ENHANCING DIGITAL SKILL TRAINING'S QUALITY AT UNIVERSITIES TO IMPROVE EMPLOYEE JOB PERFORMANCES IN VIETNAM'S INSURANCE COMPANIES

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Abstract: *The worldwide digital transformation has greatly driven the insurance industry to change the way of working to gain a competitive edge. Many insurance companies have focused on providing key skills needed for employees to meet the changing requirements of the labor force. Employees should be equipped with not only professional knowledge, career qualities, and soft skills but also digital capacities to serve customers with the best insurance products. This study aims to identify the impacts of training quality on employee job performance in Vietnam's insurance companies regarding digital skills to meet the digital economy's demands. To achieve the study's objectives, the online survey questionnaire was used to gather data on the impacts of training quality on employees' job performances regarding digital skills with the participation of 240 respondents from 3 insurance companies and three universities in Vietnam. The findings demonstrate a positive correlation between digital skills training and insurance employee's job performances. The study findings will be helpful for universities training occupational insurance in Vietnam to enhance higher education quality and produce a digital workforce for insurance companies in digital transformation and international integration.*

Keywords: *insurance training's quality, insurance employees' job performances, Vietnam's insurance companies, digital skills.*

I. Introduction

Rapid technological innovations bring fundamental changes in the financial services sectors, especially in the insurance industry. The digital transformation has restructured the insurance labor market, demanding employees' digital skills and competencies to utilize digital technologies effectively (Folea & Folcut, 2019). Oberländer et al. (2020) stated a gap exists between employees' current and required digital competencies to respond to the digitalized workplace. This requires the outcomes of national curriculum reforms

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in insurance training to improve students' digital skills. Vietnam's universities training occupational insurance have encountered challenges in producing a digitally skilled workforce.

In fact, the digital economy's growth requires fundamental changes in the training insurance workforce. To catch up with the digital working environment, Vietnam's occupational insurance universities should pay much attention to innovative training models and teaching methods to equip students with not only professional knowledge and career skills but also digital capacities.

Recently, many researchers have studied the impacts of digital skill training's quality in higher education on employee job performance. The importance of higher education in enhancing insurance companies' customer services in Industry 4.0 has been highlighted in the work of Kajwang (2022). According to Oberländer et al. (2020), there is a gap between the existing and needed digital competencies to respond to the challenges of the fully digitalized workplace in the future. An insufficient level of the users' digital skills can cause the ineffective utilization of the insurance system and other information systems processing the data (Lingga, 2020). However, there is little research on the impacts of digital skill training at universities on employee job performance in Vietnam's context. Therefore, the researchers carry out this study to fill the gap.

The paper aims to explore the impacts of training quality on employee job performance in Vietnam's insurance companies. This study is carried out to achieve the following objectives:

1. To explore the positive impacts of digital skill training's quality in higher education on employees' job performances in Vietnam's insurance companies.

2. To propose recommendations for improving the quality of digital skill training in higher education to enhance employees' job performances in Vietnam's insurance companies.

II. Literature Review

2.1. An overview of previous studies

According to Zhang et al. (2024), insurance companies must be flexible, innovative, and creative to expand their market. Digital skills training can enhance students' competitiveness and employability in terms of digital literacy. This important skill involves understanding, assessing, and using technologies effectively to face the challenges of the digitally-based world.

Daulay et al. (2024) emphasize that digital skills training increases employees' performance, improves organizations' productivity positively, and will further check and arrest the several human and financial costs involved with employee turnover. Furthermore, they argued that university training enables employees to enhance their potential contribution to an organization's performance to a large extent, which links to a technology transformation, knowledge sharing, data processing, and value orientation integration.

2.2. Theoretical frameworks

2.2.1. Definitions of key concepts

Digital skills

According to Van Laar et al. (2020), digital skills are the ability to work on projects and documents shared in online collaborative platforms to find creative solutions (Barak, 2018), use applications, or operate digital devices. Carretero et al. (2017) identify the *digital skills* concern the six areas. *Information and data literacy*, *communication and collaboration*, *digital content creation*, *safety*, *problem-solving*,

and *career-related competencies*.

