Exploring Factors Affecting the Transfer of Training: A Case Study of Public Sector Bank

Prof. (Dr.) Padmalita Routray
Associate Professor and Head of the Department
PG Department of Business Management,
Fakir Mohan University, Vyasa Vihar, Balasore,Odisha-756019
E-Mail- padmalita@gmail.com

Ms. Priyanka Priyadarshini
Assistant Professor and Head of the Department
Department of Management, Synergy Institute of Technology
Bhimpur, Phulnakhara,Bhubaneswar,Odisha-752101
Mob: 7655043254, E-mail: priyadarshinip182@gmail.com

Abstract : *In the wake of globalization, liberalization and privatization and consequent increase in competition, organizations are required to invest huge amount of capital in training and development of their employees to improve their work performance. But only imparting training is not enough, organizations need to ensure that knowledge and skills gained from training sessions are actually transferred to the workplace. This paper explores the factors that affect the transfer of training by considering a case of a Public Sector Bank and identifies the factors that have more impact on transfer of training. Primary data were collected by using a structured questionnaire from 130 employees who had attended training programmes. The results of regression analysis indicate that perceived performance utility, trainee's self-efficacy, transfer design and positive transfer climate play a significant role in transfer of training .The study suggests that there is a need to create a favorable work environment with supervisory and managerial support that helps the trained employees to continuously apply the acquired knowledge and skill in the work situation.*

Keywords: *Transfer of Training, Self - efficacy, Transfer design, Perceived performance utility, Positive Transfer Climate.*

1. Introduction:

In the competitive world of today, training and development has emerged as an important factor for the organizations contributing to enhancement in their operational efficiency and productivity. Training is defined as a planned learning experience designed to bring about permanent change in the individual's knowledge, attitude and skills. Employees and organization can accomplish their goals if expertise acquired in the training programme is effectively applied to the workplace. In this context, training transfer can be defined as the extent to which trainees apply to the jobs, the knowledge, skills and behaviour they gained in training sessions. The current trend shows that even though organizations are increasing their expenditure in training, there is negligible transfer of knowledge and skills from training to the workplace.

Investment in training can only be considered effective when the employees transfer the learnt skills to their job successfully.

Banks are service organizations, therefore productivity and performance of this industry rely on the performance of its employees. Training should be provided to the employees to increase their skill-sets, knowledge and adaptability with the introduction of information technology and mechanization of bank operations which has changed the face of global banking like never before. Training transfer is affected by many factors that help in the transfer of acquired skill and knowledge by the trainees to the workplace. Further, entry of private banks and rapid expansion of existing bank branches, changing customer profile and competition among existing players require continuous learning to upgrade product knowledge and capability to serve the customer and enhance efficiency while working under new technology.

2. Review of Literature:

In literature associated with training, transfer of training has captivated the minds of considerable number of research scholars and professionals. Training transfer has been defined by many researchers in different ways. Researchers have also identified various factors that influence training effectiveness such as trainee characteristics, training design, work environment, career planning, organizational commitment and organizational climate.

2.1 Concept of Transfer of Training:

Wexley and Latham (1981) define transfer of training as "The extent to which trainees successfully apply the new knowledge, superior skills, and positive attitudes gained in a training situation back to their work". Baldwin and Ford (1988) define training transfer as "The application of knowledge, skills and attitudes learned from training on the job and subsequent maintenance of learning over a period of time." Their study reveals that organizational climate plays an important role in application of the skill and more specifically in maintenance of the skill. Organizational support is essential for application of knowledge and skill acquired through training in the workplace.

2.2 Factors Affecting Transfer of Training:

Baldwin and Ford (1988) point out that training transfer is a function of three factors namely trainee characteristics (ability, skills, motivation and personality factors), work environment (supervisor and peer support, opportunity to perform learned behaviour on the job), training design factors (principles of learning, sequencing and training content).Colquitt et al. (2000) identify other factors that influence training transfer like career planning, organizational commitment and organizational climate.

2.2.1 Trainee's Self-Efficacy:

Self-efficacy which has been related to transfer of training is defined as "A judgement an individual makes about his or her ability to perform a given task". Bandura (1982) defines self-efficacy as"An individual's perception of his or her ability to perform a task which is positively linked to the transfer of training". The higher the trainee's self-efficacy, they will be more confident of their capacity to strongly obtain selected skills and execute trained job. In the view of Robbins and Judge (2009) the higher the self-efficacy of employees, the more they will be confident in applying the acquired knowledge. Employees having high self-efficacy are always prepared to face challenging situations in comparison to employees with low self-efficacy.

