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# **Evaluation of the level of application of the quality of the training process in accordance with the requirements of the international standard (ISO 10015:2019) applied research in the national insurance company**

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**Abstract**---The research aims to evaluate the quality of training in the National Insurance Company in accordance with the International Standard for Training ISO (ISO 10015: 2019). The application and documentation requirements for the specification items. The checklist was approved for collecting data and information, and a workshop was held with the officials in the training for accuracy in accessing the data. The list included (104) questions distributed over all the items of the specification, and the frequencies, percentages, and mean were calculated. Arithmetic was weighted as the method in data analysis, and the research reached a set of results, the most prominent of which was that the researched company achieved the level of application and documentation of the specification amounting to (36%), which is close to the weight of (partially applied and partially documented), and this means that the researched company has moved away from applying the requirements of the specification by (64%).

**Keywords**---training quality, international standard (ISO 10015:2019), gap ratio.

## **Introduction**

The scientific progress that the world is witnessing today requires organizations, whether global or local, to adopt modern administrative concepts in management if they want to achieve their goals efficiently and effectively, and among these

concepts is the full belief in the necessity of having international specifications and standards adopted by all organizations in order to survive ,and continue to face changes and various challenges In light of the great changes, one of the important matters that is the main driver of the development of organizations is the process of evaluating the quality of training, as through this process correction, modification showing the strengths for their development and the statement of weaknesses to strengthen them in all training programs and processes in order to achieve the basic purpose of those programs and see the results Concretely, training at the present time has become an investment in human capital, as it is considered one of the most important basic ways to form suitable human resources in terms of quantity and quality, as it works to provide individuals with the information, skills and administrative and technical capabilities necessary to perform their work, which is positively reflected on the work and performance of organizations in General. The term quality means the extent to which the service conforms to the specifications that have been set, Thus the concept of training quality assessment focuses on a set of organizational and individual characteristics affecting the training process to give a clear picture of training.The research structure consisted of four sections, the first included the research methodology, while the second included the theoretical side. The third topic focused on The practical side, while the fourth and final topic included conclusions and recommendations.

### **The first topic**

#### **Research Methodology**

##### **First: the research problem**

The lack of qualified and trained human resources capable of adapting to all the variables and challenges in the external environment will lead to the weak ability of organizations to compete internally and externally, and the role of training in all organizations is to prepare, qualify and develop workers in all departments in line with modernity and development that the world is reaching. Today, for the organization to be able to compete to ensure its existence and achieve its goals, the need is to evaluate the training processes in the National Insurance Company, as that company did not pay attention to the issues of quality and training in accordance with the international standard (ISO 10015: 2019). Field visits to the company under study The lack of fixed and approved standards from a specialized authority based on which the quality of the training process is evaluated, so it was necessary to research this topic and study its requirements by evaluating the actual reality of the training process to identify the possibility and readiness of the training departments in the National Insurance Company in accordance with the international standard (ISO 10015:2019) Accordingly, the research problem is summarized in answering the following questions:

- What is the degree of application of the requirements of the international standard (ISO 10015: 2019) in the company under study?
- What is the level the size of the gap between the actual quality of the training process and the terms of application of the specification in the company?

- What are the main and secondary reasons related to the non-conformity between the actual reality of the application, documentation, and requirements of the specification?

### **Second: The importance of research**

- The research gains its importance from the importance of the topic: Evaluating the quality of training in accordance with the training specification (ISO 10015: 2019), which is one of the important topics in the field of administrative development for workers in organizations, which contributes to making room for researchers and those interested in doing research and studies.
- The research contributes to directing the attention of the officials in the company to the importance of applying this specification for its role in increasing the capabilities of workers in performing the insurance tasks efficiently and effectively.
- The importance of the research lies in the importance of the researched company, as one of the active companies, and its role in the economic development plans in the country.

### **Third: Research objectives**

- Determining the degree of application of the company in question to the requirements of the international standard (ISO 10015: 2019).
- Diagnosing the size of the gap between the actual reality of the training process in the company in question and the requirements of the international standard.
- Analyzing the main and secondary causes to identify cases of non-conformity with the actual reality and the requirements of this specification

### **Fourth: Research Methodology**

The research method adopted the descriptive-analytical method in collecting data through the checklist, determining the size of the gap for each requirement of the specification, as well as direct observation, field coexistence, and access to documents and records for the location of the research procedure.

