Chapter 5

Discussion and Future Research Directions

5.1 Introduction

The purpose of this chapter is to present and discuss the conclusion and recommendations based upon the findings stated in chapter 4. First, this chapter will revisit the statement of the problem and research objectives. Second, the chapter will discuss and compare the current findings with previous training transfer research. Next, the chapter will outline the practical implications for training stakeholders (e.g., training practitioners, supervisors, employees and top management) and recommend strategies to maximize the training transfer at work place. In addition, the chapter will present theoretical implications for training transfer researchers and recommend areas for further study.

5.2 Limitation and Delimitations

1- The data have been collected from the Malaysian banks only because of their more involvement in the training activities than other organizations.

2- This study does not cover the performance level of the employees, In other words, only affective reaction and training transfer have been measured.

3- The data have been collected from the employees only because of their more active role in the training transfer activities. The management view - point is not included in this research.

4- This study did not intend to include the interview session; the option for respondent was limited because of structured questionnaire.

5- This study is limited by self-reporting biases inherent in survey research.

5.3 Discussion of Findings

Training transfer is an important issue among training and development activities. Training professionals have been investigating and highlighting different factors which resist trainees to effectively transfer the learned skills. Organizations have been investing millions of dollars to upgrade their employee's skills in order to meet the challenges of 21st century. In contrast, researchers have been trying to build on literature on training transfer in order to provide strong theoretical ground to the training professionals. Therefore, this study is also a part of the struggle to provide strong theoretical ground to the human resource development professionals.

The study investigated the role of peer support, supervisor support, instrumentality (intrinsic rewards), transfer design, performance self-efficacy, perceived content validity, Affective reaction, learner readiness and training retention to enhance the level of transfer motivation and training transfer. To investigate the relationship between the variables, Structural equation modeling (SEM) with Amos-16 has been performed upon the data collected from the instrument. The result of the study indicated that all statistical paths are significant.

The strongest relationship found between perceived content validity and Affective reaction and the relationship between peer support and transfer motivation is marginally significant. In addition, supervisor support, learner readiness, Performance self-efficacy, instrumentality (Intrinsic rewards) and Affective reaction are positively related with transfer motivation.

This study also explained the dual role of perceived content validity as influencing performance self-efficacy and Affective reaction. Furthermore, instrumentality (Intrinsic rewards) explained that trainee with intrinsically motivated get transfer motivation and make trainee to retain more skills in terms of training retention and transfer the learned skills at work place.

The role of Affective reaction measure has also been evaluated in this study and explained that the Affective reaction work as mediating factor between perceived content validity and transfer motivation. All these factors increase the motivation level of the trainees and transfer motivation leads to maximize the training transfer which is the ultimate objective of the training and development professionals.

To discuss further the relationships between the variables, the following section will define, discuss and compare the current study findings with previous training transfer research

5.4 Training Retention:

The concept of training retention is similar with cognitive ability and explains the degree to which the trainee retains the content after training is completed (Velada et al., 2007). The training transfer can be maximizing, if the trainee retain the learned skills. The result of this study indicated that the training retention is positively related with training transfer and mediate the relationship between instrumentality (intrinsic rewards) and training transfer. These findings are consistent with (Baldwin and Ford, 1988; Kontoghiorghes, 2001; Velada et al., 2007). In addition, Noe et al., (2006) proposed that after learning and retaining content, trainee should transfer the knowledge and skills accrued to the work context with the intention of improving job

performance over time. Furthermore, May and Kahnweiler (2000) suggested that lack of training transfer could be inadequate learning and retention. Therefore, the result of this study also supports the theoretical view point of (May and Kahnweiler; 2000; and Noe et al, 2006). Many factors like instrumentality (Intrinsic rewards), training design and environmental factors may influence training retention or help trainee to retain the learned skills, but after retention it's depends upon the intention of the trainee to transfer the learned skills. Trainee may transfer the learned skills with the intention to improve the performance or to get intrinsic or extrinsic rewards.

After completing the training, the trainee should remember the training activities for longer period and use at work place whenever required. Training retention not only meaning that once the skills transferred the objective of the training is accomplished but it should be ongoing process. The trainee should memorize the learned skills and think about the training activities again and aging to utilize the skills at workplace. Therefore, training retention is an important factor which leads to maximize the training transfer at workplace and respondents in this study who remember the training course after a certain period and can say several things easily have reported high level of training transfer.

5.5 Learner Readiness:

The concept of learner readiness relates to integrated control theory. Learner readiness explains that the trainee should be prepared to enter and participate in training for better learning and skills transfer. Holton et al, (2000) defined the learner readiness as "The extent to which individuals are prepared to enter and participate in training". Bates et al., (2007) argued that no studies specifically investigated the relationship between transfer and the remaining constructs in the Learning Transfer System Inventory

(LTSI), which are, learner readiness, transfer design and performance coaching respectively. Therefore, this study empirically tested the role of learner readiness in training transfer process and found that learner readiness positively related with transfer motivation which further influence training transfer. In other words, learner readiness indirectly effect on training transfer mediated by transfer motivation. The result of this study is consistent with kirwan and Birchall (2006); Stephen (2008) findings. Furthermore, the findings also support the (Facteau et al., 1995; Seyler et al., 1998) theoretical view point.

