

Can The Zambian Insurance Industry Use Internal Hire Versus External Hire As A Strategic Tool?

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ABSTRACT

This study aimed to assess the efficacy of internal and external hiring practices as tools for strategic human resource management in the Zambian Insurance industry. The investigation analyzed the strengths and weaknesses of both internal and external hiring strategies, with a specific focus on their impact on organizational performance and employee development. Through an extensive examination of existing literature, interviews with industry professionals, and a survey of senior executives responsible for recruitment and selection processes in the Zambian Insurance sector, the study gathered data from a sample of both large and small insurance companies operating in different regions of Zambia. This ensured that the entire industry was represented. The study provided valuable insights into the strategic considerations and outcomes of internal and external hiring in this specific context, enhancing our understanding of effective human resource management practices in the Zambian Insurance industry and offering recommendations for improving talent acquisition strategies. The study also looked at the possibility of turning the human resource function in the surveyed industry from a 'day-to-day' issue to a more strategic aspect of the business through a comprehensive hiring plan and the use of internal recruitment with employee retaining strategies. In conclusion, the research findings suggest that the Zambian insurance sector has the capability to utilize both internal and external candidates as a strategic approach. The decision to choose between internal and external hiring is influenced by various factors, including financial considerations, the immediate need to fill a vacant position, the desire to bring in fresh expertise, and the compatibility with the company's culture. Internal hiring offers several advantages for the Zambian insurance industry, such as cost savings, reduced recruitment time, and the ability to foster employee growth and loyalty within the organization. Conversely, external hiring brings in new perspectives, skills, and experiences that may not be readily available internally.

KEYWORDS: Internal and External Hiring, Strategic Human Resource Management, Zambian Insurance Industry.

ABBREVIATIONS

HR: Human Resource; SHRM: Strategic Human Resource Management; PIA: Pensions and Insurance Authority; ACII: Associate of the Chartered Insurance Institute.

1.0. INTRODUCTION

First and foremost, internal hire is a really important strategic tool and, of course, it also makes the company easier to operate. Internal hire refers to the practice of seeking candidates for a job from inside the company. This could be done in numerous ways, whether it is through a formal job posting, a written policy, or equally by word of mouth. It can provide job satisfaction for existing staff as they can see a clear career pathway, and, of course, it can also retain talent by giving employees the opportunity to advance their careers within their existing company. If a worker doesn't see a chance for promotion or continual learning, he may look for another job outside the company [1].

On the other hand, external hire is an attractive strategic tool for a company that is looking for fresh ideas and new expertise. It is particularly useful in filling in the skill gaps within an organization. A company could look externally for someone with the right expertise and experience to give the company a competitive edge. It provides an injection of new ideas and approaches as the new employees could bring different insights and knowledge to the existing team [2]. Moreover, external hires can also help the company stay updated on current trends and market development. However, the main issue with external hire is the cost, the time, and the presence of a risk. The three main cost factors associated with external hiring are the cost of the recruitment process itself, the reduced productivity of the new employees, and the investment in new employees. Needless to say, the time factor is mainly due to the duration of the recruitment process including the advertising, the shortlisting, the interviewing, and the final hiring. Most importantly, there is a risk that the person may not fit in with the

company culture and team - a 'cultural misfit'. This could lead to poor working relationships and have a direct impact on the productivity and happiness of employees [3].

All in all, when a company comes to a decision to use internal hire or external hire as a recruitment method, the management and HR team should consider both the short-term and long-term implications. It is also good practice to know how to combine both approaches so as to maximize the economic benefits. The combination of internal hire and external hire is the preferable option for many organizations. This is because the benefits of using a combination approach can help offset the shortcomings of both strategies and increase the positive outcomes for the company in general [4,5]. The advantages of a combined recruitment approach are that the company could gain new insight from external hires and, at the same time, make internal promotion possible. The barriers to internal promotion and internal mobility are also removed by using the combined recruitment approach. This is because it allows for opportunities for employees' growth and progress from inside the company. On top of that, this will provide increased morale for employees to work hard, which, in turn, leads to better productivity. Also, the company could save costs incurred by external hires because the company needs to invest less in external hiring and training programs. Last but not least, the knowledge and experience of the existing staff are already known and familiar to the company. It makes the selection of a suitable internal candidate much easier and more precise when the time comes.

The Zambian insurance industry is characterized by overreliance on external hires, in particular for senior and top management positions. This has led to increased expatriates in the industry and has limited the transfer of knowledge and skills from expatriates to local employees. The study evaluated and provided information on the cost-effectiveness, knowledge and skill transfer, and cultural fit of internal and external hires. It is envisaged that with the successful implementation of a comprehensive hiring strategy that provides for the use of both internal and external hire, the industry will benefit from better employee performance, talent pipeline building and knowledge transfer.

Another important goal of the study was to help the industry develop a comprehensive hiring strategy that provides for both internal and external hiring based on set guiding principles and certain situational factors. By analyzing the success factors in the use of internal hires and the challenges associated with overreliance on external hires, the study is anticipated to equip industry players with the requisite knowledge to undertake an effective hiring strategy.

The Zambian insurance industry has been growing rapidly, with the number of insurance companies increasing from 12 in 2007 to 35 in 2022. Nevertheless, there has been a growing concern over skill shortages and talent gaps in the industry. It has been reported that traditional methods of hiring have not been effective in helping companies close the identified talent gaps. Most of the companies have been relying on external hires, and yet the number of expatriates in the industry has been increasing. It is against this background that the study seeks to provide insights into how the Zambian insurance industry can strategically utilize internal hires and reduce overdependence on external hires [6].