2.2.2 Trainee's Motivation:

According to Cheng and Ho (2001) motivation is essential for the application of newly acquired knowledge and skills in the workplace as trainees having low motivation cannot master the training material provided therefore, perform poorly while applying the knowledge to the job. Bates et al. (2007) define transfer motivation as "The direction, intensity and persistence of effort towards utilizing in a work setting the skills and knowledge learned". There is behaviour change in trainees who learn new skill and knowledge

from training sessions and also intend to apply them to their job. Nikandrou et al. (2009) point out that trainees must be motivated for transferring the skills learnt. Many factors like learner readiness, supervisor and peer support and training design affect trainee's motivation to transfer.

2.2.3 Perceived Training Utility:

Training effectiveness relies on participant's perception about perceived training utility which is a crucial determinant of training transfer. Baumgartel et al. (1984) indicate that managers who believe in the utility of training or value the outcomes of the training are more likely to apply the skills learned in training. Axtell et al. (1997) find that trainees who perceived training as relevant had higher levels of immediate skill transfer. Perceived utility is helpful due to the fact that if trainees do not realize the utility attached to the particular training, then they will not regard training as a useful activity to improve the job performance.

2.2.4 Trainee's Capability:

Noe (1986) relates capability as both the mental and bodily function skills that trainees have and is of view that these promptly influence whether trainees are able to acquire the learning content. Holton et al. (2000) specify that trainee's capability as a wide range of emotional as well as physical ability set up that influence transfer end result. Trainee can easily transfer the acquired knowledge to the job after completing the training programme if he has the capacity to retain the skills. Velada et al. (2007) find that training retention is similar to mental capability and the degree to which trainee holds on to the content after attending the training programme. Trainee's capability to retain the knowledge acquired from the training programme supports the transfer process.

2.2.5 Transfer Design:

Holton, Bates and Ruona (2000) define training design as "The degree to which training has been designed and delivered to give trainees the ability to transfer learning to the job". They also point out that when content of training is identical to real job, the fruitfulness of training increases. Alvarez et al. (2004) indicate that according to the training literature, several training design factors that influence training transfer exist. Such training design factors include instructional techniques, learning principle sand goal setting. Hence, when designing their own training programme, organization should consider such factors in order to enhance transfer of training. The training design factors help the trainee to transfer the skills to the job increasing the self-efficacy and performance of the trainee.

2.2.6 Trainer's Competency:

According to Bohlander and Snell (2004) trainer's learning expertise and personality have an important role to play in the success of training programme. Brown and McCracken (2009) find that characteristics of trainers play a vital role in supporting transfer of knowledge from training to the workplace. Trainer characteristics include trainer's knowledge about the subject matter, professional experience and knowledge about teaching principles which support the transfer of knowledge to the job. Chuckwu (2016) found seven notable trainer characteristics that were identified by trainees in their after training appraisal. The features are facilitator disposition, real life examples, group work, interaction, participant involvement, stories, illustrations, and demonstrations. These trainer's properties merge with environmental forces to stimulate trainee characteristics resulting in behavioural change and performance up gradation.

2.2.7 Transfer Climate:

Transfer climate means perceptible circumstances in workplace that hinder or expedite the application of trained expertise. In a positive transfer climate, trainees wish to apply what they have learned more willingly on the job. Rouiller and Goldstein (1993) view positive transfer climate features consist of signs that help out trainees to apply new skills, result of appropriate use of skills and rectification for the wrong

application of skills and support from peers and supervisor through encouragement and feedback. They classify these transfer climate attributes into two groups: situational signals and consequences. Situational cues include manager goals, peer support, equipment availability, and opportunity to practice trained skills and consequences include punishment, positive and negative feedback after the application of trained skills. The amalgamation of these traits can greatly affect the extent to which trained skills are applied to the workplace. Sookhai and Budworth (2010) find that all corporations have a unique culture which positively or negatively influences the process of transfer. Training environment includes training facilities, site layout, sound lighting, hardware environment, and classroom climate and trainee involvement. Therefore it is the duty of the manager and trainer to create a conducive learning atmosphere to support training transfer.

2.2.8 Supervisor Support:

Support from supervisor is a workplace condition determinant that influences trainee's motivation to acquire knowledge and transfer the same to the job. According to Lim and Johnson (2002) supervisor's involvement in discussions of new learning from training and giving positive feedback to the trainees greatly affects training transfer. Cromwell and Kolb (2004) find that higher degree of supervisor support helps trainees maintain knowledge and skills for one year after participating in the training programme compared to those who get low supervisor support.