Trainees having knowledge about the training activities can perform better during the training and would be more motivated to transfer the learned skills. Trainee intention to improve the job performance and job related development indicates that the trainee is ready to participate in training activities. Furthermore, it should be clear to trainee about what to expect from training. When training activities meets trainee's expectation level, the outcome of the training can be higher. Trainees may expect that training will make their career better and they can perform their job related activities effectively. In addition, the expectation can move towards some financial rewards in terms of increase in salary or appreciation from the management. The meeting expectation level of the trainees leads to motivate the trainee to participate in training activities and apply the skills at workplace.

Trainee should have basic skills to perform the training activities and to maximize the learning. For example, if trainee is going to learn how to operate accounting software, trainee should have knowledge about how to operate the computer. When trainees have basic skills to perform training activities and basic knowledge about what kind of activities would be perform during training. The trainee would be mentally prepared to participate in training activities and learning level would be higher.

Therefore, the respondent in this study who knows how the training will affect their job performance and have good understanding about how training will affect their job related development have reported high level of transfer motivation. In addition, the respondents who know what to expect from training before it began and have basic skills and knowledge about training activities have reported higher level of transfer motivation.

5.6 Transfer Motivation:

The concept of transfer motivation explained that after the training program trainee should be motivated to transfer the learned skills. Different factors influence the motivation level of the trainee such as performance self-efficacy, Affective reaction, learner readiness, peer support, supervisor support and instrumentality (Intrinsic rewards). Holton et al (2000) defined transfer motivation as the "direction, intensity and persistence of effort towards utilizing in a work setting skills and knowledge learned".

Past research suggested that motivation in general is an important factor driving perceptions and behavior, even in training contexts (Venkatesh and Smith, 1999). Therefore, trainees perception about training will increase their personal productivity indicate that the trainee is motivated to transfer the learned skills. Top management, supervisor and peer support can play important role in developing training perception. Therefore, managers, supervisor and peer should explain to trainee about how the training will increase their personal productivity and job performance. Other factors like performance self-efficacy and learner readiness may helpful for trainee to change the behavior and motivate them to use the learned skills at workplace in order to achieve their ultimate objectives.

Training professionals should develop training program in such a way that it's create win-win situation on the part of the organization and employees. When trainee will realize the training activities not only help to do current job better but also increase their personal productivity, the trainee would be more motivated to transfer the learned skills at work place immediately after the training.

The result of this study indicates that the transfer motivation is positively related with training transfer and the results of this study is consistent with (Axtell et al., 1997; Chiaburu and Marinova, 2005; Kirwan and Birchall, 2006; Liebermann and Hoffmann, 2008; Ruona et al., 2002) and support the theoretical view point of the (Noe, 1986; Venkatesh and Smith, 1999). The respondents in this study who think, training will increase their personal productivity and believe that training will help them to do their job better, reported high rate of training transfer. In addition, respondents who continuously think about the training transfer also reported high rate of training transfer.

5.7 Performance self-efficacy:

The concept of self-efficacy is based on social learning theory. According to the theory, people learn by observing other persons (models) whom they believe are credible and knowledgeable (Bandura, 1986). The theory relates to a belief in one's capabilities to organize and perform the courses of action needed to achieve given attainments (Bandura, 1997). Seyler et al., (1998) define performance self-efficacy as "An individual's general belief that he is able to change his performance when he wants to"

When trainee believes on his abilities to use newly learned skills on the job, the motivation level would be increase. The concept of performance self-efficacy explain

that when trainee believe that he can overcome the obstacles on the job that hinder his use of new skills or knowledge and feel confident while using learned skills at job even in difficult situation, his efficacy level would be higher and he would be more motivated to transfer the learned skills. Therefore, the result of this study indicated that performance self-efficacy is positively related with transfer motivation. In other words, performance self-efficacy indirectly effect on training transfer mediated by transfer motivation. The result of this study is consistent with (Chiaburu and Marinova, 2005; Ford et al., 1998; Gaudine and Saks, 2004; Kirwan and Birchall, 2006; Latham and Frayne, 1989; Mathieu et al., 1992; Saks, 1995; Stevens and Gist, 1997; Tannenbaum et al., 1991; Velada et al., 2007). In addition, the result of this study support the theoretical view point of valeda et, al., (2007) about transfer design and perceived content validity work together and influence transfer motivation.

The respondents in this study who have confidence on their abilities to apply newly learned skills at workplace and believe that they can cope with the challenges at workplace that hinder their use of new skill or knowledge have reported higher level of transfer motivation. In addition, those respondents who believe that they can apply the learned skills on the job even in difficult situation and feel confidence on their abilities to use new skills at work also have reported higher level of transfer motivation.

The purpose of investigating this research question is to know, how the training retention, learner readiness, performance self-efficacy influence transfer motivation and its further effect on training transfer. Therefore, it is concluded that learner readiness and performance self-efficacy work through transfer motivation and influence training transfer. In addition, training retention play mediating role between instrumentality (Intrinsic rewards) and training transfer.

5.8 Peer Support:

For the effectiveness of training, work environment or environmental factors (performance feedback, peer support, supervisor support) plays an important role. Although, work environment aspects are important for training transfer (Burke and Hutchins, 2007) they are not sufficiently examined in existing models (Scaduto et al., 2008). (Seyler et al., 1998) defined peer support as "The extent to which peers reinforce and support the use of learning on the job".