The objective of this study was to investigate whether the Zambian insurance industry can utilize internal hiring versus external hiring as a strategic tool. We specifically examined the benefits and drawbacks of each approach, as well as the factors that should be taken into account when implementing these methods. In today's business world, there is a growing emphasis on the effectiveness of HR practices. SHRM is a practice that has garnered considerable attention in both academia and real-world applications. It is gaining popularity among companies in both developing and developed nations due to the recognition by managers of the importance of human capital and the need to establish a highly skilled and motivated workforce in order to achieve a competitive edge. SHRM aims to leverage the resource-based view of the firm and the theory of dynamic capabilities, which highlight the role of human resources in enhancing organizational competitiveness [7].

The scope of the study included the following things: first, analyzing the advantages of internal hire, which include a thorough knowledge of the candidate, saving time and money, smooth transition and morale booster, and a good understanding of the candidate's strengths and weaknesses. Second, analyzing the advantages of external hiring, which include bringing new knowledge and skills to the company, a larger pool of candidates, and career satisfaction for employees. Third, factors that should be considered when using each method for hire. The factors that should be taken into consideration include the culture of the organization, career development, impact of technology, economic conditions and availability of workforce, succession planning, and political, cultural, social, and technological trends. The study also compared the cost-effectiveness, knowledge and skill transfer, and cultural fit of internal and external hire [8].

Research objectives for the study included:

- a) To assess the effectiveness of internal hires as a strategic human resource management tool in the Zambian Insurance industry.
- b) To evaluate the effectiveness of external hires as a strategic human resource management tool in the Zambian Insurance industry.
- c) To identify the factors influencing the decision to hire internally or externally in the Zambian Insurance industry.

2.0. METHODOLOGY

The study was conducted in Zambia's insurance and reinsurance industry, specifically targeting high-ranking personnel working in insurance and reinsurance firms. Additionally, key individuals were interviewed, which provided valuable information.

2.1. STUDY POPULATION

The study targeted executives actively involved in the recruitment process from 38 insurance and reinsurance companies. These were drawn from the fields of finance, human resources and operations. Two key informants were identified for interviews.

The targeted sample for executives was a hundred and fourteen (114), out of which ninety-two (92) responded, giving an eighty-one percent (81%) response rate.

The key informants interviewed were industry association presidents. The first of these was the president of the association that governs insurance and reinsurance companies. The key information sought was the combined knowledge of industry challenges and successes relating to human capital within the industry. The second of these informants was the president of the association that governs the affairs of insurance and reinsurance brokers. The key information sought was an overview of the capacity of the insurers to deliver quality service through their employees. This was deemed a rich source of information, considering brokers are recipients of fifty percent (50%) of the insurance service [9].

The two informants are well grounded in this topic, with both holding the acclaimed ACII. They are both seasoned insurance professionals with over twenty years of experience in the insurance industry and are currently employed as Managing Directors of their respective firms.

2.2. RESEARCH DESIGN

This research employed a descriptive and comparative research design. The selection of the research design was determined by the nature of the research. The research aimed to evaluate the effectiveness of both internal and external hiring methods as strategic tools for managing human resources in the Zambian Insurance industry. The research employed a qualitative methodology.

2.3. SAMPLING PROCEDURE

The study units were selected using a combination of probability and non-probability methods. Specifically, simple random and purposive sampling techniques were employed. The sample size for this study consisted of 114 respondents, including executives from the Zambian insurance industry and two key industry informants. The population size was over 200, which included 38 registered insurance and reinsurance companies, each with an average of six executive staff members. Both random and purposive sampling methods were used.

According to Elder [10], expert sampling involves selecting individuals with demonstrated expertise in a particular area. This type of sampling is often done through a panel of experts. Expert sampling was chosen in this study to gather the perspectives of individuals with specific expertise. Silverman [11] also supports the use of expert sampling, and as such, the sample size includes at least three executive representatives from each organization in the population to ensure the reliability of the study. Random sampling was used to select sample elements from a sampling frame consisting of the names and positions of all executive staff in the industry.

For the key informants, the purposive sampling technique, also known as judgment sampling, was used. This technique involves deliberately selecting participants based on specific qualities they possess [12]. Purposive sampling does not rely on chance and does not require a set number of participants. According to Etikan *et al.* [12], the researcher has full responsibility for decision-making in selecting individuals who can provide valuable information based on their knowledge and experience.

2.4. DATA COLLECTION

Data was collected through the use of questionnaires and interviews. The questionnaires used closed-ended questions and were structured in nature. They were given to executives in the insurance industry in a convenient manner. The executives answered the questions independently. A timeframe of one week was given for the completion of the questionnaires, after which the researcher collected them. The researcher obtained a total of 92 successful responses out of the expected 114, resulting in a response rate of 81%. Given that this study was qualitative in nature, this response rate was considered satisfactory as it exceeded the requirement of having more than 30 respondents [13].

The study successfully interviewed both key informants, giving a response rate of a hundred percent (100%). Concerning the individuals with valuable insights, qualitative information was gathered through the utilization of interview

guides. Within this procedure, the researcher partakes in a direct conversation with the interviewee. A semi-structured guide for the interviews was utilized. Both of the identified individuals with valuable insights were effectively interviewed. During the interviews, significant topics were derived from the key informant interviews, addressing the goals of the study. Additionally, the interviewer also noted a certain level of enthusiasm expressed by the informants in relation to the generated themes.

2.5. DATA ANALYSIS

The software RapidMiner was utilized to organize data collected from questionnaires exclusively for the purpose of presentation. This involved the utilization of descriptive statistics such as percentages and pie charts. Qualitative data was manually analyzed using qualitative approaches like content analysis. Information obtained from in-depth interviews was carefully documented and transcribed, ensuring the preservation of the original meaning. The researcher employed three qualitative data analysis methods developed by Mugenda and Mugenda [14]: data reduction, display, and conclusion. The process of data reduction involved the selection, focus, summarization, and transformation of previously recorded written field notes and interview transcripts. Following this, the researcher categorized the data to facilitate the identification of relevant themes and sub-themes related to the objectives of the study. These identified themes were subsequently used to support the findings derived from the questionnaires.