Digital Skills Training

Seifert et al. (2021) define *digital skills training as a kind of training that enables students to acquire the necessary skills in the digital era.* This training can be conducted through courses, practical exercises, seminars, or workshops, including various topics like computer use, applications, and digital platforms to support educational activities. Besides, digital skills training should adapt to changing learning needs and integrate digital technologies into the teaching and learning process. Digital skills training was designed to give students the essential skills to engage with key technologies during their studies, including the virtual learning environment and Microsoft Office, which results in students' suitable digital behavior (Raji et al., 2023).

Employee Job Performance

Anitha (2014) defines *employee job performance* as employees' financial or non-financial outcomes that directly connect to organizations' performances and success. According to Yosiana et al., 2020, employees' work quality and quantity achieved through fulfilling their assigned duties and responsibilities improve their job performance. In other words, employees' successful performance in their given tasks or activities regarding their responsibilities leads to achieving the expected results (Lestari et al., 2020).

2.2.2. Factors affecting digital skills training in higher education

Ertl et al. (2020) confirm that *digital devices' access* to the Internet and digital tools are the most prominent factors affecting digital skills training. Students with better access to the Internet and digital tools will possess better digital skills. There are differences between students' digital skill levels due to the differences in students' access to digital tools across under-developing and developed countries, even within the developed ones.

According to OECD et al., (2020), *gender* is another important factor affecting students' digital skills because women's access to digital devices has continuously changed. Özkan et al. (2021) confirm that residence place also affects women›s digital literacy scores besides *age, educational level, marital status, and internet usage*. University type and training specialized area can be regarded as the factors that impact students' internet access and, thereby, their digital skills (Hohlfeld et al., 2017).

In addition, the *shortage of technology teachers* brings about problems like university technology lessons (Reinsfeld & Lee, 2021) and less instruction for students to master technologies concerning careers (Love et al., 2016). In order to provide students with digital skills effectively, the courses should be instructed by the teachers who teach digital skills.

2.2.3. Impacts of digital skills training on employee job performance in insurance companies

Widodo (2024) shows that digital skills training positively impacts employee job performance. This viewpoint is shared by a number of researchers known as Silalahi et al. (2024), Siswanto (2023), and Daulay et al. (2024). These researchers conclude that digital skills training promotes real-time data access, improves decision-making and productivity, and provides employees with the competencies needed to utilize technologies effectively and enhance their job performances. Students' digital skills involve tools' application and ICT, namely *big data applications and analytics*, *cloud computing, Internet of things, blockchain,*

and *artificial intelligence* to research markets and contact customers, payments, and mobile data management in the insurance sector (Leahy & Wilson, 2014).

The *data* collected internally and externally, such as the customer relationship management (CRM) system, will assist insurance companies in dealing with customer contact, billing, market research, social media selection, and mobile data management. Digital insurance human resources bring enormous value to insurers in terms of a deeper understanding of customer behavior, brand performance, and market development.

Digital employees can apply *cloud computing* to store databases based on shared computer resources instead of local servers or personal devices. Cloud computing helps insurers respond more quickly to business and customer needs changes with lower costs. Besides, insurance employees can apply cloud computing to reach new customers and new markets to increase customer loyalty and support new business models and applications.

Digital skills enable insurance human resources to apply *The Internet of Things* to connect, log transactions, and collect data more effectively, allowing insurance employees to manage supplier networks and access more job opportunities. As these smart devices and systems are collected, shared, and analyzed, employees have more chances to operate models and interact with society and business environments.

According to Deniz et al. (2020), digital insurance employees can apply *blockchain* technology in terms of *intelligent insurance contracts*, *identity tracker*s, d*igital record storage*, and s*pecialized insurance products* and *reduce insurance premium costs* to reduce or even avoid the risk from the market.

