Universiti Utara Malaysia

TRAINING EFFECTIVENESS AMONG GENERAL INSURANCE AGENTS AND

INTENTION TO TRANSFER TRAINING AS MEDIATOR

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ABSTRACT

The role of training for the improvement of skills and knowledge has long been acknowledged. General Insurance agents who are exposed to effective training generally possess the technical knowledge, skills and attitudes to carry out their tasks. In Malaysia, the insurance companies have been investing generously in training so as to enhance the agents' knowledge and accomplishments. Nevertheless, the present human capital, especially in the financial institutions, falls way below expectations. The theoretical framework of this survey was developed based on past research and the underpinning theory of planned behaviour. This work tested the direct and indirect relationship between training system expectancies, learning style and self-efficacy, also known as the adaptation of belief, and intention to transfer training and training effectiveness among the General Insurance agents in Malaysia. A total of 380 agents representing all the General Insurance companies in Malaysia participated in the survey by filling out the study questionnaires in 2015.

The Partial Least Squares (PLS-SEM) approach was utilized to test the hypotheses. The results of the direct relationships between the independent variables (training system expectancies, learning style and self-efficacy) and the dependent variable (training effectiveness) show that they influence training effectiveness. At the same time, it was found that all the independent variables do not significantly influence the mediator, that is, intention to transfer training, on its role of attaining training effectiveness. The indirect relationship between the independent variables and the dependent variable when the mediating variable was incorporated into the relationship, does not support intention to transfer training as a mediator. The theoretical contributions, policy implications, limitations of the study and suggestions for future research were discussed as well.

Keywords: training effectiveness, training system expectancies, learning style, self-efficacy, intention to transfer training,

ABSTRAK

Peranan latihan untuk meningkatkan kemahiran dan pengetahuan pekerja telah lama diakui. Agen insurans am yang terdedah kepada latihan yang berkesan memiliki pengetahuan teknikal, kemahiran dan sikap untuk menjalankan tugas-tugas mereka. Syarikat insurans am di Malaysia telah membuat pelaburan yang banyak dalam menyediakan latihan bagi meningkatkan pengetahuan dan kemahiran agen mereka. Walau bagaimanapun, modal insan ini terutamanya dalam institusi kewangan berada pada tahap yang rendah sehingga di luar jangkaan yang sebenarnya. Rangka kerja teori kajian ini telah dibangunkan berdasarkan kajian lepas yang bersandarkan kepada teori tingkah laku terancang. Teori ini berkaitan penyesuaian kepercayaan serta kepercayaan tentang kemungkinan tingkah laku dikenali sebagai harapan terhadap sistem latihan. Selain itu, kepercayaan terhadap harapan normatif tentang yang lain dikenali sebagai gaya pembelajaran dan kepercayaan tentang faktor yang menghalang prestasi tingkah laku dikenali sebagai kecekapan diri kepada niat untuk memindahkan latihan dan keberkesanan latihan dalam kalangan agen syarikat insurans am di Malaysia. Seramai 380 orang agen telah mengambil bahagian dalam kajian ini dengan melengkapkan borang soal selidik yang diberikan dalam tahun 2015. Pendekatan *PLS-SEM* telah digunakan untuk menguji hipotesis kajian. Keputusan bagi hubungan langsung antara pemboleh ubah bebas (kecekapan diri, gaya pembelajaran, harapan terhadap sistem latihan) dan pemboleh ubah bersandar (keberkesanan latihan) menunjukkan kesemuanya secara langsung mempengaruhi keberkesanan latihan. Pada masa yang sama, didapati bahawa semua pemboleh ubah bebas secara tidak signifikan mempengaruhi pemboleh ubah pengantara iaitu niat untuk memindahkan latihan, dalam berperanan untuk mencapai keberkesanan latihan. Bagi hubungan tidak langsung di antara pemboleh ubah bebas dan pemboleh ubah bersandar apabila pemboleh ubah pengantara dimasukkan dalam hubungan itu, didapati bahawa niat untuk memindahkan latihan menjadi pengantara yang tidak mempengaruhi hubungan antara pemboleh ubah bebas dan pemboleh ubah bersandar. Akhir sekali, sumbangan teori, implikasi dasar, batasan kajian dan cadangan untuk kajian akan datang turut dibincangkan.

