

# An Empirical study on Transfer of Training in Banking Sector

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## **Abstract**

Training is the means to support for professional development. Although a large amount of money is spent on training, it is estimated that only 10–20 percent from what is learned during the training is applied in the workplace. The application of learned knowledge and skills from training programmes is an area of concern to both HRD practitioners and academicians. The majority of research on training transfer is descriptive and identifies or describes factors that may influence transfer without examining how these factors could be changed or managed. The study presents an empirical test of factors influencing transfer of training in work environment. It is hypothesized that there is no significant relationship between self-efficacy and transfer of training and motivation to training and transfer of training. These hypotheses were tested by serving questionnaires to 100 trainees working in various banks. The results showed that there is a significant relationship between self-efficacy and transfer of training and motivation to training and transfer of training.

**Key words:** *Self-Efficacy, Motivation to training, Work Environment, Transfer of Training.*

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## Introduction

Every organization understands the importance of training programs. Training contributes quite a huge part to the growth of an organization. It believes that giving emphasis on training is the best way to improve productivity. Hence, most organizations invest in enhancing the skills of their employees. Training is among the means to support the professional development. Training programmes are often designed and delivered without connecting training back to the work-environment. The transfer of learned knowledge and skills from training programmes continues to be an area of concern for both HRD researchers and practitioners. Rapid advancements in knowledge and technology require professionals to develop themselves continually. As organizations try to improve their performance, investments are made to increase the performance of employees through professional development (Cromwell & Kolb, 2004). This effective and continuing application of the knowledge and skills gained by trainees to their jobs is known as transfer of training (Broad & Newstrom, 1992; Kirwan & Birchall, 2006).

## Review of literature

Baldwin and Ford (1988) discerned three groups of variables influencing transfer of training: trainee characteristics, training design and work environment. Cheng and Ho (2001) focus on motivation as an influential variable, beside trainee characteristics and work environment. Holton *et al.* (2000) added ability as a separate variable beside these three variables. It is clear that the three aforementioned studies all referred to the work environment as a powerful factor in the transfer of training process.

Work environment has often been referred to as the transfer climate or those work environment factors perceived by trainees to encourage or discourage their use of knowledge, skills and abilities learned in training and on the job (Cromwell & Kolb, 2004). Research has identified features of a positive transfer climate, such as adequate resources, cues to remind trainees what they have learned, and opportunities to use new skills, timely feedback and positive consequences for using new training (Rouiller & Goldstein, 1993; Tracey *et al.*, 1995). Overall, in his review, Clarke (2002) states that the two key factors of the construct transfer climate suggested to influence the use of training on the job are opportunity to use and social support.

Several researches have recognized the importance of support factors in training transfer and have consistently been linking peer and supervisor support to successful transfer (Cromwell & Kolb, 2004; Lim & Morris, 2006; Nijman *et al.*, 2006). The distinction in social support between peers and supervisors has been made to illustrate the different tasks these groups have in providing support (Chiaburu & Marinova, 2005). Motivation to transfer learning is one of the key concepts in the HRD literature (Egan *et al.*, 2004). As transfer of training encompasses the degree to which trainees apply their knowledge, skills and attributes gained from the training, motivation to transfer has been described as the intended effort to utilize these knowledge, skills and attributes (Seyler *et al.*, 1998).

## Statement of the problem

Work environment variables have been investigated less often than training design and individual characteristics (Alvarez et al., 2004; Baldwin and Ford, 1988). However a number of studies have shown that environmental factors are important for understanding the transfer of training process in the work place (e.g. Baldwin and Ford, 1988; Lance et al., 2002). Transfer refers to a trainee's application to the job of what is learned in a training program. According to Vroom's expectancy theory (Vroom, 1964); a high motivation to transfer alone may not be enough to encourage dissatisfied employees to transfer their training to the workplace. In order for employees to see training transfer as an effective way out of their dissatisfying work situation and to turn their motivation to transfer into actual transfer behavior, we assume that there has to be some reassurance that training transfer is acknowledged on behalf of the company by, for example, a manager, supervisor or co-workers. Another factor which influences transfer of training is self-efficacy. Bandura (1986) defined self-efficacy as "people's judgments of their capabilities to organize and execute courses of action required to attain designated types of performances". Trainees with high level of confidence will be more likely to apply what they have learned from training in work environment.

## Objectives of the study

1. To study the relationship between self-efficacy and transfer of training
2. To study the relationship between motivation to training and transfer of training

## Hypotheses of the study

1. There is a positive relationship between self-efficacy and transfer of training
2. There is a positive relationship between motivation to training and transfer of training

## Methodology

The dependent variable in this study is transfer of training and independent variables are self-efficacy and motivation to training which are measured using 5 point Likert- scale with responses ranging from (1) "Strongly Disagree" to (5) "Strongly agree".

The Primary data are collected for the purpose of the study using questionnaire at the first stage and interviews at the second stage. The research instrument used for the study is a well constructed questionnaire. Hence, the study was conducted by selecting 100 trainees, using convenience sampling method which is a non-probability sampling technique, employed in various banks operating in Mysore city. Secondary data are collected from various journals, magazines and reports.