2.2.9 Opportunity to Use Learned Skills:

Brinkerhoff and Montesino (1995), Gaudine and Saks (2004), Lim and Morris (2006) emphasize that when employees do not get opportunity to use learned skills in the workplace, effectiveness of training becomes limited .In the view of Lim and Johnson (2002) opportunity to use learnt skill was regarded as highest form of support for the learner while the absence of opportunity to use the same is regarded as the biggest obstacle to transfer.

2.3 Research Gaps:

A scrutiny of the existing literature on transfer of training as discussed in the foregoing sections unravel that there are many gaps and lapses in the studies, which need to be addressed. The following gaps are identified.

(i) Though a number of studies on determinants of transfer of training have been undertaken, no study has so far been conducted for banking industry in Odisha.

(ii) Most of the studies on factors affecting effectiveness of training are theoretical and descriptive in nature. A few empirical studies have been undertaken by using primary data collected from trainees.

(iii) As regards the factors affecting transfer of training, limited studies have focused on factors such as self–efficacy, trainee's motivation, perceived performance utility, trainee's capability, transfer design, trainer's competency and positive transfer climate. This study will consider all these factors that a play a very important role in determining the effectiveness of training.

3. Objectives and Hypothesis:

3.1 Research Objectives:

The objectives of the Paper are:

- To explore the factors affecting transfer of training in State Bank of India in Bhubaneswar;
- To find out the relationship between training transfer and trainee's self–efficacy, motivation, perceived performance utility and capability, transfer design, trainer's competency and transfer climate; and
- To identify the factors that have more impact on transfer of training.

3.2 Hypothesis:

Hypothesis 1: Factors such as perceived performance utility, trainee's self-efficacy, trainee's motivation, trainee's capability, transfer

design, trainer's competency and positive transfer climate have impact on training transfer.

Hypothesis 2: Training transfer is positively and significantly influenced by perceived performance utility, trainee's self-efficacy, transfer design and positive transfer climate taken together.

4. Research Methodology:

4.1 Research Instrument:

The Survey Method of collecting data by using Structured Questionnaire was adopted. Data was collected from employees working in selected 20 branches of a Public sector Bank in Bhubaneswar who had attended different training programmes in the training centres in the last three years.

4.2 Sampling Design:

- ***Sampling Frame and Sampling Unit*:** For the study 80 branches of a Public Sector Bank were considered as the population out of which 20 branches were selected as sample organizations consisting of 10 to 15 employees of different cadres.
- ***Sampling Method*:** Stratified Random Sampling Method was applied in which samples were selected from four different cadres of employees - Clerk, Officer, Manager and Executive working in 20 selected bank branches in Bhubaneswar.
- ***Sample Size*:** Questionnaires were administered to 130 employees from the above categories of employees

4.3 Sources of Data Collection:

The primary data have been collected from those employees who had already attended the required training programs conducted in different training centres.

4.4 Tools and Techniques of Data Analysis:

The collected data was entered into MS Excel and transferred to SPSS 20 and coded and prepared for analysis. The data were analyzed by using Frequency Distribution, Descriptive Statistics, Factor Analysis & Regression analysis. The factors affecting training transfer were derived using exploratory factor analysis . Hypothesis of the study was tested by using regression analysis.

5. Data Analysis and Interpretation:

5.1 Socio-Economic Profile:

The socio economic characteristics of employees greatly influence the transfer of training. Gender, age and education level have been analysed through cross tabulation of data. The total number of employees surveyed is 130. The respondents are classified into four categories: Clerk, Officer, Manager and Executive on the basis of designation held in the bank.

Table 1 :Gender Profile of Trainees

Category of Employees	GENDER		Total
	Male	Female	
Clerk	28	31	59
Officer	18	15	33
Manager	18	10	28
Executive	9	1	10
Total	73	57	130

Source: Field Survey.