Digital insurance employees can apply *artificial intelligence* to improve the claims process without human intervention by using technology to report claims compensation, capture damages, check the system, and communicate with customers. Many digitally – skilled insurance employees have adopted this feature of artificial intelligence in claims and underwriting, automating processes and improving consistency and efficiency. In fact, more and more insurance employees are using intelligent virtual assistance to provide customers personalized assistance.

Throughout the literature review, there is strong evidence that digital skills training in tertiary education has dramatically influenced the job performances of employees in insurance companies. However, the findings of previous studies have not revealed these impacts in Vietnam's context. In light of this, the researchers have been interested in conducting this study to enhance digital skills training at Vietnam's universities to enable insurance companies' employees to work effectively in the digital economy.

III. Methodology

The study used a survey questionnaire to identify students' and employers' opinions towards the impacts of digital skills training on employee's job performances in Vietnam's insurance companies. The study's target respondents were 120 employees from 3 insurance companies (Bao Viet Life Insurance Company, Dai-Ichi Vietnam Insurance Company and Prudential Vietnam Insurance) and 120 students from 3 universities in the North of Vietnam (National Economics University, University of Labor and Social Affairs and Academy of Finance) by email from April to May of 2024.

The survey questionnaire consists of two parts that concern the study's objectives. The first part was to collect the respondents' demographic profiles. The second part aimed at identifying the impacts and relevance of digital skills training in universities to enhance insurance employee job performance.

The survey questionnaire's statements were designed based on the 5-point Likert scale (Zikmund, 2010), ranging from 1 = strongly disagree, 2 = disagree, 3 = neutral (neither agree nor disagree), 4 = agree, and 5 = strongly agree. The responses were processed to measure the agreement level in terms of means and standard deviations. The 5-point Likert scale with its descriptive ratings was used in the survey as follows:

Table 1. Five-point Likert scale for measurement of agreement level

Scale	Range Scale	Descriptive Rating
1	1.00 – 1.79	Strongly Disagree (SD)
2	1.80 – 2.59	Disagree (D)
3	2.60 – 3.39	Neutral (N)
4	3.40 – 4.19	Agree (A)
5	4.20 – 5.00	Strongly Agree (SA)

IV. Findings and Discussion

The survey questionnaire was carried out to gather data on the respondents' viewpoints on the impacts and relevance of digital skills training in universities. The survey results are generalized in the following tables.

Table 2. Employees' view on the impacts of digital skills training on employee job performance

The digital skills training has…	Descriptive Statistics		
	Weighted mean	Standard deviation	Descriptive rating
Q1. Improved your efficiency in completing insurance job tasks.	3.96	0.82	A
Q2. Enhanced your ability to analyze and interpret data related to the insurance sector.	3.56	0.75	A
Q3. Improved your abilities to make data-driven decisions in your role.	2.74	0.69	N
Q4.Increased a positive impact on your overall job performance.	3.51	0.72	A
Q5. Provided you with the skills that have contributed to your professional growth in the company.	3.57	0.74	A

Table 2 presents the respondents' agreement that digital skills training has improved their efficiency in completing insurance job tasks with a weighted mean of 3.96. The respondents have a neutral view that the digital skills training has improved their abilities to make data-driven decisions in their role, with a weighted mean of 2.74. The respondents came to an agreement with the three left impacts namely *enhancing employees' abilities to analyze and interpret data related to the insurance sector, increasing a positive impact on employees' overall job performance,* and *providing employees with the skills that have contributed to employees' professional growth in the company* with the weighted mean of 3.56, 3.51 and 3.57 accordingly.

This shows that the employees perceive that universities need to pay more attention to training students' abilities to make decisions based on the data analysis to enhance employee's performances in insurance companies.