3.0. FINDINGS AND DISCUSSION

3.1. THEMES GENERATED FROM KEY INFORMANT INTERVIEWS

The themes presented in the Table below were derived from the key informant interviews related to the study's objectives mentioned earlier. Table 1 provides a summarized overview of these themes.

Table 1. Summary of themes generated from key informant interviews.

Objective	Theme
a.	Internal hires harness existing talent and maintain employee confidence.
b.	External hires bridge organizational knowledge gaps.
c.	Hire externally only for strategic purposes.
d.	Internal hiring galvanizes the team.

Source: Field data, 2023

The overall findings of this study demonstrated diverse reactions to closed-ended inquiries, which were subsequently evaluated for thematic substance in accordance with the themes generated by the key informants. Table 2 summarizes the responses of the 92 participants who participated in the survey.

Table 2. Summary of responses from questionnaires.

		Number of Answers	Percentage
	Question 1		
Do you have a formalized recruitment policy?	Yes	65	70,65%
	No	27	29,35%
	Grand total	92	100,00%
	Question 2		
Do you have a Human Resource Department?	Yes	82	89,13%
	No	10	10,87%
	Grand total	92	100,00%
	Question 3		
Do you have a management training program in place?	Yes	53	57,61%
	No	39	42,39%
	Grand total	92	100,00%

Have you ever employed external candidates to fill up existing vacancies in preference to internal candidates?	Question 4		
	No	21	22,83%
	Yes	71	77,17%
	Grand total	92	100,00%
If "yes" to Q4, were there any internal candidates that met the minimum qualification for the vacancies in question?	Question 5		
	Yes	22	23,91%
	No	20	21,74%
	N/A	50	54,35%
	Grand total	92	100,00%
If "yes" to Q5, do you think your decision was correct?	Question 6		
	Yes	25	27,17%
	No	4	4,35%
	N/A	63	68,48%
	Grand total	92	100,00%
If "no" to Q5, do you think your decision was correct?	Question 7		
	Yes	46	50,00%
	No	2	2,17%
	N/A	44	47,83%
	Grand total	92	100,00%
If "yes" to Q3, are you satisfied with the quality of graduate candidates entering your Training Program?	Question 8		
	Yes	44	47,83%
	No	14	15,22%
	N/A	34	36,96%
	Grand total	92	100,00%
If "yes" to Q3, are you satisfied with the quality of graduate candidates completing your Training Program?	Question 9		
	Yes	50	54,35%
	No	6	6,52%
	N/A	36	39,13%
	Grand total	92	100,00%
If "yes" to Q9, would you be confident in appointing them to the next level of executive management?	Question 10		
	Yes	49	53,26%
	No	6	6,52%
	N/A	37	40,22%
	Grand total	92	100,00%
Are you satisfied with your organizational talent pool?	Question 11		
	Yes	55	59,78%
	No	37	40,22%
	Grand total	92	100,00%
Are you satisfied with the overall industry talent pool?	Question 12		
	Yes	39	42,39%
	No	53	57,61%
	Grand total	92	100,00%
	Question 13		

Has your organizational talent pool been eroded by local firms poaching your staff?	Yes	73	79,35%
	No	19	20,65%
	Grand total	92	100,00%
	Question 14		
Has the overall industry talent pool been eroded by foreign competitors or industry?	Yes	34	36,96%
	No	58	63,04%
	Grand total	92	100,00%
	Question 15		
If you answered "yes" to either Q13 or Q14, would this lead you to look for resources externally?	Yes	53	57,61%
	No	28	30,43%
	N/A	11	11,96%
	Grand total	92	100,00%
	Question 16		
If you answered "yes" to either Q13 or Q14, would you look internally to replenish your talent pool?	Yes	47	51,09%
	No	32	34,78%
	N/A	13	14,13%
	Grand total	92	100,00%
	Question 17		
Where you have employed externally, have you undertaken measures to manage the reaction of those who may have felt passed on for the job?	Yes	76	82,61%
	No	7	7,61%
	N/A	9	9,78%
	Grand total	92	100,00%
	Question 18		
In your opinion, do you think external hires perform better than internal hires?	Yes	44	47,83%
	No	48	52,17%
	Grand total	92	100,00%
	Question 19		
If you answered "yes" to Q18, would you directly attribute the performance of your organization to these external hires?	Yes	41	44,57%
	No	7	7,61%
	N/A	44	47,83%
	Grand total	92	100,00%
	Question 20		
In your opinion, do you think internal hires perform better than external hires?	Yes	48	52,17%
	No	44	47,83%
	Grand total	92	100,00%
	Question 21		
If you answered "yes" to Q20, would you directly attribute the performance of your organization to these internal hires?	Yes	42	45,65%
	No	8	8,70%
	N/A	42	45,65%
	Grand total	92	100,00%
	Question 22		
Are you aware of any organization(s) within your industry that have performed better than your organization?	Yes	84	91,30%
	No	8	8,70%

	Grand total	92	100,00%
	Question 23		
If you answered "yes" to Q22, would you directly attribute their performance to a superior workforce?	Yes	47	51,09%
	No	36	39,13%
	N/A	9	9,78%
	Grand total	92	100,00%
	Question 24		
If you answered "yes" to Q23, would you directly attribute the performance of the identified organizations to internal hires?	Yes	23	25,00%
	No	27	29,35%
	N/A	42	45,65%
	Grand total	92	100,00%
	Question 25		
If you answered "yes" to Q23, would you directly attribute the performance of the identified organizations to external hires?	Yes	25	27,17%
	No	25	27,17%
	N/A	42	45,65%
	Grand total	92	100,00%

Source: Field data, 2023

3.2. INTERNAL HIRES AS A STRATEGIC HUMAN RESOURCE MANAGEMENT TOOL IN THE ZAMBIAN INSURANCE INDUSTRY

Different factors contribute to the decision to hire internally. Based on the research findings, it seems that in the insurance industry of Zambia, these reasons are based on an established recruitment policy, as more than seventy percent of the participants acknowledged having some sort of recruitment policy in place. This is depicted in Figure 1 below.