The concept of peer support explained that the peer should appreciate trainee to use newly learned skills at workplace. Peers encouragement and expectation from trainee to use the newly learned skills at workplace motivate trainee to transfer the training. But the type of peer support can be different before, during and after the training. One of the reasons behind conflicting result in past studies could be the researcher did not differentiate the type of peer support required by the trainee at workplace. In this study, the time factor and type of support required by the trainee at different stages are taken into consideration. Environmental factors are divided into three stages: before training, during training and after training, whereby the kind of peer support at each training stage is differentiated. This suggests that a trainee needs a different kind of peer support at each stage. For example, (Noe, 1986) measured peer support as "peers caring about applying new knowledge" which was used as a scale by (Chiaburu and Marinova, 2005). They found that peer support was positively related to pre-training motivation and skills transfer. On the other hand, (Facteau et al., 1995) measured the peer support in terms of "peers' encouragement of incorporating new learning" and found that peer support is related with skills transfer but not with pre-training motivation. Furthermore, (Pidd, 2004) measured peers support in terms of expectations and behavior and proposed the moderating role of peers support between trainees identified with workplace groups and training transfer. In addition, (Seyler et al., 1998) measured peer support as "peers' appreciation for using new skills", "peers' encouragement for using

new skills", "peers' expectations" and "peers' behavior" against training transfer and found that peer support influenced transfer motivation and training transfer. Therefore, Holton (1996) measure the peer support after training and found that peer support is positively related with transfer motivation or I can say that peer support indirectly effect on training transfer mediated by transfer motivation. The result of this study is consistent with (Chiaburu and Tekleab, 2005; Holton, 1996; Kirwan and Birchall, 2006; Nijman et al., 2006; Ruona et al., 2002; Seyler et al., 1998) and support the theoretical view point of Clark et al., 1993) Baldwin and Ford (1988); (Chen et al., 2007).

The respondents in this study who get appreciation and encouragement from their peers and having high expectations from their peers to transfer the learned skills have reported high level of transfer motivation. Therefore, the high level of transfer motivation leads to maximum training transfer.

5.9 Supervisor support:

Among the environmental factors boundaries, supervisor support is also an important factor in training transfer process. Seyler et al., (1998) define supervisor support as "The extent to which managers support and reinforce the use of learning on-the-job." Like other factors in the environmental context, supervisor support also faces the same issues related to the time and type of support required by the trainee at each training stage. However, past researchers have been overlapping the supervisor support at each training stage. For example, (Chiaburu and Tekleab, 2005) measured supervisor support in terms of "employee development", "practice new skills" and "constant reminder to apply skills". They found that there is no relationship between supervisor support and skills transfer. Conversely, (Facteau et al., 1995) measured supervisor

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support in terms of "supervisor tolerant of changes" and found that supervisor support positively relates to pre-training motivation. Furthermore, (Doo and Scott, 2002) evaluation of supervisor support proposed three factors that were more closely related to the transfer of training, namely "discussion with supervisor to use new learning", "supervisor's involvement or familiarization with the training" and "receiving positive feedback from supervisor".

After carefully evaluating the supervisor support at the third stage of training (after training), I conclude that researchers who found the effect of supervisor support's on transfer (Brinkerhoff and Montesino, 1995; Gregoire et al., 1998) are measuring support in terms of "information sharing" "direct feedback regarding performance" and "provision of resource or incentives". (Nijman et al., 2006) measured supervisor support in terms of "supervisor's opportunity to apply learned skills" and found that supervisor support have no direct effect on training transfer when taking into account the motivation to transfer. In addition, (Liebermann and Hoffmann, 2008) measured supervisor support in terms of supervisor interest in training and support for transfer and found no considerable influence on transfer motivation. Finally, Velada et al.,(2007) measured supervisor support in terms of "ways to apply training on the job" "problems in using training" "interest in training" "feedback on performance" and "goals to apply training on the job" and found effects on transfer motivation.

The studies included in the preceding paragraphs did not distinguish the type of support needed at each stage of training. For example, the type of factors that influenced the pre-training motivation at the first level of training (before training) or the kind of support influenced the transfer motivation factor or the type of supervisor support increased the level of transfer at the last stage (after training) were not examined. The explanation of supervisor role in these perspectives can be helpful for researchers to

highlight the degree of supervisor support received in the different stages of training and its implication in the training transfer theory. Therefore, the result of this study indicated that supervisor support is positively related with transfer motivation. In other words, supervisor support exerted indirect effect on training transfer mediated by transfer motivation. These findings are consistent with (Chiaburu and Marinova, 2005; Clark et al., 1993; Facteau et al., 1995; Gregoire et al., 1998; Nijman et al., 2006; Velada et al., 2007).

The respondents in this study who have regular meeting with their supervisor to discuss the problem facing to use the training and discuss the way to apply the training on the job have reported high training transfer. In addition, respondents who received encouragement from their supervisors and supervisor set goals for them to apply the learned skills at workplace have reported high level transfer motivation.

5.10 Instrumentality (Intrinsic rewards):

The concept of instrumentality (Intrinsic rewards) comes from outcome expectancy theory. The concept of outcome expectancy was initially investigated in the field of social psychology and more recently investigated in the field of industrial and organizational psychology (Frayne and Geringer, 1997; Guerrero and Sire, 2001; Riggs et al., 1994). The concept of instrumentality (Intrinsic rewards) explains that as individuals' perceptions that their efforts in training will enable them to gain rewards at work (Guerrero and Sire; 2001).