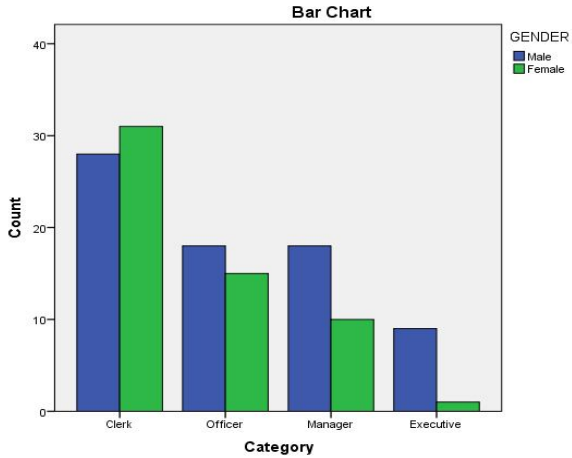

Figure1: Gender profile of Trainees

Table 1 and Figure 1 show that there are 28 male and 31 female trainees in the clerk category. In the Officer category there are 18 male and 15 female trainees, in the manager category there are 18 male and 10 female trainees and in the executive category there are 9 male and 1 female trainee. This shows that more number of female employees are joining the bank in the clerk category (entry level). In contrast in the executive category there is only 1 female which shows that female employees are not ready to take up responsibility in the higher level.

Table 2:Age Profile of Trainees

Category of Employees	AGE					Total
	less than 25	26-35	36-45	46-55	56-above	
Clerk	2	22	19	3	13	59
Officer	1	17	8	3	4	33
Manager	0	11	13	1	3	28
Executive	0	1	3	3	3	10
Total	3	51	43	10	23	130

Source: Field Survey

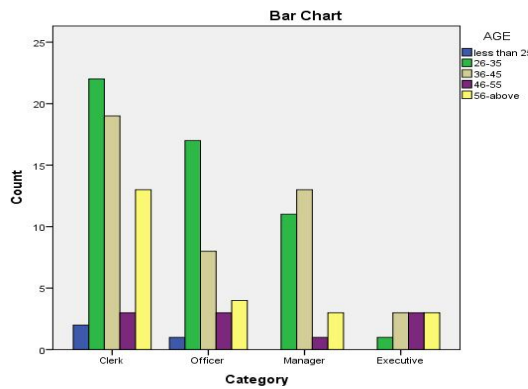

Figure 2 : Age Profile of Trainees

Table 2 and Figure 2 reflect that trainees between the age group of 26-35 are more present in the clerk and officer category. In the manager category trainees between the age group of 36- 45 are more present. Thus maximum young people have participated in this survey. These employees are young and they have long term stake in the organization. So their opinion regarding training will carry much importance in this study.

Table 3: Academic Qualification of Trainees

Category of Employees		ACADEMIC QUALIFICATION			Total
		Graduate	Post-graduate	Professional	
	Clerk	29	24	6	59
	Officer	13	16	4	33
	Manager	5	19	4	28
	Executive	4	5	1	10
Total		51	64	15	130

Source: Field Survey

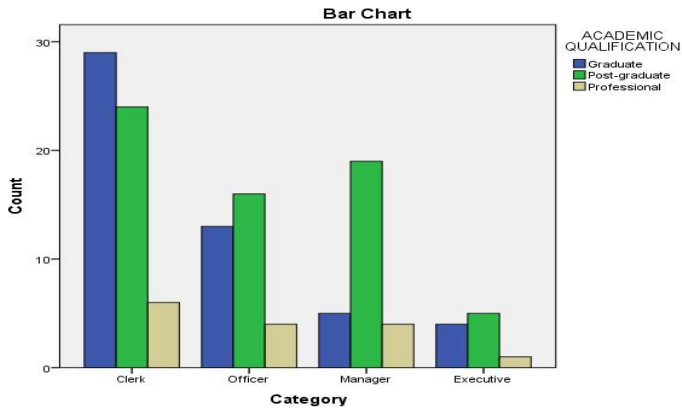

Figure 3 : Academic Qualification of Trainees

Table 3 and Figure 3 indicate that 51 trainees are graduates, 64 trainees are post graduates and 15 trainees are professionals, thus all the trainees are highly qualified and they are having good training experience.

5.2 Extraction of Factors:

Exploratory factor analysis was conducted using principal component method with varimax rotation and eight factors were extracted and Cronbach alpha for all the factors were between 0.75 -0.89 range. Out of eight factors seven are independent factors explaining the dependent factor training transfer. To analyse the impact of such factors on training transfer regression analysis was done independently taking one factor at a time.

5.3 Regression Analysis:

Regression analysis was made to find out the impact of perceived performance utility, trainers competency, positive transfer climate, trainee's motivation, trainee's capabilities, transfer design and self-efficacy on training transfer. All the factors were kept as independent variables against training transfer as dependent variable.