Figure 1. Presence of Formalized Recruitment Policy. Source: Researcher (2024)

This is additionally reinforced by the fact that nearly ninety percent (90%) of the participants indicated they have human resource departments, as shown in Figure 2 below.

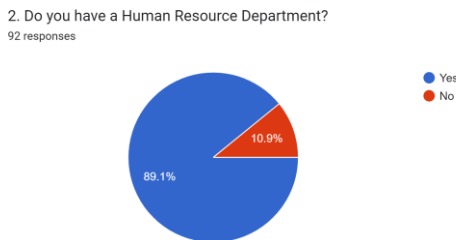


Figure 2. Presence of a Human Resource Department. Source: Researcher (2024)

When observed in isolation, the data indicates that Seventy-seven percent (77%) of the respondents had employed externally, as depicted in Figure 3 below.

4. Have you ever employed external candidates to fill up existing vacancies candidates?
92 responses

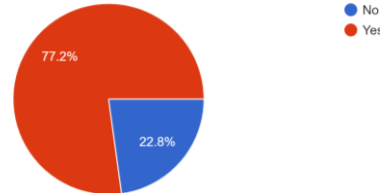


Figure 3. Employment of External Candidates in Preference to Internal Candidates. Source: Researcher (2024)

Nevertheless, the data suggests that reaching a definitive conclusion regarding this particular decision is not entirely uncomplicated. The responses obtained in regards to the two preferences were somewhat evenly split, with a mere four percentage point difference. To elaborate, fifty-two percent (52%) of the individuals surveyed expressed a preference for internal hiring. This statistical representation can be observed in Figures 4 and 5, provided below.

18. In your opinion, do you think external hires perform better than internal hires?
92 responses

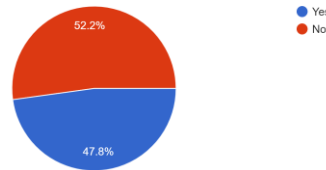


Figure 4. Opinion about External hire performance. Source: Researcher (2024)

20. In your opinion, do you think internal hires perform better than external hires?
92 responses

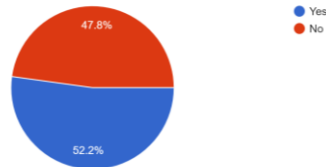


Figure 5. Opinion about Internal hire performance. Source: Researcher (2024)

3.3. ADVANTAGES OF INTERNAL HIRE

It seems that the choice to employ individuals from within the company is considered a strategic decision. One clear example of this can be seen in the information obtained from the primary source interview, which emphasized the intention to utilize the existing skills and knowledge of current employees in order to maintain their confidence. This assertion is backed by scholarly research, as demonstrated by [15], who claim that internal hires often offer distinct benefits to organizations due to their familiarity with the company's culture and objectives, enabling them to contribute more effectively and rapidly. Ren and Jackson [16] similarly suggest that promoting from within can positively impact employee morale and motivation, subsequently leading to higher levels of employee retention.

Nevertheless, the aforementioned cost strategy proposed by [15] regarding the reduction of onboarding and training expenses was not convincingly supported in the thematic analysis. The main emphasis expressed by the primary sources was on the heightened engagement that enables sustained organizational triumph in the long term.

Having the most qualified staff members may not always be a guarantee of success. However, once you are successful in cultivating a sense of loyalty within your team, the potential for what can be achieved with a group that firmly embraces your vision becomes limitless. The crucial aspect lies in instilling the belief that they are instrumental in shaping the future [IDI, Industry Association Key Informant 1, 14 February 2024].

This assertion by key informants is consistent with literature as it is observed that Internal hiring fosters a stronger sense of loyalty in employees, thereby improving the overall office morale and productivity. The hiring process is greatly reduced - when traditional forms of employment require managers to search for new employees and weed through responses, the internal hiring process is more streamlined. This means that any vacancies within a company would be filled more quickly, reducing the number of man-hours lost in any transition period. Internal hiring also can provide more opportunities for younger workers as, should they see a vacancy higher up the ladder, they may be more willing to apply, knowing that they have the chance to gradually move upwards. When changing to internal hires allows management to get to know employees more. They are able to understand their work ethic better and see how they interact with others, helping to make more informed decisions about promotions, pay-rises and other changes within the company [17].

3.4. DISADVANTAGES OF INTERNAL HIRE

When using internal hire, the options of potential employees to choose from for an open position will be limited. Based on the size of the company and the number of employees, another disadvantage of internal hiring is the lack of new ideas. New talent comes from external hires, and new people will think of new ways to do tasks or new processes to help make work more efficient. Also, if a certain employee is a good fit for a new position and it is filled by them, it will create a void in their old position, which would have to be filled by someone new. This can create a type of chain and a series of new training each time you fill a position via internal hire. Besides, employees passed over due to internal hire might end up getting demotivated and get the impression that they don't have a chance to advance in the company. This can result in a lack of morale and motivation in the employees, thereby leading to a decrease in productivity and work efficiency. In addition, it might result in a higher rate of staff turnover, and it could have a negative impact on the working environment as existing employees become disheartened and may have doubts about the recruitment and promotion process in the future. Lastly, when a company continuously resorts to internal hiring whenever a position needs to be filled without considering external candidates, a feeling of self-satisfaction and complacency may develop among the existing workforce. The existing employees will become less likely to be innovative and competitive, and this might be harmful to the development of the company.

3.5. FACTORS TO CONSIDER WHEN USING INTERNAL HIRE

It is necessary to evaluate the overall impact of internal hire on the company. While the cost of training a new employee could be saved as a result of internal hire, a potential disadvantage may be that new ideas and a fresh approach from somebody outside the business could be lost. On the other hand, there may be a possibility that a new employee from external job recruitment could find their capability to adopt a job without any prior experience in the business overwhelming. It is, therefore, important for the insurance industry to weigh up these factors as a part of the decision-making process.