Trainee participation in training activities to get the personal satisfaction leads to increase the motivation level. But personal satisfaction may vary among the trainees. Trainee may get personal satisfaction from management appreciation, to maximize the personal knowledge, build confidence level at work and (or) by acquiring more skills. When trainee perceive the training activities will increase his autonomy at work and

enhance personal knowledge, it's indicates that the trainee is intrinsically motivated. To improve the job performance and perform work activities effectively, the employee should have skills and confidence to perform different tasks at workplace. Therefore, the training is the only source for employees to get desire skills and confidence to improve his performance. In addition, when trainee believe the training will help them to acquire more skills and increase the confidence level, they get motivated to participate in training activities and retain the knowledge which leads to increase the training transfer. Furthermore, trainee should know that the training will increase their efficiency and adaptation at work.

The results of this study indicate that the instrumentality (intrinsic rewards) is positively related with transfer motivation and training retention. In other words, instrumentality (Intrinsic rewards) indirectly influence training transfer mediated by transfer motivation and training retention. These findings are consistent with (Clark et al., 2003; Facteau et al., 1995; Noe, 1986; Tharenou, 2001) who found a significant correlation between training motivation and instrumentality (Intrinsic rewards). Osman-Gani and Jacobs (2005) found that Non-monetary, innovative and valuable incentives could be used more frequently to enhance employee motivation. In addition, (Guerrero and Sire, 2001) argued that French workers rarely perceive their participation in training as a stepping-stone to change or to adapt to professional situations and workers do not necessarily perceive training as useful for their personal development.

The results of this study explain that the Malaysian worker perceived training as a source of personal satisfaction and increasing autonomy at work. Employees in Malaysian banking sectors reported that training enhance their personal knowledge and helps them to acquire more skills. The respondent in this study also reported that the training enhance their level of self-confidence, adaptation and efficiency at work.

The respondents in this study who consider training as a source for personal satisfaction and increasing autonomy at work reported high level of transfer motivation and training retention. In addition, respondents who believe training will enhance their personal knowledge and help them to acquire more skills also get motivated to transfer the learned skills and retain more skills to transfer at workplace. Finally, respondents who do realize that the training will enhance their self-confidence, efficiency and adaptation at work also reported high level of transfer motivation and retain more skills in order to transfer at workplace to achieved their ultimate goals and objectives.

5.11 Transfer Design:

Transfer design develops the understanding about the training program and shows in a practical way how training can be best used on the job.

Performance self-efficacy is an important factor in training transfer process. To increase the efficacy level of the trainee, the trainers should focus more on the transfer design. Because when trainer practically explain how trainee can transfer the learned skills at work place while using different example, it develop the trainee confidence level and trainee start believing that he can improve his performance. Furthermore, the trainer should have full command on training method and understanding about how the trainee will use the learned skills at workplace. Because all these expertise, understanding and using different example develop trainee believe about improving the performance.

The result of this study indicated that the transfer design is positively related with performance self-efficacy. In other words, transfer design exerted indirect effect on training transfer mediated by performance self-efficacy and transfer motivation. These

findings support the theoretical view point of the Velada et al., (2007) in which they suggested that in order for organizations to ensure training is effective, it should be designed to match the ability to (1) learn the training material and (2) utilize the knowledge and skills accrued during training outside of the learning environment. The result of this study also supported (May and Kahnweiler, 2000) theoretical view that trainers should provide opportunities to practice, in order to show the trainee the practical relevance of the training contents and to ensure transfer.

The respondents in this study who have understanding about how to apply the learned skills at workplace and confident to use newly learned skills at job reported high level of performance self-efficacy.

5.12 Perceived Content Validity:

The concept of perceived content validity describes that if the trainee perceives that the contents of the training are similar with actual job, trainee will realize the importance of training and will show more interest in the training activities. (Seyler et al., 1998) define Perceived content validity as "the extent to which the trainees judge the training content to accurately reflect job requirements".

Trainer explanation about how to use learn skills at work place and using different examples to explain how to use the learn skills on the job leads to realize trainee that training is similar with actual job. Furthermore, the material use for the training activities also develop trainee confidence about the training is similar with actual job and they can apply the learned skills at workplace.

The result of this study confirm the dual role of perceived content validity in training transfer process and found that perceived content validity have positive relationship

with affective reaction and performance self-efficacy. In other words, perceived content validity exerted indirect effect on training transfer mediated by performance self-efficacy and transfer motivation. Furthermore, perceived content validity also influence training transfer mediated by affective reaction and transfer motivation. When trainee perceived that the content of the training is similar with the actual job, they react more positively and believe that they can improve their performance. The findings of this study support the theoretical view point of the (Anderson, 1982; Burke and Collins, 2005; Kirwan and Birchall, 2006; Paul, 1995). In addition, Kirwan and Birchall (2006) proposed that transfer design and perceived content validity separately and collectively influenced participants' performance self-efficacy and this study confirm the relationship between perceived content validity and performance self-efficacy.

The respondent in this study who have understanding about how to use the learned skills at work place and confident to transfer the skills reported high level of performance self-efficacy. Furthermore, when trainer use different example to explain how the trainee will apply the learned skills at workplace also increase the efficacy level of trainee.

The focus on the affective reaction measure was not so clear in past studies. Some researchers were focusing on the affective reaction of trainees to the organization and the training content (Baldwin et al., 1991; Raymond and Schmitt, 1986; Russell et al., 1985) while others focused on trainees' satisfaction with the usefulness of the training at work (Latham and Saari, 1979; Wexley and Baldwin, 1986).Affective reaction to content validity refers to the trainee's perception of the job relatedness to the training program (Seyler et al., 1998).