Factor 1 : Perceived Performance Utility

Table 4.1(a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.158	1	9.158	27.676	.000[b]
	Residual	42.354	128	.331		
	Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Perceived Performance Utility

Table 4.1 (b) : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.566	.468		3.343	.001
	Perceived Performance Utility	.564	.107	.422	5.261	.000

a. Dependent Variable: Training Transfer

Source: Author's Calculation

Table 4.1(a) indicates ANOVA of factor, Perceived Performance Utility where the F value comes to 27.676 and $p<0.000$ which also confirms the significance of this factor. When we study the Table 4.1 (b) the standardized co-efficient (beta) factor of this independent variable comes to .422. This confirms that the factor perceived performance utility is contributing significantly to the dependent variable training transfer.

Factor 2 : Trainer Competency

Table 4.2 (a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	13.333	1	13.333	44.701	.000[b]
	Residual	38.179	128	.298		
	Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Trainer Competency

Table 4.2 (b) : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.651	.357		4.622	.000
	Trainer Competency	.563	.084	.509	6.686	.000

a. Dependent Variable: Training Transfer

Source: Author's Calculation

Table 4.2(a) shows ANOVA of factor trainer competency, where the F value comes to 44.701 and $p < 0.000$. This also indicates the significance of this variable factor affecting training transfer. Added to this when we go through Table 4.2 (b) the standardized coefficient beta comes to .509. This confirms that the variable factor trainer competency has significant impact on training transfer.

Factor 3: Transfer Climate

Table 4.3 (a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	26.759	1	26.759	138.374	.000[b]
	Residual	24.753	128	.193		
	Total	51.512	129			

a. Dependent Variable: Training Transfer
b. Predictors: (Constant), Transfer Climate

Table 4.3 (b) : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.204	.242		4.974	.000
	Positive Transfer Climate	.710	.060	.721	11.763	.000

a. Dependent Variable: Training Transfer
Source: Author's Calculation

Table 4.3 (a) shows ANOVA of positive transfer climate, the F value comes to 138.374 and $p < .000$. This also adds to the significance of this factor. Finally the Standardized coefficient (beta) of this factor as per Table 4.3 (b) comes to .721. This confirms the variable factor positive transfer climate has highest level of significant impact on training transfer.

Factor 4 : Trainee Motivation

Table 4.4 (a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.574	1	17.574	66.284	.000[b]
	Residual	33.938	128	.265		
	Total	51.512	129			

a. Dependent Variable: Training Transfer
b. Predictors: (Constant), Trainee Motivation

Table 4.4 (b) : Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.123	.358		3.135	.002
	Trainee Motivation	.688	.084	.584	8.142	.000

a. Dependent Variable: Training Transfer
Source: Author's Calculation

Table 4.4(a) indicates ANOVA of the factor trainee motivation, the F value comes to 66.284 and p<0.000. This indicates high level of significance of this variable factor. The standardized coefficient (beta) of this factor as shown in Table 4.4 (b) comes to .584. This confirms that this variable factor trainee motivation is having high degree of positive impact on training transfer.

Factor 5 : Trainee Capability
Table 4.5 (a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	16.530	1	16.530	60.485	.000[b]
	Residual	34.982	128	.273		
	Total	51.512	129			

a. Dependent Variable: Training Transfer
b. Predictors: (Constant), Trainee Capability

Table 4.5 (b): Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.212	.363		3.336	.001
	Trainee Capability	.671	.086	.566	7.777	.000

a. Dependent Variable: Training Transfer
Source: Author's Calculation

Table 4.5 (a) shows ANOVA of factor trainee capability, where the F value comes to 60.485 and p<0.000. This also indicates effectiveness of this factor. When we analyze Table 4.5 (b) the standardized co-efficient (beta) factor comes to .566. This confirms trainee capability as an independent variable factor has significant impact on training transfer.

Factor 6: Transfer Design

Table 4.6 (a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	24.944	1	24.944	120.176	.000[b]
	Residual	26.568	128	.208		
	Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Transfer Design

Table 4.6 (b): Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	1.528	.230		6.629	.000
	Transfer Design	.640	.058	.696	10.962	.000

a. Dependent Variable: Training Transfer

Source: Author's Calculation

Table 4.6 (a) shows ANOVA of the factor Transfer Design, where the F value comes to 120.176 and p< 0 .000. This result establishes that this factor transfer design has high significance on training transfer among all variable factors. While going through Table 4.6(b) we find the standardized coefficient (beta) value is .696. This confirms that the transfer design as an independent factor has most significant impact on training transfer.

