the current training programs are effective in addressing most developmental needs, there is an opportunity to further enhance the learning experience by incorporating more practical exercises, ensuring consistent training schedules, and strengthening coaching and mentoring support after training sessions. Doing so can help employees apply newly acquired knowledge more effectively, reinforce learning outcomes, and sustain professional growth. Overall, the findings reflect a positive training environment while highlighting specific areas where continuous improvement can further strengthen employee development and performance.

The research outcomes, which highlight challenges such as a lack of follow-up coaching, insufficient training materials, few hands-on activities, poor motivation to participate, inadequate management support, and limited time to attend training, support the study Lee (2023), who emphasized that organizations commonly experience challenges in training and development that significantly affect training effectiveness and performance outcomes.

**Challenges in Digital Adaptability**

The findings indicate that the respondents generally least encountered challenges related to digital adaptability, as evidenced by the overall weighted mean of 2.33. This suggests that bancassurance financial advisors, training and development officers, and branch/area managers have largely adapted to the digital tools and systems used in their daily operations. Nevertheless, the relatively higher ratings for frequent system changes and system downtime or errors reveal that technological adjustments and occasional technical issues remain the most noticeable concerns among respondents. These challenges may create temporary disruptions in workflow and require employees to continuously adjust to new processes and system updates.

Likewise, concerns related to interpreting digital reports and inadequate system training indicate the need for ongoing learning opportunities to help employees maximize the benefits of digital technologies. Overall, the results indicate a workforce generally comfortable with digital transformation, while highlighting the importance of maintaining reliable systems, providing continuous technical support, and offering regular training to ensure employees remain confident, productive, and responsive to technological changes.

The data gathered, which presents various challenges encountered such as frequent system changes, system downtime or errors, difficulty interpreting digital reports, inadequate system training, difficulty using digital platforms, limited technical skills, slow internet connectivity and resistance to new technology, aligns with Gkrimpizi et. al (2023) emphasizing that digital transformation is hindered by technological, organizational, and skill-related barriers affecting users' ability to adapt effectively to digital systems.

## CONCLUSIONS

Based on the findings of the study, the following conclusions were drawn:

1. The training and development programs of bancassurance financial advisors are highly practiced in terms of onboarding and induction training, product and market knowledge training, sales and communication workshops, leadership and mentorship programs, continuous learning and certification support, and performance evaluation and feedback.

2. The respondents have a similar assessment of bancassurance financial advisors, area/branch managers, and training and development officers.

3. The bancassurance financial advisors possess a very good level of digital adaptability, as proficiency in CRM and sales tools is rated as highly evident, demonstrating efficiency in the use of CRM, data analytics, technological responsiveness, and adaptation to digital processes.

4. There is a very strong correlation between training and development programs and the digital adaptability of bancassurance financial advisors.

5. Financial advisors encounter challenges in both training and development programs and digital adaptability. These include frequent system changes, system downtime, difficulty interpreting results, inadequate training, difficulty using platforms, technical skills, slow connectivity, and resistance to new technology.

6. The proposed inputs to sales productivity are appropriately designed and aligned with the study's findings, strengthening training and development programs and enhancing digital adaptability, which seeks to address identified gaps.

7. The proposed inputs to sales productivity are highly acceptable among respondents, indicating that it is relevant, practical, feasible, resourceful, reasonable, and supported for implementation.

## RECOMMENDATIONS

Based on the findings and conclusions of the study, the following recommendations are proposed:

1. The bancassurance management may continue the training and development programs by sustaining effective onboarding and induction training, product and market knowledge training, sales and communication workshops, leadership and mentorship programs, continuous learning and certification support, and performance evaluation and feedback in order to maintain high employee competence and sales productivity.

2. Training and Development Officers may sustain, review, and update training modules regularly to make sure that these are aligned with current banking, insurance, and digital market trends. This can help financial advisors to be more competitive, responsive, and adaptable to changing client needs and technological innovations.

3. Area Managers may further intensify their coaching, mentoring, and monitoring activities to help improve the digital adaptability of financial advisors, especially in using CRM systems, online lead generation platforms, virtual client engagement, and data analytics tools. This will help maintain their confidence in using technology and ensure they remain responsive to the growing demands of digital banking and insurance services.

4. The organization further strengthens and integrates its training initiatives with digital competencies such as CRM usage, online lead generation, virtual client engagement, and data analytics. This will help ensure that learning interventions are directly aligned with the evolving digital demands of bancassurance work and will further enhance financial advisors' adaptability, performance, and effectiveness in a technology-driven environment.

**On the challenges encountered in training and development programs, the following are suggested**:

5.1.**1 Few hands-on activities**. It is recommended to continue conducting simulation-based activities, role-playing, and practical exercises during training programs to sustain employees' application of real-life selling, communication, and digital skills. Enhance experiential learning activities to further strengthen advisors' confidence and customer engagement abilities.

5.1.2 **Irregular Schedules**. The organization is suggested to maintain flexible training schedules to ensure uninterrupted learning activities. Regular monitoring of digital systems and training schedules should continue to minimize operational interruption and maintain training accessibility for financial advisors.

5.1.3 **Lack of follow-up coaching**. Bancassurance must encourage supervisors and team leaders to strengthen post-training support or follow up and performance monitoring to ensure effectiveness of the training conducted and to continuously guide financial advisors in improving sales performance, digital adaptability, and client relationship management.

5.1.4 **Limited time to attend training**. The organization must keep using flexible and accessible training methods like electronic or online courses, and planned learning activities that fit the workload of advisors. Encourage planning of workload well to attend training without interfering with their operating duties.

**On the challenges encountered in digital adaptability, the following are suggested**:

5.2.1 **Frequent system changes**. Bancassurance industry must conduct continuous training programs in every update on digital systems, updates, or features. Organizations should also provide clear user guides and transition support to help financial advisors adapt quickly and minimize adjustment difficulties.

5.2.2 **System downtime or error**. It is recommended to strengthen technical support services and conduct regular system maintenance to reduce operational interruptions. To ensure, continuous productivity and uninterrupted client service, company should backup system, provide troubleshooting assistance, and immediate IT support.

5.2.3 **Difficulty interpreting digital result**. Institution must conduct data interpretation and digital analytics training workshops to improve advisors' ability to analyze reports, CRM outputs, and digital performance metrics. Simplified reporting tools and guided demonstrations may also help improve understanding and decision-making.

5.2.4 **Inadequate system training**. It is suggested to enhance training programs through the use of practical exercises, role-playing, and detailed presentations enable to improve advisors' confidence and skill with digital tools and systems. To reinforce learning results, ongoing coaching and refresher courses should be provided.

5. The organization may provide continuous digital skills enhancement programs, hands-on workshops, and practical simulations in order to help the financial advisors improve their confidence and competence in interpreting digital reports and adapting to digital work processes.
6. Financial advisors should actively participate in available training programs, certification activities, and digital learning opportunities. This is to continuously improve their professional knowledge, communication skills, and technological adaptability.
7. The proposed Inputs to Sales Productivity may be adopted and implemented by bancassurance institutions since the respondents assessed the intervention as highly acceptable, practical, feasible, and beneficial in enhancing overall sales productivity and work efficiency.
8. Future researchers may conduct similar studies focusing on other variables related to sales productivity, employee performance, customer satisfaction, or digital transformation using a wider scope of respondents and different research settings to further validate and enrich the findings of the present study.

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ISSN No. 2454-6186 | DOI: 10.47772/IJRISS | Volume X Issue VII July 2026

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