### **Fifthly: The limits of research**

- Scientific limits: - Focusing on the issue of training quality according to the specification (ISO 10015: 2019)
- Time limits: - The duration of the research was approved from (15/2/2022) to (16/6/2022).
- Spatial limits: - This research was applied to the National Insurance Company located in Baghdad.

### **Sixth: Sources of data and information collection**

The sources of data and information collection were:

- Theoretical aspect:-
  - The research relied on books, letters, theses, and periodicals (Arabic and foreign) available in Iraqi university libraries, ISO publications, as well as Arab and foreign research available on the international information network (internet).
- The practical aspect:-
  - Field coexistence with the research site, and personal interviews with the relevant authorities in the researched company.
  - B. Examining the records and documents of the researched company.
  - Holding a workshop with officials in the training for accuracy in obtaining data.
  - D. Checklist: The checklist has been prepared in accordance with the requirements of the international standard (ISO 10015: 2019) to evaluate the quality of the level of application of the training process and diagnose the size of the gap and find out its causes.

### **Seventh: Tools for analysis and statistical processing**

To analyze the data, the following has been relied on:

Likert Seven Scale to determine the relative weights to determine the level of application of the requirements and provisions of the International Standard (ISO 10015: 2019) As shown in Table.(1)

Table 1  
The seven-point scale for the degree of conformity and documentation to the specification

The seven-point scale of conformity with the international standard								
Scale paragraphs	Not applicable documented	Partially Implemented Undocumented	Partially Applied Documented	Partially Applied Fully Documented	Completely undocumented	Fully Applied Documented	Fully Applied Fully Documented	
Paragraph weight (degree)	0	1	2	3	4	5	6	

Source: Al Mustafa, Maha Kamel Jawad. (2010) Quality system design in light of the requirements of ISO (9000): A case study of Baquba Company for Food Canning and Dates Manufacturing Ltd. "Unpublished Master's Thesis in Business Administration, University of Baghdad, 88".

The weighted arithmetic means to measure conformity with the requirements of the specification according to the following equation:

$$\text{Weighted arithmetic mean} = \frac{\text{sum (frequencies * weights)}}{\text{The number of requirements questions}}$$

$$\text{3-Percentage of application} = \frac{\text{total (frequencies * weights)}}{\text{The number of prerequisite questions * the highest weight of the scale}} * 100$$

The percentage of the gap = 100 - the percentage of the extent of matching.

### **The second topic the theoretical side**

#### **First: The concept of quality in training**

Literature and studies confirmed that the concepts of the entrance to the quality management were the basis for the launch of the residence movement of the distinguished performance of human resources and its importance in improving the production rates, which showed the importance of this entry into the achievement of a distinct performance of the organization and the level of levels. Of all the ideas and studies that focused on quality, the early pioneers of quality referred to the likes of Pioneer (Deming) who presented (14) principles of quality management, of which he devoted two principles to training, which are the principle (6), which states the use of modern methods (13). It provided for (the development of an effective program for learning and retraining) (385: 2012, Stevenson), as for (Juran) he summarized his ideas about quality in the ten commandments, the points indicated by the fourth point (2009: 256). Continuous quality improvement depends on two important and necessary elements, which are training and the involvement of all employees (Schroeder, 2007: 146), and Crosby defined a program It consists of fourteen steps, and these steps provide the basis for improving quality, as the eighth step provided for (focusing on educating workers and training supervisors to play their role in improving quality) (279: Al-Azawi, 2010). The Baldrige Award, which is one of the well-known quality awards, has also allocated some points for training, as well as the European Award for Quality, which also allocated points related to individual performance and training, and in light of the above, it is clear that the organization focuses mainly on quality. The importance of involving employees in training, since the human element is an important resource of great value in building a quality management system.