Another key factor to consider is that allowing an employee for internal promotion sends out various messages to other staff. The optimistic message is that progression is possible and merit is recognized within the business, which can act as a great motivator for other staff members as well. It also ensures that employees in the insurance industry feel valued in terms of their work, in which the positivity and staff morale in the business shall be respectively maintained and maximized [18].

The third thing to be considered is capability. The fact that the employees have been provided with skills and knowledge of the business means that, unlike many new employees, an internal hire can, in fact, more or less hit the ground running. Therefore, the employees' capability to attain the job is much greater.

Second, it is important to consider whether internal hires generate career growth opportunities for existing staff within the insurance industry. Such practice not only motivates and retains the best-performing employees but also allows them to take their careers to the next level by seeking their interest in a new job opportunity.

There are many elements that need to be considered when an organization is looking to fill a vacancy through internal recruitment. First and foremost, internal promotions in the insurance industry are, as well as in practice, also highly regulated in Zambia, being subject to the control and regulation of the Pensions and Insurance Authority. Under the Internal Staff Promotion Regulations 1998, all job opportunities should be advertised to all employees unless the promotion is to be considered on the basis of exceptional circumstances, such as the promotion of new business strategies or new business products. The rationale for such regulations is that it will give all who may be interested in the post and who feel capable an

equal opportunity to apply and be considered for it. However, there is no need to advertise in a case where there is a piece of clear evidence that an employee is unequivocally the best fit for that specific job in terms of experience, knowledge and qualifications.

3.6. EXTERNAL HIRES AS A STRATEGIC HUMAN RESOURCE MANAGEMENT TOOL IN THE ZAMBIAN INSURANCE INDUSTRY

As mentioned previously, there was not a clear divide in the enthusiasm for hiring from within the organization versus hiring externally. Nonetheless, the significant interest in recruiting external candidates highlights the imperative to address a vacancy within the corresponding company.

Considering that 63% of the individuals surveyed were employed by established companies with a tenure of over ten years, it is anticipated that the remaining close to 40% would be divided between firms younger than five years (10%) and those between five and ten years old (27%). These less mature organizations are likely to seek external sources to address any gaps in their development. However, it is still necessary for established companies to hire externally, particularly if they have lost exceptional talent to other organizations. This split is depicted in Figure 6 below.

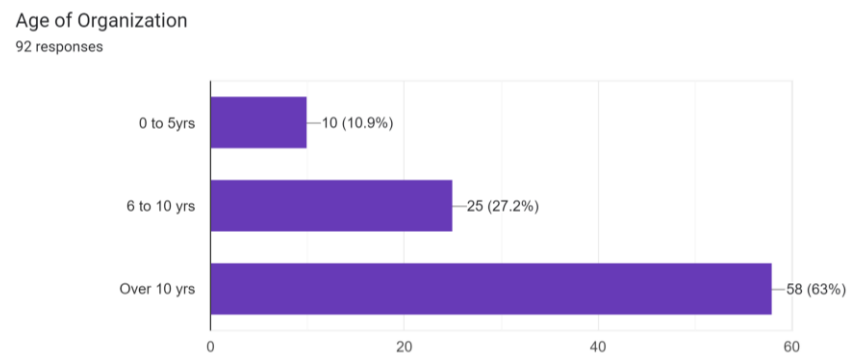


Figure 6. Maturity of the Organizations. Source: Researcher (2024)

As stated by Bidwell [19], external hires have the potential to bring specialized skills or expertise that might not be found within the organization. This addition of new skills can help bridge competency gaps and improve the overall capabilities of the organization. Furthermore, it is suggested that external hires often excel in specific areas, such as technical skills or industry-specific knowledge, in comparison to internal candidates [19].

This statement is strongly backed by the input from the main sources when they claim that external hires fill in organizational knowledge gaps. The comments they made during the interview indicated that one motive for hiring externally in the industry was the valuable expertise possessed by individuals transitioning between companies. Similarly, the survey indicated that participants had a relatively low level of confidence in the talent pool within the industry, with 58% of them expressing dissatisfaction with it.

As per Guthrie [20], recruitment is described as the procedure of recognizing the requirement for accommodating roles, and recruiters have the option to explore potential candidates from within the organization or externally. Consequently, a blend of these two alternatives may occasionally result in a substantial pool of applicants competing for a single position. Regardless of the chosen approach, navigating through political dynamics is crucial; thus, opting to hire external candidates could potentially alleviate internal politics.

This can be proven by the fact that a significant majority of the participants, comprising 83% of them, believed it to be imperative to handle the responses of internal applicants who have been rejected for the position. The key respondents also maintain that neglecting to acknowledge the emotions of individuals who may feel overlooked for promotion could potentially undermine efforts in team building.

Nielsen [21] supports this claim by discussing how external hires are less influenced by internal politics and biases. As a result, they can make decisions solely based on their skills and qualifications rather than any pre-existing connections or loyalties. From a strategic standpoint, this can ultimately create a more fair and open organizational culture that promotes employee engagement and satisfaction.

The detailed thematic analysis did not corroborate Cascio's [22] claim that introducing new employees from external sources and their potential to contribute fresh ideas and different viewpoints, thus promoting innovation within the organization,

was not corroborated. The key informants emphasized the importance of avoiding radical changes that could potentially disrupt the organization's existing structure.

On certain occasions, we have occasionally employed expatriates who were not part of the organization. In such instances, it is imperative that the strategic purpose is effectively communicated to all members of the organization. Equally significant, the expatriate is informed that failure to fulfill the strategic purpose could lead to their termination from employment [IDI, Industry Association Key Informant 1, 14 February 2024].

3.7. ADVANTAGES OF EXTERNAL HIRE

In contrast to the advantages of internal hire, external hire comes with so many tremendous benefits that cannot be overlooked. Firstly, external hiring offers the company new perspectives. This means that external hire can help in bringing in managers and employees who have experience in different companies and in different industries to a firm. This will also lead to new ideas and methods that will expand and improve the operations of a company significantly. Secondly, employing people from outside can also bring a new pool of skill sets from which the company can benefit. In order for a business to strive in the current competitive marketplace, it is important that the people there possess the relevant job-related knowledge and skills [23].