Table 3. Students' view on the relevance of digital skills training at universities

The digital skills training program…	Descriptive Statistics		
	Weighted mean	Standard deviation	Descriptive rating
Q6. includes advanced digital tools and technologies relevant to the insurance industry.	3.35	0.70	N
Q7. provides ongoing support and access to digital resources after the training.	3.15	0.67	N
Q8. incorporates peer reviews and group discussions to enhance learning and application of digital skills.	3.74	0.75	A
Q9. emphasizes the practical applications of digital tools in the real insurance industry.	3.54	0.72	A
Q10. offers guidance to deal with common digital issues encountered in the insurance industry.	3.59	0.80	A
Q11. provides regular assessments and feedback to keep track of students' progress and address their difficulties.	4.25	0.84	SA
Q12. is designed with varying difficulty levels to cater to different skill levels in the insurance sector.	4.45	0.89	SA

Table 3 below demonstrates the respondents' viewpoints on the relevance of digital skills training to employee job performance. The respondents strongly agree with the two statements concerning *providing regular assessments and feedback to track students' progress and address their difficulties. They are designed with varying difficulty levels to cater to different skill levels in the insurance sector,* with a weighted mean of 4.25 and 4.45, respectively. They agree with the three statements regarding *incorporating peer reviews and group discussions to enhance learning and application of digital skills, emphasizing practical applications of digital tools in the real insurance industry,* and *offering guidance to deal with common digital issues encountered in the insurance industry* with the weighted mean of 3.74, 3.54 and 3.59 accordingly. The respondents have a neutral view on *including advanced digital tools and technologies relevant to the insurance industry* and *providing ongoing support and access to digital resources after the training,* with a weighted mean of 3.35 and 3.15 in return.

The findings of Table 3 imply that universities' digital skills training programs in Vietnam need to include advanced digital tools and technologies relevant to the insurance industry. Besides, ongoing support and access to digital resources after the training are not really provided effectively. Therefore, it is essential for universities to pay more attention to updating the digital skills training programs to improve employees' performances.

Table 4. Respondents' view on suggestions for enhancing the digital skills training's quality

The digital skills training program should…	Descriptive Statistics		
	Weighted mean	Standard deviation	Descriptive rating
Q13. includes advanced digital tools and technologies relevant to the insurance industry.	4.55	0.70	SA
Q14. provide ongoing support and access to digital resources after the training.	4.15	0.67	A

The digital skills training program should…	Descriptive Statistics		
	Weighted mean	Standard deviation	Descriptive rating
Q15. Incorporate peer reviews and group discussions to enhance learning and application of digital skills.	4.43	0.75	SA
Q16. emphasizes practical applications of digital tools in the real insurance industry.	4.11	0.72	A
Q17. offers guidance to deal with common digital issues in the insurance industry.	4.67	0.80	SA

Table 4 illustrates that the respondents (both employees and students) highly agree with the three recommendations, namely *offering guidance to deal with common digital issues encountered in the insurance industry, including advanced digital tools and technologies relevant to the insurance industry* and *incorporating peer reviews and group discussions to enhance learning and application of digital skills* with the weighted mean of 4.67, 4.55 and 4.43 accordingly. The respondents agree with the two recommendations regarding *providing ongoing support and access to digital resources after the training* and *emphasizing practical applications of digital tools in the real insurance industry,* with a weighted mean of 4.15 and 4.11, respectively.

This implied that all the respondents agreed that to improve the quality of the digital skills training program, Vietnam's universities should innovate the training program in terms of digital tools and relevant technologies, ongoing support and access to digital resources, peer reviews, and group discussions, digital practical applications and guidance to deal with common digital issues.

V. Recommendations and Conclusions

5.1. Recommendations

Based on the study's findings, the researchers have proposed some recommendations to improve the quality of the digital skills training program in Vietnam's insurance companies as follows:

Firstly, the digital skills training program should include advanced digital tools and technologies relevant to the insurance industry. Better access to the Internet and digital tools enables students to possess better digital skills. Advanced digital tools and relevant technologies support students to understand insurance market development, store databases, and customer behaviors to better deal with customers' contact and billing.