The result of the study indicated that the contents of the training develop positive affective reaction. In other words, when trainees perceive that the content of the

training are similar with the actual job, they react more positively. In other words, perceived content validity exerted direct effect on affective reaction. These findings are consistent with (Liebermann and Hoffmann, 2008) in which they found that perceived content validity develop positive affective reaction and these findings are consistent with (Liebermann and Hoffmann, 2008). The findings also support the theoretical view point of the (Seyler et al., 1998). The respondent in this study who get pleased to attend the training, enjoy the training program and found training information interested reported high level of transfer motivation which leads to training transfer.

5.13 Affective reaction:

Ruona et al., (2002) argued that affective reaction measures or measures of trainee satisfaction remain as one of the most over-used methods of evaluation in the field of human resource development. However, research has shown no correlation between affective reaction and other training outcomes (Alliger and Janak, 1989; Dixon, 1990; Raymond and Schmitt, 1986; Warr and Bunce, 1995). Hence, the focus on the affective reaction measure was not so clear in past studies. Some researchers were focusing on the affective reaction of trainees to the organization and the content of the training program (Baldwin et al., 1991; Raymond and Schmitt, 1986; Russell et al., 1985) whereas others focused on trainees' satisfaction with the usefulness of the training at work (Latham and Saari, 1979; Wexley and Baldwin, 1986). This study explained that when trainees perceive that the training contents are similar with actual job, they feel more satisfaction or react positively (Affective reaction). When trainees react positively, they get motivated to transfer the learned skills at workplace. Therefore, the result of this study indicates that the affective reaction increase the level of trainee transfer motivation and influence training transfer mediated by transfer motivation.

The affective reaction meaning that when trainee feel they pleased to attend the training and enjoy the training program they react positively towards training activities. In addition, when trainee find the information presented in training program interested, they also react positively towards training activities. The respondent in this study who felt they pleased to attend the training program and enjoy the training program reported higher level of transfer motivation. In addition, those trainees who found the training program interested also reported higher level of transfer motivation which will increase the training transfer.

5.14: Training Transfer in Malaysian Setting

The Malaysian government has been taking many solid initiatives to provide the continuous support and resources to improve the performance of the Malaysian organizations and employees in different sectors. After the 1997-98 Malaysian financial crisis, which was the deepest economic contraction experienced in 52 years of independent rule, the government came up with new reforms and policies for the financial sector. In March 1999, the Malaysian economy started recovering and came out from the financial crisis. This crisis caused the Malaysian government to re-establish the financial sector with more effective strategies and policies.

The steps taken by the government after the 1997-98 crisis protected the financial sector from the 2008-09 financial crisis. Economists predicted that the Malaysian economy is expected to remain healthy and strong in 2010-11 as its growth will continue to be driven by domestic source. The success of the efforts to strengthen the domestic economy, including the successful consolidation of the banking sector in the post-Asian financial crisis of 1997-98 has resulted in strong and healthier balance sheets of the households and corporate sector (Economic Review, Feb, 2008).

The different policies and strategies implemented by the government provide a strong foundation for the Malaysian financial sector. One of the most important initiatives taken by the government is to provide trained financial professionals to the financial sector. In this regard, Bank Negara (Central Bank of Malaysia) launched the Financial Sector Talent Enrichment Programme (FSTEP) in collaboration with Institute of Bankers Malaysia (IBBM). The objective of this programme is to produce highly trained financial industry professionals to progress well in the financial industry. The institute provides training in four core financial areas which are conventional banking, Investment banking, Islamic banking and Insurance/Takaful. By following the structure of this programme, FSTEP provides an intensive one year technical training in the banking sector.

FSTEP is targeting high-caliber degree students from local or foreign institutes of higher learning. The aim of the FSTEP, according to Mohd Adil Yahya, the corporate communication manager of IBBM is to develop new recruits to support the dynamic growth of the Malaysian financial sector, given its transformation in recent years to one that is sound, competitive and well-diversified. The comprehensive training module includes near real life simulations, workshops, case studies and on-the-job training through internship with financial institutions. (The Star, May; 2010)

In an effort to further strengthen the financial sector, Bank Negara has established the Financial Service Education Center (FSEC) now known as Asian Institute of Finance (AIF) which provides a coordinated and collaborative approach to human capital development across the different segments of the financial services industry. AIF provides a platform for coordinated initiatives through collaboration with the Islamic Banking and Finance Institute Malaysia (IBFIM), Institute Bank-Bank Malaysia (IBBM), Malaysian Insurance Institute (MII) and the Securities Industry Development

Corporation (SIDC). Drawing on the complementarities and strengths of these various training institutes, AIF aims to enhance the quality standards and delivery of training to equip the financial industry's workforce with the required skills and capabilities (Viets; 2009).

Hence considering the amount of emphasis given to training in the financial sector in Malaysia, this study provides some insight on selected factors that would help promote training transfer. The effort, resources and commitment of the Malaysian government to up-skill her employees in the financial sector have been fruitful. One possible indicator of this is the strong banking structure that is able to sustain the recent crisis which has witness foreign banks collapse. The other probable indicator is the result of this study that has shown the existence of training transfer (this of course needs to be substantiated by a bigger pool of data sourced randomly from all financial institutions in Malaysia). This is only an observation which needs further investigation. Different departments established by the Malaysian government can helps to provide trained employees to banking sector. Trainers should consider the training contents and design to maximize the training transfer as observe by the researcher that the similarity of the training contents in banking sector can play important role. The researcher have conducted few discussions with respondents and found that most of the training contents are similar with actual job tasks which help them to perform job tasks effectively. Furthermore, if the employees in Malaysian banking sector find similarity between training contents and job tasks, they positively react towards training activities. Finally, effective management of these training institutions can help banking sector to improve their performance.