It is, therefore, worthwhile to invest in training programs and support for the new recruits in order to enable and facilitate knowledge and skill transfer. Last but not least, another advantage of external hiring is that it can assist in filling up vacancies within an organization efficiently and quickly. Often, if a company does not have suitable internal candidates to fill a certain vacant position, they may need to carry out an extensive recruitment process and employ headhunters in search of the right candidates. However, it can be very costly for the company especially if the position requires people with special qualities and relevant experiences. Allowing external hire will save the company time and money, which is spent on the recruitment exercise. On top of that, the company will also be in a better position to perform and deliver quality services as normal operations are not hampered [24].

3.8. DISADVANTAGES OF EXTERNAL HIRE

When hiring externally, there is usually a high cost associated with searching for and attracting suitable candidates. This may include the costs of advertising, headhunting fees, and also the payment in time and money of the recruitment and selection staff. As well as the cost, there is a long timescale between deciding to recruit and the new employee starting within which the organization is one valuable resource. In practice, these budgets and costs may mean that the job has to be advertised externally if certain conditions are to be met designed to ensure that the best candidate is selected.

The Human Resources department frequently lacks alternatives, especially in a sizable organization with a well-organized workforce. Moreover, this circumstance can present a risk for both the company and the newly hired individual. For the company, bringing in an unfamiliar asset *always* entails a certain level of uncertainty, as there is a chance that the new employee may not be able to fulfill the expected responsibilities to the same extent as an internal candidate. Similarly, from the perspective of the new employee, they face the additional challenge of adapting to their new role, comprehending the organizational culture at their new workplace, and the unforeseen possibility that the job may not match the expectations set during the interview [25].

3.9. FACTORS TO CONSIDER WHEN USING EXTERNAL HIRE

The study also showed that employees do not put full effort into their work when they do not share the organizational values and culture. In the long run, this will obviously affect productivity in the affected departments and will also lead to poor standards of quality and excellence. Such cases may lead to the loss of customers if employees' actions and attitudes do not promote customer satisfaction. The book gives the example of Sears, a leading automotive maintenance company, which in 1992 carried out a study that revealed that the company's franchised centers that attracted employees who had similar values and culture to that of the organization realized higher sales and good customer satisfaction compared to those franchised centers that did not.

Another study by Griffeth and Hom in 1995, cited by Gilch and Sieweke [26], showed that employee turnover rates are significantly reduced when employees fit into the organization's culture. It is, therefore, important and necessary that the external hire fits into the organization's long-term global objectives and strategies. This will not only improve the employee's productivity but also help in ensuring that the organization maintains global competitiveness and market leadership. Chances are higher that the organization will not only achieve long-term sustainability but also enjoy a good employment brand that is characterized by a good, conducive working environment and good job satisfaction. On the other hand, employers will experience low turnover rates and also save money and time that could have been spent on recruitment [26].

Regarding the knowledge and skills aspect, the book notes a study by Tracey and Tews in 2005 that showed that award-winning companies, in terms of effective external hires, tend to focus on the knowledge and skills of the new employee as opposed to whether the employee fits into the organization's values and culture. This, as Tracey and Tews observed, might lead to a lack of cooperation and teamwork in the organization when operational practices exist but employees do not use them, and they are not suitable. It might also lead to resistance to change from the employees who are supposed to adopt new practices that were initiated and introduced by the new employee. However, it can be argued that it is a major risk to recruit someone who will bring a new strategy and ways of doing things that the company is not used to. Therefore, it is important to consider these risk factors because change does not always guarantee success [27].

Based on the book, "Managing the Flexible Workforce: International Cases and Best Practices," the first thing to note is that the method of hiring and the criteria used in recruitment plays a significant role in determining how successful the external hire is likely to be. One of the biggest mistakes in business is to recruit someone who does not fit into the organizational culture and expectations. That is why it is important to ensure that the person recruited has the required knowledge and skills, fits the organizational culture and climate, and also is able to adapt to any changes that may take place in the organization following his or her recruitment [17].

3.10. BEST PRACTICES FOR THE ZAMBIAN INSURANCE INDUSTRY

The effective use of internal hire or external hire should not just be an operational issue but a fundamental strategic consideration for all forward-looking insurance companies. There are a number of good practices for the Zambian insurance industry. One of the critical practices is that insurance companies in Zambia need to develop a comprehensive hiring strategy. In particular, the best practice will be that the company should not just limit management focus to the completion of a recruitment action, but rather, the process must form a systematic approach to the strategic long-term development of the workforce. When this hiring strategy is applied, it may point to the need for establishing a healthy mix of both internal hires and external recruits. This method will foster a view that building the skills and competencies of existing workers is fundamentally important [28]. The thematic analysis corroborates this amalgamation, considering the equal distribution of viewpoints.

We have observed a significant number of individuals being recruited from outside the organization for executive positions while simultaneously witnessing the appointment of Chief Executive Officers from within our own ranks. Furthermore, we are of the opinion that internal hiring has proven to be successful in our case. [IDI, Industry Association Key Informant 2, 16 February 2024].

One recommended practice is to establish a talent pipeline. This procedure entails engaging in workforce planning that evaluates the current workforce's size, type, and skills, as well as the probable future working environment for the organization. It is advisable to consistently advertise internal job openings and give preference to employees when it comes to applying. This proactive approach will encourage the development of the current workforce, especially younger employees who perceive this development as a promising career path. Through the talent pipeline, the significance of continually improving individual performance and development is emphasized, which ultimately leads to the successful growth of employees within the organization. Another means of establishing a talent pipeline is through formalized management training programs. These programs equip employees with the essential skills and knowledge needed to assume leadership positions within the organization [29].