**Table 1 – Mean score and standard deviation for self efficacy**

Sl. No.	Factors	Mean	Standard Deviation
1.	I have ability to learn	4.1848	0.79738
2.	I can understand training contents	4.3152	0.70989
3.	I have capacity to understand theoretical explanations	4.4457	0.68523

4.	For a trainee, training is an opportunity to learn	4.3043	0.82194
5.	I can memorize the materials	4.3478	0.68636
	<b>Aggregate Mean Score and Standard deviation</b>	<b>4.3196</b>	<b>0.734</b>

Source: Field Survey

### Self-efficacy

The independent variables self-efficacy and motivation to training were measured using 5 point Likert-scale to study the influence of independent factors on the dependent variable of transfer of training. The following table highlights the mean score and standard deviation for measuring self efficacy. The above table depicts the mean score and standard deviation for the independent variable self efficacy. The factor 'trainee has capacity to understand theoretical explanations ranks first with a mean score of 4.44 and the variable 'trainee has ability to learn ranks last with a mean score of 4.18. The aggregate mean score is 4.31 and aggregate standard deviation is 0.734.

**Table 2 – Mean score and standard deviation for motivation to training**

Sl. No.	Factors	Mean	Standard Deviation
1.	Commitment to learn required skill	4.10	0.785
2.	Satisfaction of better performance	4.22	0.856
3.	I will become master	4.33	0.756
4.	I can have expertise knowledge	4.20	0.854
5.	Improvement in work	3.96	0.852
	<b>Aggregate Mean Score and Standard deviation</b>	<b>4.162</b>	<b>0.820</b>

Source: Field Survey

### Motivation to training

The independent variables self efficacy and motivation to training were measured using 5 point Likert-scale to study the influence of independent factors on the dependent variable of transfer of training. The following table highlights the mean score and standard deviation for measuring motivation to training. The above table depicts the mean score and standard deviation for the independent variable motivation to training. The factor 'trainee becomes master' ranks first with a mean score of 4.33 and the variable 'improvement in work' ranks last with a mean score of 3.96. The aggregate mean score is 4.162 and aggregate standard deviation is 0.820.

**Table 3 – Mean score and standard deviation for transfer of training**

Sl. No.	Factors	Mean	Standard Deviation
1.	Training program effectively contributed to improve my ability in performing the job.	4.32	0.67
2.	I learnt the methods and procedures of performing my job.	4.38	0.66

3.	Training program helped me to acquire the required communication skill to address customer needs.	4.32	0.80
4.	Training program concentrated on critical issues of the job to help me manage the crisis effectively.	4.22	0.77
5.	Training program concentrated on critical issues of the job to help me manage the crisis effectively.	4.30	0.75
<b>Aggregate Mean Score and Standard deviation</b>		<b>4.308</b>	<b>0.730</b>

Source: Field Survey

### Transfer of training

Transfer of training is a 5 items' scale used to measure the extent to which individuals transfer the knowledge and skills presented in the training sessions to their core jobs. The following table depicts the transfer variables used and their mean score and standard deviation:

The table 3 shows that the mean score for the variable 'I learnt the methods and procedures of performing my job.' is high with 4.38 and mean score for 'Training program concentrated on critical issues of the job to help me manage the crisis effectively' is the least with 4.22. The aggregate mean and standard deviation is 4.30 and 0.73 respectively

**Table 3: Model Summary**

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	0.933 <sup>a</sup>	0.870	0.866	0.10333

**Table 4: ANOVA<sup>b</sup>**

Model	Sum of Squares	df	Mean Square	F	Sig.
1 Regression	6.944	3	2.315	216.801	0.000 <sup>a</sup>
Residual	1.036	97	0.011		
Total	7.979	100			

- a. Predictors: (Constant), Self efficacy, motivation to training  
b. Dependent Variable: Transfer of training

**Table 5: Coefficients<sup>a</sup>**

Model	Unstandardized coefficients		Standardized coefficients	t	Sig.
	B	Std. Error	Beta		
1 (Constant)	0.516	0.171		3.008	0.003
Self efficacy	0.001	0.017	0.934	10.033	0.001
Motivation to Training	0.907	0.037	0.945	-24.337	0.000

### **Interpretations of the data:**

The value of  $R^2$  equals to 0.870, indicating that 87.0 per cent of the variations in the transfer of training are explained by the independent variables. The value of  $R^2$  is significant as indicated by the p value (0.000) of F statistic as given in ANOVA.

To determine if one or more of the independent variables are significant predictors of transfer of training, the information provided in the coefficient table is examined. All the above two independent statements are statistically significant.

The standardized coefficient beta column reveals that self efficacy have beta coefficient 0.934 which is statistically significant at 0.001. Motivation to training have beta coefficient 0.945 which is statistically significant at 0.000.

The beta co-efficient and t value for the relationship between self efficacy and transfer of training are 0.934 and 10.033 respectively. The beta co-efficient and t value for the relationship between motivation to training and transfer of training are 0.945 and 24.337 respectively.

### **Discussion**

The results of this research demonstrate the importance of influence of work environment on transfer of training. The impact of the work environment in terms of self efficacy and transfer of training were significantly related to each other. The other independent variable the motivation to training is significantly related to transfer of training. The result shows that when trainees get better motivation before training, it leads to improved transfer of training.

### **Conclusion**

Results from this study have potentially important implications for future research and practice. In general, the results of this research argue for examining all aspects of the training process when conducting training research on transfer of training. Training practitioners and researchers have not yet extensively studied the effectiveness of training based on work environment determinants. This study attempted to fill this gap by analyzing the influence of these determinants on transfer of training. The findings of the study indicated that self efficacy and motivation to training significantly related to transfer of training. This suggests that it is important that training researchers and practitioners examine various work environment aspects of organizations vis-a- vis trainees while conducting research on transfer of training.

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