Factor 7 : Self Efficacy

Table 4.7(a): ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	17.415	1	17.415	65.373	.000[b]
	Residual	34.098	128	.266		
	Total	51.512	129			

a. Dependent Variable: Training Transfer

b. Predictors: (Constant), Self-efficacy

Table 4.7 (b): Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.
		B	Std. Error	Beta		
1	(Constant)	.811	.399		2.034	.044
	Self-efficacy	.754	.093	.581	8.085	.000

a. Dependent Variable: Training Transfer

Source: Author's Calculation

Table 4.7 (a) showing ANOVA shows F value of the factor Self-efficacy is 65.373 and p<0.000. This shows effectiveness of this factor. When we go through Table 4.7 (b) standardized co-efficient (beta) value comes to .581. This confirms that variable factor self-efficacy has positive impact on training transfer. Figure 4 depicts the relative importance and effect of each independent factor on training transfer.

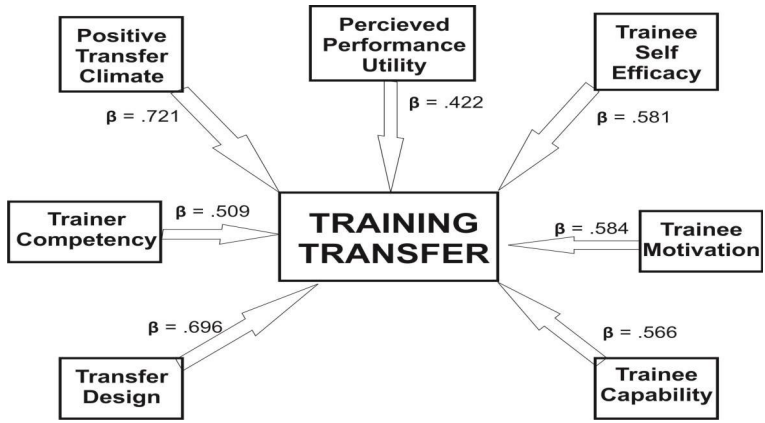

Figure 4: Model of Training Transfer

Source: Authors' Contribution based on Literature.

5.4 Stepwise Regression Analysis:

In this section using multiple factors stepwise regression analysis was done and the four factors including perceived performance utility, self-efficacy, transfer design and positive transfer climate explain together training transfer.

Table 4.8a : Model Summary[e]

Model	R	R Square	Adjusted R Square	Std. Error of the Estimate	Change Statistics				
					R Square Change	F Change	df1	df2	Sig. F Change
1	.422[a]	.178	.171	.57523	.178	27.676	1	128	.000
2	.594[b]	.353	.343	.51229	.175	34.384	1	127	.000
3	.758[c]	.574	.564	.41718	.221	65.511	1	126	.000
4	.815[d]	.664	.653	.37225	.089	33.256	1	125	.000

a. Predictors: (Constant), Perceived Performance Utility
b. Predictors: (Constant), Perceived Performance Utility, Self-efficacy
c. Predictors: (Constant), Perceived Performance Utility, Self-efficacy, Transfer Design
d. Predictors: (Constant), Perceived Performance Utility, Self-efficacy, Transfer Design, Positive Transfer Climate
e. Dependent Variable: Training Transfer
Source: Author's Calculation

Results of step wise regression analysis as shown in Table 4.8a reveal that in the 1st model perceived performance utility contributes significantly to the training transfer with F(1,128)= 27.676,p<0.000 and accounts for 17.1% of the variation in training transfer. At the second stage introducing self-efficacy contribute significantly to the regression model F(2,127)=34.384, p<0.000 and this model accounts for 34.3% of the variation in training transfer. At the third stage adding transfer design contribute significantly to the regression model with F(3,126)=65.511,p<0.000 and the regression

model explains 56.4% variation in training transfer. At the fourth level by adding perceived performance utility, self-efficacy, transfer design, positive transfer climate to the regression model we find that the model explains only 65.3% variation in training transfer.