Kata kunci: Keberkesanan latihan, niat, kecekapan diri, gaya pembelajaran, harapan terhadap sistem latihan

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LIST OF ABBREVIATIONS

AVE	Average Variance Extracted
BNM	Bank Negara Malaysia
CPD	Continous Professional Development
CS	Composite Realibility
FMB	Financial Mediation Bereau
HR	Human Resource
HRM	Human Resource Management
ITTT	Intention to Transfer Training
ITTTQ	Intention to Transfer Training Question
LS	Learning Style
LSQ	Learning Style Question
MGI	Malaysian General Insurance
MGIC	Malaysian General Insurance Companies
MII	Malaysia Institute of Insurance
PBC	Perceived Bahavioural Control
PCE	Pre Contract Examination
PLS	Partial Lease Square
SE	Self-efficacy
SEM	Standard Equation Modelling
SEQ	Self-efficacy Question
TE	Training Effectiveness
TEQ	Training Effectiveness Question

TPD	Theory of Planned Behaviour
TSE	Training System Expectancies
TSEQ	Training System Expectancies Question
TTA	Teacher Training Agency

CHAPTER ONE

INTRODUCTION

1.1 Introduction

The key aspects discussed in this chapter are the background and the motivation of a branch of Human Resource Management, which is Training and Development. It starts with the issues related to training effectiveness in Malaysia's Insurance companies and then the problem statement of the study, research objectives, research questions, the scope of the research, the significance of the study, justification of the study as well as the contributions of the study to the body of knowledge are discussed in the subsequent sections.

The Insurance companies operating in Malaysia is governed by Bank Negara Malaysia (BNM), it is the central bank establish by the Government of Malaysia to issue currency, act as banker and adviser to the Government of Malaysia and regulate the country's financial institutions, credit system and monetary policy. Its headquarters is located in Kuala Lumpur, the federal capital of Malaysia. This research only focus on the General Insurance business.

1.2 Background of the study

Many researchers have argued that training is one of the most frequently used interventions in Human Resource Development (HRD) (Scaduto, Lindsay & Chiaburu, 2008; Cacciattolo, 2015; Sugrue, O'Driscoll, & Blair, 2005). Training is also an important and essential factor that contributes to the service quality (Zumrah, 2014). Training effectiveness is defined as the degree to which individuals effectively apply the knowledge, skills, and attitudes gained in the training context to the job (Baldwin & Ford, 1988; Wexley & Latham, 2002; Honey & Mumford, 1986; Sian, Ahmad, Ismail, & Ismail, 2011).

1.3 Training

Training is said to be effective if the skills and behaviours learned and practiced during training can be transferred to the workplace and can be applied in the context of the job. It should also be maintained over time and can be generalized across contexts (Baldwin & Ford, 1988; and Holton, 2005). Based on the ideas of a bid to envision such occurrences, some agents get the chance to attend training to learn additional skills and maintain the latest job-related competencies (Velada & Caetano, 2007) that result in behavioural change (Weiss, 2010) and also allow them to transfer the knowledge gained that is relevant to their work with the intention of improving job performance with time (Noe, 1986).

Studies have shown that there has been a focus by researchers and practitioners on the transfer of the training process. Conceptual frameworks were created in order to decrypt this complicated task as explained by Baldwin and Ford (1988); Holton (2005); Kavanagh (1998); Tracey and Tews, (1995). Baldwin and Ford (1988) delivered a framework with three primary causal factors of training effectiveness: training design or enabling factors; individual factors or trainee characteristics; and work environment or transfer climate. These elements lead to the serious challenges that Insurance companies in Malaysia are currently facing (Chen, Liu & Kweh, 2014).

One of the challenges General Insurance companies are facing is the adverse knowledge of non-motor product, particularly by agents, which has not pointed to significant contribution to the insurance company's performance outcome; this fact was stipulated in the yearly report released by the Bank Negara Malaysia (BNM). According to the BNM annual report for 2015, this was proven based on the favourable number of non-motor and non-policies sold. This phenomenon holds true not just in Malaysia, but also in other regions of the globe. The

rivalry in the insurance sector continues to rise, while demands from stakeholders are increasing (Foong, & Idris, 2012).