5.15 Contribution of the Study

5.15.1 Theoretical Contribution and Recommendations:

Training is an important intervention to up-grade employees' skills and to improve employee and organization performance. Researchers and human resource development professionals have been giving considerations to effectively manage the training transfer process. This research is also part of the researcher's efforts to build on literature on training transfer and provide substantial feedback to the training professionals in order to improve employee and organization performance. This research has, at the minimum, extended the boundaries of knowledge in effective training transfer.

Organizations have been investing huge amounts of money and resources in training activities and the ultimate goal of the training programs is to improve employee and organization performance. Therefore, organizations can only achieve their goals if employees transfer the learned skills at the workplace. The absence or lesser rate of training transfer may leads to wastage of organizational investment and resources. In addition, lack of training transfer may leads to a slowdown in the organizational growth and employees' performance improvement. Organizations align training programs with strategic objectives and expect that effective training programs will help to achieve company objectives. The lack of training transfer may create hurdles for the organization to achieve strategic objectives and to sustain competitive advantage.

Among the environmental factors, this study suggested that peer and supervisor support should be differentiated with reference to time and type of support. This study

investigated peer and supervisor support after the training and explained that the managers should carefully examine what kind of support trainees need from peers and supervisors. In the past, there were mix findings regarding the role of peer and supervisor support. Some of the researchers found that there is no relationship between peer support, supervisor support and transfer motivation but others found significant relationships. In addition, some of the researchers claimed that peer and supervisor support directly influenced training transfer but others found peer and supervisor support influenced training transfer through transfer motivation. This study has shed new light and proposes that the trainee may need different types of support from peers and supervisors before, during and after the training.

Peer and supervisor support (environmental factors) not only encourage employees to effectively participate in training activities and transfer the learned skills at the workplace in order to improve their performance but also help organizations to achieve their strategic objectives. Peers and supervisors may also explain to the trainee how training transfer will help to achieve organizational goals. This study's findings further support the contention that alignment of training objectives with organizational goals is as crucial as aligning goals between different levels in the organization hierarchy. At the time of training design, organizations link training goals with strategic goals and training transfer may help organizations to achieve their goals and perform well in today's competitive market. Furthermore, better performance of the organizations in local and international markets help boost the country's economy.

Future research should highlight the kind of support at each stage (before, during and after the training) and empirically test the relationships with other training transfer factors. The understanding about environmental factors may lead to training effectiveness and improve the employee's performance. In addition, future research

should examine the impact of training effectiveness on organizational performance. This will help further strengthen the literature on training transfer and would be helpful for researchers to explain the importance of environmental factors (peer and supervisor support) within the context of training effectiveness.

This study explained the dual role of perceived content validity in the training transfer process which, to the knowledge of the researcher, has never been highlighted in past research. Perceived content validity develops positive affective reaction and increases the performance self-efficacy of the trainee. When trainees perceive the content of the training is similar with the actual job they react more positively towards training activities and their performance self-efficacy level increases. This finding suggests that knowledge is key in training transfer and that related knowledge that is explicit, in terms of similarity between training content and the job boosts confidence of trainees to use the knowledge gained in the training at the workplace and further increase performance. When employees get to perceive training as similar to the job, it is more likely that they will use the skills and knowledge learnt during training, as it will help improve their performance.   The future studies should examine the relationship between perceived content validity and job performance of trainees to help further substantiate the role of perceived content validity in the training transfer process.

In past researches, less attention has been given to highlight factors which develop trainee performance self-efficacy. This study has focused on trainee performance self-efficacy and affective reaction and highlighted factors which influence the trainee's efficacy level and affective reaction. For example, one factor that influenced performance self-efficacy is transfer design. The result of this study indicated that perceived content validity and transfer design work together and influence the trainee's performance self-efficacy level. This further support the notion that explicit related

knowledge help trainees' confidence in training transfer and trainees perceive it to boost their performance. Further exploration of this 'explicit related knowledge' in training is a source of future research in terms of identifying its conceptual and operational definitions, and establishing an instrument to measure it.

The role of affective reaction was not clear in past studies. The result of this study indicated that affective reaction plays a mediating role between perceived content validity and transfer motivation. When trainees feel 'good' about or have some form of satisfaction with the training programme, trainees would likely perceive the training content as relevant and transfer would more likely take place. Hence, satisfaction with training does play a role in training transfer, however factors that derive this satisfaction is not addressed in this research and it is another direction for future research. Therefore, there is a need to highlight those factors which develop positive affective reaction. In future, the researcher should highlight the relationship between affective reaction and other levels of Kirkpatrick model like learning and transfer.

The role of learner readiness has been explained in different perspectives. This study proposed two additional items in the learner readiness scale as trainees should have basic skills and knowledge to perform different activities during training. This finding suggests that preparing the trainee in terms of exposing the trainee to knowledge and skills expected prior to the training help enable the trainee to transfer training. Knowledge here can be proposed as familiarizing the trainee with the training programme. Expectation and basic understanding of the training are built before attending training which could help trainees during training, as it may facilitate learning and transfer. Another future research could examine the influence of learner readiness and transfer design on affective reaction. Transfer design may help trainees develop

positive affective reaction which leads to higher levels of transfer motivation and maximizes training transfer.