Furthermore, the Zambian insurance industry can benefit greatly from implementing a formal and comprehensive process to assess the effectiveness of hiring decisions. This includes conducting ongoing evaluations to measure the success of individual staff members and identify any potential reasons for their underperformance. It is important that the development of employees aligns with the organization's overall growth objectives and that the objectives outlined in the development plan are realistic and can be verified. This approach ensures that the skills acquired through training are effectively transferred and that there is a long-term focus on manager development. By closely monitoring the progress of internal recruits and implementing a structured, long-term training program to enhance skills, businesses can experience significant benefits, such as adaptability and increased productivity, in line with best practices in the Zambian insurance industry [30]. This is aligned with sentiments by one of the key informants who states that:

The team ought to be motivated by demonstrating to them the recognition of the value that the leadership holds for each individual. Consistency in communication should be maintained throughout the organization. Whenever the leadership communicates or takes action, it should be done in a consistent manner. [IDI, Industry Association Key Informant 1, 14 February 2024].

3.11. DEVELOPING A COMPREHENSIVE HIRING STRATEGY

Despite the industry and the overwhelming amount of technology available to support hiring, it still remains the single most important aspect of human resources. Bratton and Gold [31] begin by explaining that a thorough, comprehensive hiring strategy is essential as a first step toward effective talent management. It is also emphasized that such a strategy must begin by addressing workforce planning and the internal labor supply and then move on to describe what the need is for recruiting from outside of the organization. This would include effective attraction, appropriate selection methods and steps to ensure that the management of new talent is properly looked after - commonly known as 'onboarding' [31].

With regards purely to the concept of hiring from within or hiring from outside of the organization, much of the academic literature suggests that having a well-developed, comprehensive hiring strategy in place will make winning the 'war for talent' all the more likely [32]. Allen *et al.* [33] go further by stating that with an effective hiring strategy in place, a hiring practice can become a source of sustainable competitive advantage for a firm. Allen *et al.* [33] provide a possible explanation for this, believing that with a strong internal focus, a company may be able to identify staff whom they believe have potential. This can then be nurtured and honed over time as they progress within the organization, hopefully leading to long-term success for the business. Moreover, Allen *et al.* [33] state that as a position becomes available for internal promotion, there will already be a depth of knowledge about the strengths and weaknesses of that individual because they have existed within the organization.

Promoting employees from within the organization can be viewed as a cost-saving measure, as it eliminates the need for expensive external recruitment campaigns. Additionally, current employees may become more motivated and dedicated to their work, hopeful that they could be considered for future internal promotions. This demonstrates how both the employees and the organization can benefit from this method of hiring. However, it should be noted that there are instances when external hires are necessary. Some companies may have reached a point where there are no further advancement opportunities for current staff, or those on the cusp of promotion may lack sufficient experience [33].

This is where critique towards those who argue in favor of developing staff internally may arise - companies need a balanced approach to hiring. Ergo, staff that are promoted have the necessary skills and knowledge, but external hires can offer fresh insights and ideas. It is indicated that these organizations often are seen as 'an employer of choice' in the job market and can attract large numbers of applicants. Also, when staff are offered training and development, they are more likely to remain loyal and stay within the company in the expectation that their employability will be increased [34]. In turn, this also supports the view that by creating a reputation as an 'employer of choice' and subsequently increasing staff retention, the business can gain a competitive advantage [26].

3.12. BUILDING A TALENT PIPELINE

Strategic workforce planning is used to develop a talent pipeline for the Zambian insurance industry. When a company is struggling to find applicants with the right mixture of skills and attributes for a role, the solution is not just to hire from outside. This is a commonly adopted and unsuccessful 'quick fix' to solve an immediate resourcing problem. Instead, a strategic approach to internal talent pool development must be considered. The talent is already known, and the commercial requirements of the business and the individual career aspirations can be incorporated with the strategic workforce planning process to fill the talent pool [35].

This method 'futureproofs' the workforce by growing talent from within, and it supports individuals in their personal development and career aspirations. By combining this approach with succession planning, a process of identifying and developing internal people who have the potential to step up into more senior or specialist roles, it is easier and quicker to identify and select the right candidates for career advancement and to provide development for key areas. This ensures that key roles will not be left vulnerable by sudden or unexpected departures, and the risk of leaving a team without a leader as a position is vacant is lessened. Also, resources into which time has been invested in terms of training and development are retained, and the business can demonstrate that it is committed to providing opportunities for progress and advancement to its employees [35].

Using data from workforce plans and making strategic decisions about the likely candidate based on factors such as when current post holders are planning to leave or retire or the likely promotions of a particular person will enable the available talent to be more effectively channeled. This can support the development of a talent pipeline, but it should always be used as a flexible resource that can be responsive to change. This is because the external environment in which the business operates can change, and workforce plans should be regularly monitored and adjusted as necessary. By dynamic management of the talent pool and taking account of individual and business development, it is more likely that the right person for a senior role can be effectively developed from within. At any one time, the level of senior candidacy will typically be low, especially when compared to the more abundant and broad talent that can be incorporated into succession plans. Employing a strategic approach to this method is beneficial because the top tier of management can be seen and assessed as a continuously developing entity that will reflect the latest organizational aims and objectives. Also, it reduces the need to use external

recruitment agencies to outsource selection. These bodies provide a service that involves direct costs to the business and can be further exacerbated by 'no placement, no fee' type contracts, producing a less cost-efficient and strategic method of candidate selection [35].

Management training programs serve as an additional means of cultivating and fostering talent within the organization. Establishing a reservoir of capable individuals through the implementation of managerial education and development programs. This approach can effectively nurture a pool of skilled professionals within the Zambian insurance industry. By developing an internal talent pipeline, companies can reduce their reliance on external hires and improve long-term sustainability. This approach also promotes a sense of loyalty and commitment among employees as they see opportunities for growth and advancement within the organization. Furthermore, an internal talent pipeline allows for a more seamless integration of new hires into the company culture and values [36]. This aligns with the examination of the thematic analysis and sentiments from key informants.