At the same time, new management strategies and transformation processes lead to significant changes in the job description of the company leadership, which affects the fellowship as a whole. Along with this obligation, responsibilities and excess demands from diverse stakeholders, agents at all layers of the hierarchy have to possess and update their skills and competencies to make it in today's challenging environment. Currently, the development of the insurance industry has influenced the methods that businesses use to serve their customers (Kaur, Pamjit, Negi & Meenakshi, 2010), thus making it imperative to know what are the elements that will ensure customer satisfaction in conventional insurance services (Keong, Xiang, Yee, Hsien, & Pei, 2014).
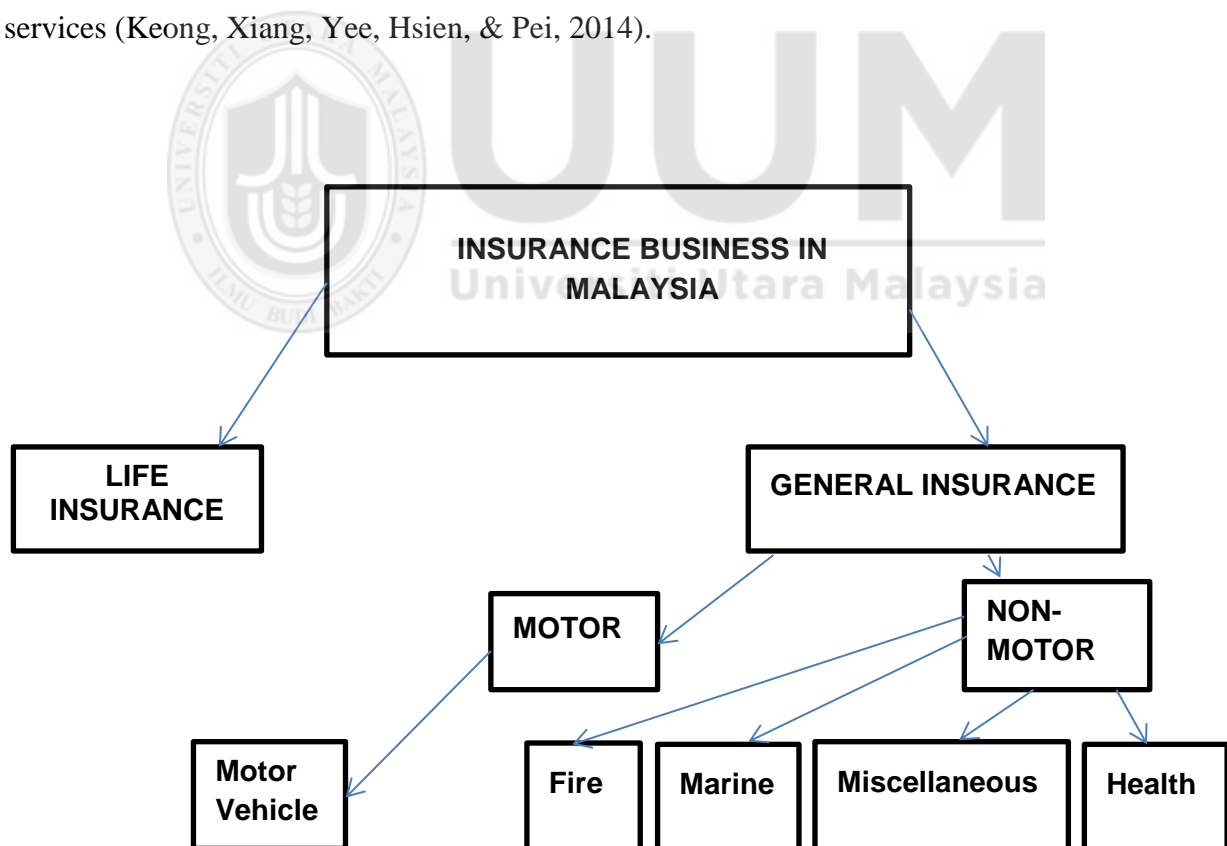
Figure 1.1
Insurance Business in Malaysia