This study has investigated the relationship between intrinsic rewards and training retention and found that when trainees perceive training activities as a source of receiving intrinsic rewards, they retain more skills and transfer occurs at the workplace. These intrinsic rewards may develop positive affective reaction which can be an avenue for future research. This finding suggests that intrinsic rewards also reinforce retention and promote transfer. Intrinsic rewards tied to training could also act as a form of positive perception towards training. Furthermore, the concept of training retention is underestimated in past research. This study examined the role of training retention in the training transfer process and suggested that future research could explore intention of trainees to retain training. It is only assumed in this study that retention is meant for transfer but there could be other reasons, such as increasing employability, personal satisfaction, self development, peer pressure, etc

In conclusion, this study filled the gaps in past studies by examining the effects of transfer design and perceived content validity on performance self-efficacy. The results of this study indicated that transfer design and perceived content validity work together and enhance trainee's performance self-efficacy. In addition, this study explains the importance of training retention in the training transfer process. In past studies, the concept of training retention was examined in the educational sector but this study investigates the concept of training retention in the training transfer process and found that training retention positively influence training transfer. The findings of this study regarding training retention add value in current training transfer literature. Moreover, the past studies had conflicting findings regarding peer and supervisor support, however the results of this study indicated that peer and supervisor support play

important roles in the training transfer process and influence training transfer through transfer motivation. The findings of this study suggested that the researcher should classify the type of peer and supervisor support before, during and after the training. Finally, this study proposes a model that represents four categories and tests the relationship between critical factors which, to the knowledge of the researcher has never been tested in past research.

As part of a cross-sectional study, this study helps build on existing training literature by explaining the role and purpose of different factors which affect the training transfer process. This study has shed new light and proposed different relationships between the variables and their effects on training transfer. The findings of this research suggest that Human Resource Development (HRD) professionals should carefully consider these factors while developing their training program.

The clear understanding about these factors will help researchers, HRD practitioners and training professionals to effectively design training programs. The ultimate objective of any training program is to maximize the training transfer in order to improve employee's performance. HRD professionals should align training goals with organizational strategic goals and demonstrate how training activities and outcomes influence organizational performance. The purpose of this alignment is to help organizations identify the kind of skills, knowledge and abilities required to achieve organizational goals. Therefore, training design play an important role to improve employee and organization performance. In order to improve employee and organization performance, training should be transferred at the workplace. In addition, better employee performance may lead to better organizational performance and boosts the country's economy in this way. Therefore, organizations and governments should pay more attention on factors like the individual, situation, training design and

environment that play important roles in effective training to help organizations to perform well in the local and international markets.

This study has tested a model in the banking sector, future research should test this model in different settings to strengthen and further build on literature on training transfer. The future studies should continue to explore the extent to which the ten variables (i. e. peer support, supervisor support, transfer design, learner readiness, perceived content validity, affective reaction, instrumentality (intrinsic rewards), training retention, transfer motivation, performance self-efficacy) influence training transfer. Future research should examine this model using other data source, data collection method and data analysis.

The target population in this study is 503 employees in the Malaysian banking sector with a majority of females employees (61%), 78 per cent respondents were less than 39 years, 89 per cent less than undergraduate degree and 64 per cent non-managerial staff. Similar studies with more diverse employee group may further add support to this model. Furthermore, comparative study for different time interval measures (e.g back at the job for 1 year, 2 years, 3 years) should be arranged to determine if the transfer efforts remain constant.

The respondents of this study had off-the job training and the instruction method were selected by the trainers or managers. In addition, the training content was specifically designed to provide eligible participants with instructions on managing administrative work and to perform different work activities in the bank. Future research should conduct a similar study using other types of training interventions such as web-based training, on-the-job training, and self-directed training and other types of training content.

5.15.2 Methodological Contribution and Recommendations

Research methodology for this study is quantitative research design. For current quantitative research design, a self completion survey instrument has been used. For the purpose of data analysis, Structural Equation Modeling (SEM) has been used to test the model which is the most powerful technique to analyze the data in quantitative research. By using Structural Equation Modeling (SEM), Confirmatory Factor Analysis (CFA) has been used. Future studies should test this model by using other statistical techniques. For future studies, data could be collected from qualitative data collection techniques such as interview to provide more in depth information and understanding about the varying dimension of training transfer. In addition, future study that measure actual behavioral changes rather than self reports or perceptions could be conducted to further build on literature on training transfer.

5.15.3 Managerial Contribution and Recommendations

The findings of this research would be helpful for the human resource development professionals to develop effective strategies in order to maximize the training transfer and effectively manage the training program. The findings of this research explained the role of each stakeholders like trainers, trainee, supervisors, peers and top management which will leads to maximize the training transfer at work place.

The findings of this research suggested that the supervisors should support trainee at each stage of the training like before, during and after training. The kind of supervisor support before training may encourage trainee for training activities and make trainee realize how training activities would help them to improve their performance. During the training, supervisor may support trainee to learn the training activities and motivate them to maximize the learning and after training supervisor should set goal for trainee to transfer the learned skills. In addition, after training supervisor should discuss the

way with trainee about how to apply the learned skills at workplace. Finally, this study suggested that if supervisor play his role properly, the training transfer can be increase.

With reference to the role of peer support in training transfer process, this study suggested that peer also can play their role to maximize the training transfer. The peer should encourage trainee to participate in training activities and help trainee to apply the learned skills at workplace in order to improve his performance and to achieve organizational tasks.

The result of this study also suggested that the trainer should give importance to the contents of the training. Because when trainee perceived that the contents of the training is similar with actual job, his efficacy level get increase and trainee react more positively towards training activities. Therefore, the content of the training is important consideration for trainer to maximize the training transfer.

