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- ➔ Awais Bhatti and Sharan Kaur (2010) “Transfer of Training: Does it truly happen? An examination of Support, Instrumentality, Retention and Learner Readiness on the Transfer of Training” *Asian Journal of Business and Accounting*.

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- ➔ Awais Bhatti and Sharan Kaur (2010) “Role of Individual and Training Design Factors” International Conference of Service System and Service Management, National Institute of Informatics, Tokyo, Japan. 28-30 June, 2010.
- ➔ Awais Bhatti and Sharan Kaur (2009) “Factors effecting transfer of Training: A Fresh Review” 12th IBIMA Conference, Creating Global Economics through Innovation and Knowledge Management, Kualalumpur-Malaysia. 29-30 June, 2009.

➔ Awais Bhatti and Sharan Kaur (2009) “E-Learning and Training in Small & Medium Size Enterprises: A Modern Approach” 12th IBIMA Conference, Creating Global Economics through Innovation and Knowledge Management, Kualalumpur-Malaysia. 29-30 June, 2009.

LIST OF ACRONYMS

HRM	Human Resource Management
HRD	Human Resource Development
OJT	On-the-Job Training
NEP	New Economic Plan
NVP	National Vision Policy
HRDF	Human Resource Development Fund
MSTD	Malaysian Society for Training and Development
DSD	Department of Skills Development
MIHRM	Malaysian Institute of Human Resource Management
ICT	Information and Communication Technology
TQM	Total Quality Management
TNA	Training Need Analysis
TAD	Training and Development
NHRD	National Human Resource Development
MTD	Management Training Development
IPT	Information Presentation Technique
CBI	Computer Based Instructions
SME's	Small and Medium size Enterprises
TDA	Training and Development Activities
IBBM	Institute of Bank-Bank Malaysia
FSTEP	Financial Sector Talent Enrichment Program
FSEC	Financial Service Education Center
AIF	Asian Institute of Finance
IBFIM	Islamic Banking and Finance Institute Malaysia
SIDC	Securities Industry Development Corporation
CFI	Comparative Fit Index

TLI	Tucker-Lewis Index
AGFI	Adjusted goodness of fit
CMIN/d.f.	Chi-square/degree of freedom
RMSEA	Root mean square error of approximation