Table 4.8b: ANOVA[a]

Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	9.158	1	9.158	27.676	.000[b]
	Residual	42.354	128	.331		
	Total	51.512	129			
2	Regression	18.182	2	9.091	34.639	.000[c]
	Residual	33.330	127	.262		
	Total	51.512	129			
3	Regression	29.583	3	9.861	56.660	.000[d]
	Residual	21.929	126	.174		
	Total	51.512	129			
4	Regression	34.191	4	8.548	61.688	.000[e]
	Residual	17.321	125	.139		
	Total	51.512	129			

a. Dependent Variable: Training Transfer
b. Predictors: (Constant), Perceived Performance Utility
c. Predictors: (Constant), Perceived Performance Utility, Self-efficacy
d. Predictors: (Constant), Perceived Performance Utility, Self-efficacy, Transfer Design
e. Predictors: (Constant), Perceived Performance Utility, Self-efficacy, Transfer Design, Positive Transfer Climate

Table 4.8c: Coefficients[a]

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	Collinearity Statistics	
		B	Std. Error	Beta			Tolerance	VIF
1	(Constant)	1.566	.468		3.343	.001		
	Perceived Performance Utility	.564	.107	.422	5.261	.000	1.000	1.000
2	(Constant)	.405	.462		.878	.382		
	Perceived Performance Utility	.195	.114	.146	1.710	.090	.698	1.433
	Self-efficacy	.650	.111	.501	5.864	.000	.698	1.433
3	(Constant)	.102	.378		.269	.788		
	Perceived Performance Utility	.066	.094	.049	.699	.486	.678	1.476
	Self-efficacy	.402	.095	.310	4.224	.000	.626	1.598
	Transfer Design	.493	.061	.536	8.094	.000	.770	1.298
4	(Constant)	.000	.338		-.001	.999		
	Perceived Performance Utility	-.027	.086	-.020	-.318	.751	.654	1.530
	Self-efficacy	.309	.087	.238	3.566	.001	.604	1.656
	Transfer Design	.324	.062	.352	5.243	.000	.596	1.677
	Transfer Climate	.395	.068	.401	5.767	.000	.557	1.796

a. Dependent Variable: Training Transfer

Though all the models are found to be significant, it is observed that in initial stage perceived performance utility play a significant role. However, in post training scenario it is the transfer climate that makes the transfer more successful.

6. Findings:

The data analysis was done to explore the different factors affecting transfer of training and their impact of transfer of training. The summaries of the findings are listed below:

- More number of female employees are joining the bank in the clerk category (entry level). Maximum young people have participated in this survey. These employees are young and they have long term stake in the organization. So their opinion regarding training will carry much importance in this study.
- All the employees are highly qualified and are having good training experience.
- Employees who have participated in the survey are well trained and most of them have attended training programme of duration more than one day to one week and the training programmes they have attended include technical, behavioural and managerial in nature.
- Factors identified under transfer of training are perceived performance utility, trainee's self-efficacy, trainee's motivation and trainee's capability, transfer design, trainer's competency and positive transfer climate.
- The factors like transfer design, trainee's motivation, trainee's capability, trainee self-efficacy and positive transfer climate have a significant impact on training transfer.
- While all the factors have played major role in training transfer, four factors are identified to play positive and significant role in transfer of training. The factors are perceived performance utility, trainee's self-efficacy, transfer design and positive transfer climate.
- The most important factors identified in the study are transfer design and positive transfer climate. The actual transfer of training knowledge takes place when employee get support from their supervisor, peer and top management to apply the learned skill to their job.workplace, thus improving their performance.

7. Managerial Implications:

This study on transfer of training has several implications for the designing and managing training program. While trainees perceiving utility of the training can have pre-training motivation to attend the training program and those having higher self-efficacy, self-motivation, and self-capability shows higher motivation to learn during training. In post training scenario managerial support and encouragement play significant role in actual transfer of training knowledge to the workplace. The result of this study will encourage the banks to make integration of training need assessment, training designing, and post utilization of training by taking into account the identified positive factors facilitating transfer of training to workplace.

8. Limitation of the Study and future Research Avenue:

The result of this study is not entirely free of limitations. Data have been collected only from 130 employees working in different branches of only one Public sector Bank in Bhubaneswar. Therefore, generalisation of the findings of the study is possible when more sample across private and public sector banks are taken into consideration. Further, each of the factors of training transfer can be studied separately to obtain more antecedents affecting the positiveness of such factors.

9. Conclusion:

The paper suggests that there is a need to create a favorable work environment with supervisory and managerial support that helps the trained employees to continuously apply training knowledge and skill in the work situation. There

must be clear linkage between pre-training factors, during training factors and post-training factors to make positive impact on the ability of the employees to apply the acquired knowledge and expertise on the job.

References

Axtell, C. M., Maitlis, S., &Yearta, S. K. (1997). Predicting immediate and longer term transfer of training. *Personnel Review*, *26*(3), 201–213.

Alvarez, K., Salas, E., & Garofano, C. M. (2004). An Integrated Model of Training Evaluation and Effectiveness. .*Human Development Review*, 3(4), 385-416.