#### **Second: the definition of training**

Training has been defined by researchers and specialists with multiple definitions (Al-Mughairi, 2018: 22) defined it as a planned and designed process to enhance the current and future capabilities of the organization's human resources by modifying employees' skills, knowledge, and attitudes. It was also known before (Yaaghi, 2019: 9) as the process of teaching advanced knowledge and methods to perform work to bring about changes in behavior, habits, knowledge, skills, and capabilities of individuals necessary to perform their work to reach the goals they work with. As for researchers (Marnisah, et al, 2021:20), they defined training as part of the education associated with the process of learning to acquire and improve skills outside the current education system in a relatively short time using methods that give priority to practice rather than theory.

### **Third: The concept of the International Standard for Training (ISO 10015:2019)**

The first beginnings go back to the emergence of the International Standard for Training in the mid-nineties of the twentieth century, when the International Standards and Metrology Organization, which includes (22) countries, took the initiative to draft a manual for standards for training quality, and discussions and work continued for years, but the International Standard for Training (ISO 10015) was approved in 1999 and its announcement as an official final standard (Al-Khafaji, 2016:46), then the standard specification (ISO 10015: 2019) was issued in order to reinforce the importance of the subject of training, which has become an investment for human resources as it focuses on developing information and skills for those resources since that specification focused on the impact of Training in solving work problems. Therefore, this standard applies to all organizations, regardless of their type or size. It does not add, change or modify the requirements of the family of standards (ISO 9000) or any other standards.

### **Fourth: Definition of the International Standard (ISO 10015:2019)**

The specification was defined by (Al-Khafaji, 2016: 47) as - an independent international specification specialized in quality assurance in training. While (Huang et al. 2017: 108) defined it as a guiding guide for learning and training within organizations and ensures that its employees are well trained and qualified to fulfill the organization's commitment to providing products of the required quality. It is also defined as guiding principles for organizations to establish, implement, maintain and improve systems for capacity management and people development to positively influence the results related to matching products with the needs and expectations of relevant stakeholders (4:ISO 10015:2019), and defined it (Al-Tamimi, 2020:29). It is a modern and advanced tool to establish the basic elements of the quality of the training process in order to know the extent of the organization's ability to plan to measure the degree of its implementation of the training system according to the specifications of the effective cost .In light of the definitions presented above, the standard can be defined procedurally as follows: An international standard that focuses on capacity management for the training process and staff development to ensure the quality of training that will improve the performance of employees of the National Insurance Company towards implementing insurance tasks efficiently and effectively.

### **Fifth: Objectives of the standard (ISO 10015:2019)**

The standard achieves several objectives, including (Al-Azzawi, 2009: 221)

- Assisting companies in following up and managing training programs, including:
  - Training programs that do not focus on the development of the organization.
  - Managers who are not included in developing training plans.
  - Weak standards in the development of trainers.
  - Methods for selecting training programs.

- Weak standards in evaluating the effectiveness of the performance of the established training programs.
- Ensuring that the training systems and programs in the organizations achieve clear results that bring them the desired benefits from investing in training.
- Assisting the organization's management in training and applying what is known to employees through training programs.

#### **Sixth: The advantages of the international standard (ISO 10015: 2019)**

The specification includes many advantages, including (Huang et al. 2017: 158) (Al-Ta'i, 2018: 22)

- The link between investment in the training process and the performance of the organization.
- Preparing training programs according to scientific bases after the organization decides that training employees are the most appropriate solution to improve the performance of employees and achieve job satisfaction for them (Mahmoud and Lafta, 2021:22).
- Workers in human resources departments can perform all elements of the training process without excluding any steps from it (Musa & Lafta, 2021:118)
- Enhancing the efficiency of organizations through the retention of managers and their commitment to good practices in training.

#### **Seventh: The requirements and provisions of the standard specification (ISO 10015: 2019).**

The International Standard (ISO 10015:2019) includes five main requirements from which sub-clauses are branched, and they can be clarified as follows (ISO 10015:2019:1-6)

- Scope: This specification provides guidelines for the organization towards establishing, implementing, and improving capacity management and personnel development systems, and it applies to all organizations regardless of their size or type.
- Standard references.
- Terms and definitions.
- Capacity management, which includes three items (general, identification of capacity needs, assessment of current capabilities, and development needs).
- Capacity management and people development and contains seven items (general, planning, program structure, procedures, roles, and responsibilities, assessing the impact of the capacity management and people development program, determining future capacity needs and people development needs).