Another important consideration for trainers and training professionals is that the learner should be ready to participate in training activities. The findings of this study suggested that before starting training program trainer should make sure that the trainees have basic skills and knowledge to participate in training activities. Because prior knowledge and skills about training activities motivate trainees to participate in training activities in order to transfer the learned skills at workplace.

Finally, human resource development professionals and trainers should explain practically to trainee that how they can apply the learned skills at workplace. This practical exposure increases the efficacy level of the trainee and leads to training transfer. In addition, the top management, trainers, supervisor should appreciate, encourage and motivate the trainee to participate in training activities

5.16 Summary and Conclusion

Training and development activities have been playing important role in the success of organizations. In past, managers and HRD professionals were considering training activities as wasting of time and organizational resources and even if they realized the importance of training, they were focusing on organizational development. Now a day, the competitive business environment strongly realized the HRD professionals to focus on the employee's development as well.

Holton and Baldwin (2003) argued that transfer of training remains an important issue for researchers and practitioners. In addition, (Saks and Belcourt, 2006) conducted one survey of 150 organizations in which training professionals reported that 50 per cent of employees successfully transfer their new knowledge and skills 6 month after training. This situation, coupled with low percentage of firms and trainers that actually assess behavior training outcomes in terms of job performance and return on investment (Balaguer et al., 2006) indicated that researchers and training professionals may have lack of grounded knowledge of empirical training transfer findings.

May and Kahnweiler, (2000) found that from a theoretical perspective, HRD, organizational psychology and similar profession are still in the early stages of model building in regard to training transfer. May and Kahnweiler, (2000) also proposed that researchers need to conceptualize transfer system in terms of variables and relationships that will be intellectually manageable and then examine the components with strong research design until a valid representation of the real system emerges. At the same time, trainers and researchers have been identified those factors which effect

the training effectiveness. Clark (1993) argued that it is critical that both researchers and practitioners understand the factors that associated with training effectiveness. Furthermore, Mackay (2007) found that organizations and businesses are not getting the results they need from the training they provide. In addition, Scaduto et al., (2008) suggested that it becomes essential to test models that include central, but less frequently studied training effectiveness predictors.

To test the proposed model researcher selected a quantitative research design and administered self-reported survey instruments to a target population of 503 employees in Malaysian banking sector. For the survey instrument, researcher has been used the scales previously developed by the past research. Out of 1000 participants, 503 (51 per cent) respondents completed the survey instruments and returned to researcher. The researcher used Structural equation modeling (SEM) with Amos-16 to analyze the data and performed Confirmatory Factor Analysis (CFA) to test the proposed model.

The result of the study indicated that 61 per cent females and 39 per cent male participated in the study and out of them 78% respondents were less than 39 years, 89% less than undergraduate degree and 64% non-managerial staff. The result of the structural equation modeling with confirmatory factor analysis identified that environmental factors (peer and supervisor support) influence training transfer mediated by transfer motivation and maximize the training transfer in this way. If researchers clearly explain the role of peer and supervisor support by taking into consideration the kind of support before, during and after the training it would be easy for them to resolve the past research conflict.

The result of this study identified that perceived content validity and transfer design work together and increase the level of performance self-efficacy of the trainees. In addition, the results identified the dual role of perceived content validity as a factor to

develop positive Affective reaction and increase the performance self-efficacy of the trainee. Transfer design and learner readiness also positively related with trainee transfer motivation and maximize the training transfer.

The result of this study identified the dual role of intrinsic rewards as a factor to influence the training retention and training transfer. If the trainee would be intrinsically motivated, they will retain more skills and would be motivated to transfer the learned skills in order to achieve their desire goals. Furthermore, the strong relationship was found between performance self-efficacy and transfer motivation. Finally, transfer motivation and training transfer are positively related with each other.

Next this research has practical, theoretical and methodological implication. The future studies should continue to explore the extent to which the ten variable (e.g peer support, supervisor support, transfer design, learner readiness, perceived content validity, Affective reaction, instrumentality (Intrinsic rewards), training retention, transfer motivation, performance self-efficacy) influence the training transfer. Future research should examine this model using other data source, data collection method and data analysis. Data source include research setting, the target population, training intervention and training content. For example, the research setting for this research is banking sector in Malaysia. To improve the external validity of the findings, future research should be conducted in different sectors such as telecom sector, hotel industry, manufacturing industry.

The quantitative research design used in this research and for future studies, data could be collected from qualitative data collection techniques such as interview to provide more in depth information and understanding about the varying dimension of training transfer. In addition, future study that measure actual behavioral changes rather than

self reports or perceptions could be conducted to develop strong training transfer theory.

The findings of this research would be helpful for the human resource development professionals to develop effective strategies in order to maximize the training transfer and effectively manage the training program. The findings of this research explained the role of each stakeholders like trainers, trainee, supervisors, peers and top management which will leads to maximize the training transfer at work place. Future studies should continue to test this model by using other data source (e.g research setting, training intervention, and training content) data collection method (e.g qualitative research).

In conclusion, the organizations should consider the 10 factors while organizing or developing any training program. By considering the 10 factors, organizations would be able to maximize the training transfer. These factors will help organizations to develop effective training program and get competitive advantages in the market. Furthermore, these factors are not only important for organizational performance by maximizing the training at work place but also for employees to develop their personal and professional skills. Therefore, organizations, human resource development professionals and employees should consider these factors in order to get their desire objectives and to enjoy the fruit of success.