Baldwin, T.T., &Ford, J. (1988).Transfer of training: A Review and Directions for Future Research, *Personnel Psychology*, 41(1), 63-105.

Bandura, A. (1982). Self-Efficacy Mechanism in Human Agency. *American Psychologist*, *37*(2), 122–147.

Bates, R., Kauffeld, S., & Holton, E.F. E. (2007). Examining the Factor Structure and Predictive Ability of the German Version of the Learning Transfer System Inventory. *Journal of European Industrial Training,* 31, 195-211.

Brown, T., & McCracken, W. (2009). Building A Bridge of Understanding; How Barriers to Training Participation Become Barriers to Training Transfer. *Journal of European Industrial Training,* 33(6), 492-512.

Brinkerhoff, R. O., & Montesino, M. U. (1995). Partnerships for Training Transfer: Lessons from a Corporate Study.*Human Resource Development Quarterly*, *6*(3), 263–274.

Baumgartel, H. J., Reynolds, M. J. I., &Pathan, R. Z. (1984). How personality and organizational climate variables moderate the effectiveness of management development programmes: A review and some recent research findings. *Management and Labour Studies*, *9*(1), 1–16.

Bohlander, G.,& Snell, S. (2004). *Managing Human Resources* (13rd Ed.). Mason, OH: Thomson-South-Western.

Colquitt, J. A., LePine, J. A., & Noe, R. A. (2000). Toward An Integrative Theory of Training Motivation: A Meta-Analytic Path Analysis of 20 years of Research.*Journal of Applied Psychology*, *85*(5), 678–707.

Cheng, E. W. L., & Ho, D. C. K. (2001). A Review of Transfer of Training Studies in the Past Decade. *Personnel Review*, *30*(1),102–118.

Cromwell, S. E., & Kolb, J. A. (2004), An examination of work-environment support factors affecting transfer of supervisory skills training to the workplace.*Human Resource Development Quarterly,*15, 449–71.

Chukwu, G. M. (2016). Trainer attributes as drivers of training effectiveness. *Industrial and Commercial Training*, *48*(7), 367-373.

Gaudine, A.P., & Saks, A. M. (2004). A Longitudinal Quasi-experiment on the Effects of Post Training Transfer Interventions. *Human Resource Development Quarterly*, *15*(1), 57–76.

Holton, E.F E., Bates, R.A., & Ruona, W.E. (2000). Development of a Generalized Learning Transfer System Inventory.*Human Resource Development Quarterly*, 11(4), 333-360.

Lim, D.H., & Johnson, S.D. (2002). Trainee Perceptions of Factors that Influence Learning Transfer. *International Journal of Training and Development*, 6(1), 37-49.

Lim, D. H., & Morris, M. L. (2006). Influence of Trainee Characteristics, Instructional Satisfaction and Organizational Climate on Perceived Learning and Training Transfer. *Human ResourceDevelopment Quarterly*, *17*(1), 85–115.

Nikandrou, I., Brinia, V., & Bereri, E. (2009).Perspective on Practice: Trainee Perceptions of Training Transfer: An Empirical Analysis. *Journal of European Industrial Training*, 33(3), 255-270.

Noe, R. A.,& Schmitt, N.(1986). The Influence of Trainee Attitudes on Training Effectiveness: Test of a Model. *Personnel Psychology*, 33, 497-523.

Robbins, S. P., & Judge, T. A. (2009). *Power and politics and Organizational Behavior*.Upper Saddle River, NJ: Pearson Education.

Rouiller, J. Z., & Goldstein, I. L. (1993). The Relationship Between Organizational Transfer Climate and Positive Transfer of Training. *Human Resource Development Quarterly*, *4*(4), 377-390.

Sookhai, F., & Budworth, M. H. (2010). The Trainee in Context: Examining the Relationship Between Self efficacy and Transfer Climate for Transfer of Training. *Human Resource Development Quarterly*, *21*(3), 257-272.

Velada, R., Caetano, A., Michel, J.W., Lyons, B.D., & Kavanagh, M.J. (2007), The Effects of Training Design, Individual Characteristics and Work Environment on Transfer of Training. *International Journal of Training and Development*, 11(4), 282-94.

Wexley, K.N., & Latham, G. P. (1981*). Developing and Training Human Resources in Organization.* Glenview, IL: Scott, Foresman and Co.

State Bank of India (2019).Annual Report. Retrieved from https://www.sbi.co.in/web/corporate-governance/annual-report