And below is the figure (1), which represents the stages of the training process by the international standard (ISO 10015: 2019)

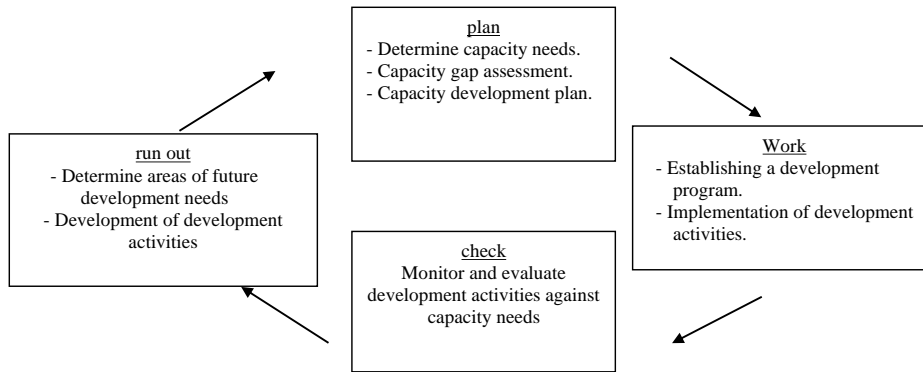


Figure 1. The stages of the training process according to the standard (ISO 10015: 2019)

Source: ISO 10015. (2019). " Quality Management-guidelines for competence Management and people development".2<sup>nd</sup> editing7

It can be seen from Figure (1) that it represents the stages of the successive training process, which represent the outputs of each stage as an entrance to the stage that follows it according to the wheel of improvement (PDCA), which was adopted by the world (Deming) and based on which most of the specifications of the (ISO) in quality management were based (7)

**The third topic practical side**

This topic aims to present the results of the checklist related to evaluating the actual reality of the training process in the National Insurance Company by the requirements of the international standard (ISO 10015: 2019), to know the extent of application of the requirements of applying this specification and to determine the strengths and weaknesses of each of the requirements by discussing the paragraphs the following-:

**First: The results of the checklist for the capacity management requirement**

Table (2) displays the results of the checklist for the requirement (4: Capacity Management), which shows the extent of application and documentation of the International Standard (ISO 10015:2019), as this requirement contains (35) questions.

Table 2  
Results of the Checklist for Requirement 4: (Capacity Management)

0	1	2	3	4	5	6	General	1-4
							When considering capacity needs, consider:	1
			*				Company environment: any changes in external and internal issues and the needs and expectations of related parties.	A
	*						The potential impact of the capacity weakness on operations and the effectiveness of the	B

		management system.	
*		Acknowledgment of individual capacity levels for performing certain roles.	C
	*	Opportunities to benefit from the capabilities available in the design of jobs, processes, and systems related to work.	D
*		Capacity needs are studied and analyzed in all operations, functions, and levels in the company	2
		The required capacity needs are identified through:	3
*		Evaluate current performance levels.	A
	*	Review the limitations and limitations of the training process.	B
	*	Maintain documented information on specific capacity needs as needed.	C
	*	Identify capacity needs at planned intervals and respond to changes in their context.	4
	*	Ensure the monitoring and evaluation process when using external service providers.	5
		Determine capacity needs	2-4
		When determining the types and level of capabilities required, the following shall be taken into consideration:	1
	*	External issues: such as	a
	*	Legal requirements	-
	*	technological improvement	-
	*	Internal issues: like	B
	*	Vision and mission.	-
*	*	strategic goals.	-
	*	Organization values and culture.	-
	*	Availability of resources.	-
	*	The needs and expectations of stakeholders (organizers, providers, and the community)	-
	*	Maintain or maintain documented information as needed to support and demonstrate the capacity management process.	3
		The efficiency of teams or groups	4
		When determining the needs of the different capabilities of the teams or groups, the following shall be taken into consideration:	-
*		Higher Management.	A
*		Team or group goals and desired outcomes.	B
*		Group activities, processes, and systems.	C
*		Team or group structure (hierarchy, number of people, roles, and responsibilities)	D
*		Team or group culture and ability to collaborate.	-
*		individual capabilities	-
	*	Individual capacity requirements are defined at all levels of the company to ensure the	5