Secondly, the digital skills training program should provide ongoing support and access to digital resources after the training. Students' twenty-first-century skills should be shaped by technologies that change workplaces and lifestyles. This ongoing support and access enable students to put theoretical knowledge into real life, providing them with lifelong learning capacities needed for Insurtech's working environment in the future.

Thirdly, the digital skills training program should incorporate peer reviews and group discussions to enhance the learning and application of digital skills. Peer reviews and group discussions on digital tools are valuable solutions for solving digital issues and the challenges of the Insurtech sector in a fully digitalized society.

Fourthly, the digital skills training program should emphasize the practical applications of digital tools in the actual insurance industry. The core curriculum of

the training program should be taught to ensure that graduates have the capabilities and skills to participate effectively in the digital society. The application of digital tools and emerging technologies known as AI, the Internet of things, cloud computing, and blockchain are essential to enhance students' digital skills in researching the insurance market.

Fifthly, the digital skills training program should offer guidance on common digital issues. The digital economy's evolution has dramatically changed customers' expectations and behavior. Therefore, the training program should provide students with useful instructions to enable them to fully integrate digital sales and service channels to deal with customers' changing needs.

5.2. Conclusions

Digital skills training is an important part of universities' curriculum, and it brings about better employee job performance in insurance. In the digital era, insurance employees must have sufficient technological skills to exploit digital potential to improve performance.

Based on the study's findings, some conclusions concerning the positive impacts of digital skills training on improving employee job performance are drawn. Digital skills training programs in higher education institutions need certain improvements to equip students with sufficient digital skills to work effectively in insurance companies regarding training content and relevance, training delivery and format, assessment and feedback, and integration and application. Digital Skills enable employees in insurance companies to deal with the rapid development of information and communication technology. Mastering basic technical skills to use computers and other media effectively results in employee's ability to work more effectively at work.

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NÂNG CAO CHẤT LƯỢNG ĐÀO TẠO KỸ NĂNG SỐ TẠI CÁC TRƯỜNG ĐẠI HỌC ĐỂ CẢI THIỆN HIỆU SUẤT CÔNG VIỆC CỦA NHÂN VIÊN TẠI CÁC CÔNG TY BẢO HIỂM VIỆT NAM

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Tóm tắt: *Chuyển đổi số toàn cầu đã thúc đẩy ngành bảo hiểm thay đổi cách làm việc để đạt được lợi thế cạnh tranh. Nhiều công ty bảo hiểm đã tập trung vào việc cung cấp các kỹ năng chính cần thiết cho nhân viên để đáp ứng các yêu cầu thay đổi về nguồn lao động. Nhân viên cần được trang bị không chỉ kiến thức chuyên môn, phẩm chất nghề nghiệp, kỹ năng mềm mà còn cả năng lực số để mang đến cho khách hàng những sản phẩm bảo hiểm tốt nhất. Nghiên cứu này nhằm xác định tác động của chất lượng đào tạo kỹ năng số đến hiệu quả công việc của nhân viên tại các công ty bảo hiểm Việt Nam để đáp ứng nhu cầu của nền kinh tế số. Để đạt được mục tiêu của nghiên cứu, bảng câu hỏi khảo sát trực tuyến đã được sử dụng để thu thập dữ liệu về tác động của đào tạo kỹ năng số đến hiệu quả công việc của nhân viên bảo hiểm với sự tham gia của 240 người từ 3 công ty bảo hiểm và 3 trường đại học tại Việt Nam. Kết quả nghiên cứu khẳng định tác động tích cực của đào tạo kỹ năng số đến hiệu quả công việc của nhân viên bảo hiểm. Các kết quả nghiên cứu sẽ hữu ích cho các trường đại học đào tạo ngành bảo hiểm tại Việt Nam nhằm nâng cao chất lượng đào tạo nguồn nhân lực số cho các công ty bảo hiểm trong bối cảnh chuyển đổi số và hội nhập quốc tế.*

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