Sometimes, it is necessary to instigate a disturbance and introduce innovative thoughts. Graduates are highly suited for this undertaking as they possess a flexible nature and can be molded into the desired employee. Naturally, the success of this endeavor relies on the caliber and rigor of the program. [IDI, Industry Association Key Informant 2, 16 February 2024].

This integration leads to higher employee morale and productivity, as well as a stronger sense of unity and shared goals among team members. In addition, a well-established talent pipeline enables organizations to quickly fill key positions, ensuring continuity and minimizing disruption in operations and decision-making processes. This agility in filling key positions also allows companies to respond more effectively to market changes and emerging opportunities. By having a pipeline of talented individuals already in place, organizations can quickly adapt to changing market dynamics and take advantage of new opportunities without the delay of external hiring processes [37].

4.0. CONCLUSION

In conclusion, the study clearly shows that the Zambian insurance industry can use both internal and external hires as a strategic tool. The right choice between internal and external hire is influenced by numerous factors, such as costs, the urgency to fill a vacant position, the desire for new knowledge and cultural fit. It is also evident that while using internal hire, the company has the potential to save on hidden and visible costs. Additionally, internal hires tend to have higher levels of knowledge and skill transfer, and they are more likely to fit into the company's culture. This fusion can be observed when analyzing themes.

Our main emphasis was on the capacity of individuals to recognize the notion that gathering knowledge within the industry posed a formidable obstacle. It can be likened to a contest between innate talent and formal qualifications [IDI, Industry Association Key Informant 2, 16 February 2024].

On the other hand, external hire could be necessary for bringing in new ideas or experiences that do not exist within the organization. The study finds that from a myopic point of view, internal hiring might seem like the best choice, but in the long run, the insurance company might be deprived of innovation and substantial growth, which comes from new blood from external hires. There is no universal hiring strategy that can be excellent for every company or situation at all times. However, for any hiring decision, it is important for the recruiting team or individual to critically scrutinize and evaluate the strategy and effectiveness of hiring decisions.

In the current industry where new technologies are being discovered, competition in the market is high and the regulatory environment is always changing, having a well-structured comprehensive hiring strategy would be more effective for most organizations.

Also building a talent pipeline of those who are ambitious and share the vision of the company will help to enhance the human resources management. By engaging in evaluating the outcomes of hiring decisions and effectiveness, corrective adjustments can be made to the hiring strategy in order to achieve the set goals and objectives. By so doing, the organization will always have the right people in the right places at the right time. The study reviewed different literature with the aim of demonstrating that the industry and human resource management experts have paid attention to the debate of internal hire vs. external hire. However, most of the knowledge generated focuses on Western countries, with little attention given to developing countries.

The study tried to fill this knowledge gap by focusing on answering one of the important strategic human resource management practices. As a matter of fact, the authors do not intend to generalize the findings of this publication to other

industries, but rather, it provides insightful approaches that the insurance companies in Zambia can take in utilizing internal and external hire as a tool. In addition, the main contributing factors of high turnover and employee movements discussed in the study emanate from personal thoughts and are supported by the literature reviewed.

The future study can be more empirical, whereby primary data through the use of experimental designs, case studies or surveys can be used to validate the findings. The current study utilized existing literature to make a comparative approach to the strategic use of internal hire vs. external hire in the Zambian insurance industry. The sample of the literature was quite comprehensive within the industry and related fields. However, due to the scarcity of literature in the Zambian context, the sample was not country-specific. A variety of sources enabled the author to offer a multidimensional discussion of the topic.

4.1. RECOMMENDATIONS FOR THE ZAMBIAN INSURANCE INDUSTRY

It is recommended that the Zambian insurance industry should develop a comprehensive hiring strategy that combines internal and external hire. This involves actively recruiting and training employees in anticipation of future vacancies. By filling more junior positions with internal hires, the industry can ensure the continual development of its employees as well as a smooth transfer of knowledge and skills when the incumbent retires or moves on to another job. In addition, the hiring strategy should include the identification and development of new talent. For example, internships should be offered on a structured basis to ensure that talent is not only sourced from outside of the industry [38]. Furthermore, human resource professionals within Zambian Insurance should be involved in senior strategic discussions (like talent acquisition and workforce planning) and be permitted to challenge and contribute to decision-making. This will allow the industry to make the most of modern and innovative recruitment and selection methods, such as the use of social media and web-based attraction campaigns and ensure that the industry continues to evolve.

Another key recommendation is that the industry should move towards more rigorous evaluation processes to determine the effectiveness of hiring decisions. This will involve keeping track of how well employees are doing and whether they are meeting both the business and their own personal goals, as well as appraising the impact of their skills and knowledge on the wider business and its strategic aims. By doing so, the industry can build a clearer picture of whether the practice of external hiring - which is typically more expensive and time-consuming - brings valuable new ideas and a fresh perspective to the business or whether the growing trend toward using internal hires pays off in the long term. Such practices - known as talent metrics - can help organizations manage their talent, provide visibility of the costs of recruitment and support employees in their career development. But the reality is that the industry appears to be lagging behind in the meaningful use of these metrics; only about a third of employers use any kind of metric to measure and evaluate the efficiency and impact of hiring. Its findings were that over a third of HR professionals are dissatisfied with hiring processes and that many see a lack of metrics and measurement as an issue.

It is hoped that such recommendations will improve hiring satisfaction within Zambia's insurance industry, facilitate the appropriate transfer of knowledge and expertise and help ensure that, in the future, senior-level positions are increasingly filled by employees who have been nurtured and developed over a number of years.

ETHICAL CONSIDERATION

In accordance with the ethical requirements, the study proposal and methodology obtained approval from the Biomedical Research Ethics Committee at the University of Zambia.

AUTHOR CONTRIBUTIONS

KM and AQ contributed equally to this paper.

CONFLICT OF INTEREST

The authors declare that they have no conflicts of interest.

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