		effectiveness of each different role or function.	
		When determining individual capabilities, consider the following:	6
	*	External capacity requirements.	A
	*	Roles and responsibilities.	B
	*	Role- or job-related activities	C
*		Behaviors, such as emotional intelligence, ability to remain calm in crises, ability to maintain focus during monotonous work, ability to work collaboratively within a direct team and within the organization or with clients	D
		Assessment of current capabilities and development needs	3-4
		When taking action to meet capacity needs, the following shall be done:	1
	*	Review current capacity levels.	A
*		Compare current capacity levels with required capacity levels.	b
		A comparison of current and required capabilities are available at the level:	2
*		organizational.	A
*		team or groups.	B
*		Singles	C
*		Determine appropriate measures to address capacity gaps.	3

Capacity Management Requirement Summary					
Gap%	Percentage application and documentation%	of Weighted and arithmetic mean	Items		
%62	%38	2 ≈ 2.3	general	-4	1
%73	%27	2 ≈ 1.6	Determine capacity needs	-4	2
%92	%8	1 ≈ 0.5	Assessment of current capabilities and development needs	-4	3
%76	%24	2 ≈ 1.7	Capacity Management		

It is noted from the results of Table (2) that the actual application and documentation of the requirement (4: Capacity Management), has achieved an average of (1.7) and approximately (2) degrees out of (6) degrees, and that the percentage of actual application and documentation of the specification is (24%), which led to a gap or deviation of this item from the standards of the International

Standard for Capacity Management by a percentage of (76%), and accordingly, the mentioned application and documentation rate indicates that the body in question has achieved a low level of application levels for the specification, which is (partially applied and partially documented). , that is, it does not achieve the required degree of conformity with the requirements of the specification, and this can be explained by the main and secondary reasons for the gap, as shown in the following table:-

Table 3  
The main and secondary reasons related to the capacity management gap

secondary causes	Main reasons	ت
.Weakness in identifying activities related to job roles The Company has not analyzed capacity needs across all operations, .functions, and levels in the Company The company's failure to identify the different capabilities and needs of the teams or groups, as the company relies on most of its activities on .the individual level .Weakness in evaluating individuals based on their responsibilities The company's failure to assess the current capabilities and .development needs	Weakness in preparing and designing a training needs plan.	1

### **Second: Presenting the results of the checklist for the requirement of capacity management and personnel development**

Table (4) displays the results of the checklist for the requirement (5: Capacity Management and Personnel Development), which shows the extent of application and documentation of the International Standard (ISO 10015:2019), as this requirement contains (69) questions.

Table 4  
Results of the checklist for the requirement (5: Capacity management and personnel development)

0	1	2	3	4	5	6	General	-5 1
*							Capacity needs are identified at all levels of the company.	
*							The capacity needs identified by individuals are taken into account as part of their development goals.	
							planning	-5 2
							When planning capacity development activities, the following shall be done:	A
*							Determine the objectives of development programs.	B
*							Consider specific development activities.	C
*							Defining criteria for monitoring and evaluating development outputs.	D
*							Consider risks and opportunities that could affect the	E

		effective implementation of training activities.	
	*	Observe legal and regulatory requirements.	F
	*	Identify organizational resources including financial considerations.	G
	*	Define regulatory policies	H
	*	Determine contractual arrangements with external service providers.	I
	*	Determine planning and scheduling requirements.	J
	*	Determine the right suppliers.	K
*		Determining the availability of ability and motivation for individuals, teams and groups	1
		Program Structure	-5 3
		The design of the capacity controls and personnel development program includes identifying the following:	1
	*	targeted individuals.	A
	*	The period of completion of the development goals (within six months or a specified date).	B
	*	How to present the specific activities of the training process.	C
	*	The date of submission of the specific activities and their continuity.	D
	*	How to present the development process.	E
	*	How to be honored upon completion of training (awards, certificates)	f
		Measures	-5 4
	*	Individuals, teams, and groups are encouraged to be involved in planning capacity management and people development activities to increase participation and ownership.	1
		Within the activities of capacity management and development of individuals at the level of teams or groups are the following:-	2
*		Establishing and providing team and group training programs.	A
*		Providing and developing a set of targeted communications, for example, websites.	B
*		Attending external conferences, professional forums, or networking events.	C
*		Liaising and coordinating with specialized professional bodies or commercial bodies.	D
*		Providing a supportive structure for sharing and exchanging knowledge and skills.	E
*		Recruitment to address identified gaps.	F
*		Restructuring to take advantage of the competencies within the organization in a more effective and focused manner.	G

		Capacity development activities at the individual level include the following:	3
*	*	* Individual learning programs.	A
		Guidance, training, and supervision.	B
*		Personal development plans.	C
*		The formal study of qualifications.	D
	*	Attending external conferences.	E
	*	Online on-the-job assignments and classroom training.	F
*		Updates on the Internet.	g
		Roles and responsibilities	-5 5
		When implementing the development program, the organization will do the following:-	1
*		Defining and defining the various roles, responsibilities, and all parts of the development program according to an agreed timetable to ensure that monitoring and evaluation are conducted as agreed.	A
*		Determine who will implement the development program.	B
	*	Approval of the scope and objective of the development program.	C
	*	Agree with the target audience.	D
	*	Facilitate the development program by providing available resources.	E
	*	Communicate the requirements of the development program to the relevant parties.	f
		The responsibilities of those responsible for implementing the development program include the following:-	2
*	*	* Approval of the Personnel Development Program	A
		Ensure that the people development program addresses identified capacity gaps.	B
*		Ensure that activities are appropriate for the target audience.	c
		Evaluating the impact of the capacity management and people development program:	-5 6
*		Management review outputs include decisions regarding opportunities for improvement and any need to make changes to the quality, training process, and resources required.	1
*		The company retains documented information as evidence of the results of management reviews.	2
*		Company management identifies methods and techniques for evaluating the impact of a capacity management program and the development of specific people and activities against capacity needs	3

		The evaluation of the results of the capacity management and people development program includes the following:-	4
*		Ensure that the evaluation methods are effective and agreed upon by the relevant parties	A
*		Support to monitor the program and its activities.	B
*		Analysis of monitoring results.	C
*		Determine how the capacity increase resulting from the program is addressed through capacity needs.	D
*		Request notes or seeks feedback from all relevant parties.	E
*		Determining the resulting capacity and development gaps after completing the training program.	F
*		Determine areas for improvement in the development program and other necessary activities.	g
		The evaluation of the effectiveness of activities related to capacity management and development includes the following:	5
		organizational level, through:	a
*		Internal and external audits and key performance indicators.	
*		Level of complaints and customer satisfaction	
*		Non-conformance rates.	
		The level of teams or groups, by:	b
*		The level of employee engagement and retention.	
*		Team or group performance against goals.	
		individual level through:	c
*		Observation and observation.	
*		- Ratings and reviews of individual performance.	
*		- Reviewing personal development plans and obtaining qualifications.	
		Determining future needs for capabilities and development of individuals	-5 7
		The company's management depends upon determining the future capabilities and needs of people development on the following:	1
*		Demographic, economic, political, or social changes.	A
	*	The company's vision, mission, values , and culture.	B
	*	Planned inputs for new products or services.	C
	*	Changes in regulatory and legal requirements.	D
*		Emerging (emerging) knowledge.	E
*		Market research that identifies or anticipates changes in requirements, needs, and expectations.	F
*		technological developments.	G
*		Change in the needs and expectations of the relevant stakeholders	h

Summary of the requirements for capacity management and people development  
 Gap% Percentage of Weighted Items

application documentation%	and	arithmetic mean		
%100	%0	0	general planning Program Structure Measures	-5 1 -5 2 -5 3
%45	%55	3 ≈ 3.2	Roles and Responsibilities	-5 4
%11	%89	5 ≈ 5.3	Evaluate the impact of the capacity management and people development program	-5 5 -5 6
%79	%21	1 ≈ 1.2	Evaluate the impact of the program	-5 7
%41	%59	4 ≈ 3.5	5- Capacity management and people development	
%85	%15	1 ≈ 0.8		
%54	%46	3 ≈ 2.7		
%59	%41	2 ≈ 2.4		

It is noted from the results of Table (4) that the actual application and documentation of the requirement (5- Capacity Management and Personnel Development), has achieved a rate of (2.4) and approximately (2) degrees out of (6) degrees, and that the percentage of actual application of the specification is (41%) This led to a gap or deviation of this item from the standards of the International Standard for Capacity Management by a percentage of (59%), and accordingly, the rate of application and documentation mentioned indicates that the research company has achieved a low level of application levels for the specification, which is (partially applied and partially documented). ), that is, it does not achieve the required degree of conformity with the requirements of the specification, and this can be explained by the main and secondary reasons for the gap, as shown in the following table- :

Table 5  
The main and secondary reasons related to the capacity management and personnel development gap

secondary causes	Main reasons	ت
Absence of standards regulating the process of .monitoring and evaluating development outputs The company's failure to diagnose risks and opportunities that could affect the effective	Weakness in the training process	1

.implementation of training activities		
The company did not specify all the planning requirements and made a schedule for the training process		
The company did not determine the availability of ability and motivation of individuals, teams, and groups, but rather nominated them for the training process		
The training unit does not rely on the team and group system in training, but rather the training process is done individually	Weakness in implementation	2
The failure of the training unit to conduct a formal study of the trainees' qualifications		
.Weak inputs to evaluate training outcomes		3
.Weakness in evaluating long-term results		
Weaknesses in collecting and preparing a training evaluation report	The weak evaluation process in training	
Weak adoption of corrective measures for training results		
Relying entirely on the training results obtained from the training centers in the evaluation process		

**Third: Present the total percentage of conformity with the requirements of the International Standard for Capacity Management and the size of the total gap**

In light of the results of the checklists that showed the level of application and documentation of the requirements of the international standard (ISO 10015:2019), the weighted arithmetic mean and the percentage of the main requirements of the international standard and the size of the total gap will be indicated, as shown in Table.(6)

Table 6  
The total percentage of conformity with the requirements of the International Standard for Capacity Management

percentage of application	Weighted arithmetic mean	Iron required for application
100	6	The upper limit required
-	2 ≈ 2.2	The overall score achieved
642	4 ≈ 4.1	Checked grand total
1000	12	Required grand total
%36	The total percentage of conformity with the requirements of the international standard	

%64	total gap
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It is clear from the results of Table (6) that the total rate of application and actual documentation with the requirements of the International Standard for Capacity Management in the company in question has reached the amount of (2) degrees out of (6) degrees, which is equivalent to the total percentage of conformity with the requirements of that specification is (36%). The total gap ratio was (64%), which means that it does not achieve the required degree of conformity with the requirements of the standard, as there is a weakness in the training process and a lack of awareness of the requirements of the international standard (ISO 10015: 2019).

## **Conclusions and Recommendations**

### **First: Conclusions**

- The company has many procedures to manage the training process, which were prepared according to the guidelines of the specification (ISO 10015: 2019).
- It was found that there is a mismatch in the sequence of stages of the training process used in the National Insurance Company with the stages mentioned in the international standard ISO (ISO 10015 2019).
- The training process in the company in question did not achieve an acceptable level of application levels for the requirements of the specification, as it was achieved (partially applied and partially documented), which means that there is a gap that reflects a waste of efforts.

### **Second: Recommendations**

- The researcher recommends the following: (1)the adoption of the international specification for training (ISO 2019: 10015) by the company in question through the formation of a working team of officials in the company and with the participation of experts in the field of training from academics and technicians to develop appropriate mechanisms for its application and setting a time limit for implementation and to be guided by it to close the gap. According to the results of the research and then preparing it to obtain an international quality certificate in the field of training, and on the contrary, all efforts will be exhausted in useless training programs.
- Providing the Training Department and the Human Resources Department of the company in question with specialized technical cadres in the field of training and development.
- allocating appropriate annual funds for training purposes to be covered by the budget.
- paying attention to developing training curricula according to the priorities of the annual training needs and in keeping with the development in insurance sciences.

- the adoption of a program calculated to document all previous, current, and planned training activities to assist the officials in the training unit of the company in question in obtaining the necessary information.
- Qualification and recruitment of specialized trainers who are carefully selected according to criteria that take into account efficiency and sobriety and based on the training plan and its specifications.
- The human resources department and the training unit of the company in question should pay attention to the existence of training program evaluation lists that reflect the performance of trainees and trainers to help take appropriate decisions in light of their results.

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