In Malaysia, BNM has divided the insurance business into two types, that is Life Insurance and General Insurance, (see Figure 1.1). This research only covers the non-motor aspect of General Insurance where the principal purpose is to instil the total agreement of non-motor products, where insurance companies should embark on a training programme that will enable agents to deliver significant premium income for such products and to lessen customer complaints as much as possible. In relation to this, managers must ensure that changes happen within their respective companies. One way to do it is by presenting a high quality training plan that will enable agents to inculcate customer's interest with the airing of the correct product knowledge for non-motor products, which in return will deliver significant income to their respective societies.

Training plays the leading role in managing institutions and people in transition for achieving budgeted income. As their duties have been described in detail, all they need is to include tangible competencies that consist of people management skills, such as negotiation skills, coordination skills, integration skills, and marketing sciences. To perform effectively, managers require specific and appropriate preparation classes that concentrate on the improvement of skills in managing the company's operation. In general, the current practice is that anyone who has been promoted to a managerial position at a certain stage in their careers are rarely trained and prepared for their newly appointed positions.

This will delay the process of conducting a training need analysis for general agents and will eventually expose them to the risk of non-compliance to the Continuous Professional Development (CPD) programme. The CPD program, administered by Persatuan Insuran Am Malaysia (PIAM), was approved by BNM to be conducted among all insurance agents. All insurance companies, both Life and General, must comply with the requirement of conducting CPD training programme for all agents. At the same time, BNM has set up the Insurance Sector Auditing Team to enforce the ruling. Therefore, developing individuals in

the agency force, especially through a consistent training plan that reflects today's changing needs will ensure that their skills are continuously reinforced and improved in the face of challenges.

According to Kadir (2014), a business' main objective of existence is to derive competitive advantage in the marketplace. Now, the elements of competitiveness in the organization have gradually shifted from labour and capital emphases to its unique and sustainable resource, which is knowledge. The 21st century will be the century of knowledge, where the power to manipulate and manage knowledge effectively plays an important part in guaranteeing the company's competitive advantage and survival.

The aim of training is considered achieved if employees are able to demonstrate their acquired knowledge, accomplishments, and attitude at the workplace and these new abilities have contributed to the relevance of organizational activities (Wang & Wang, 2006; Holton, 2005). It then becomes a necessity for managers of human resources development, especially those who are directly designated to oversee the training plan for agents, to concentrate on effective evaluation and appraisal of training effectiveness so as to insure that its results consistently improve working conditions and worker efficiency.

In this research, Training effectiveness is an encompassing concept that stems from the Theory of Planned Behaviour (TPB). This theory started with the adaptation of belief which is continuation from the Theory of Reasoned Action. According to the theory, human behavior is guided by three kinds of considerations: beliefs about the likely consequences of the behavior (behavioral beliefs), beliefs about the normative expectations of others (normative beliefs), and beliefs about the presence of factors that may facilitate or impede performance of the behavior (control beliefs).

These beliefs was then adapted in the Training Participation Model (TPM), (which was introduced by Ronan Carbery & Thomas Garavan, 2011) using TPB by converting in TPM as:-

1. Behavioural beliefs to Participation Attitutes which are:-

    a. Personal and Career Growth Expectation

    b. Work related Expectancies and

    c. Training System Expectancies

2. Normative Beliefs as Subjective Norms are:-

    a. Development Norms

    b. Perception of the Transfer Norms

    c. Contribution Expectations of the Organizational Culture

    d. Achievement Norms

    e. Norms Related to Staffing

3. Control Belief as Perceived Behavioural Control which are:-

    a. Self-Directness for Learning

    b. Self-Efficacy

    c. Confidence to use.

The above will be discussed further in Chapter 2, in Figure 2.2 of page 66. In accordance to the above, the reason why the researcher had decided to propose Training System Expectancies, Learning Style (derived from Perception of the Transfer Norms) and Self Efficacy as part of the study as it depicted training effectiveness to agents and it is relevant to the process that happens prior to, during, and after each and every training program held in General Insurance companies. It is the process influencing the possibility that training will be brought to the workplace (Tannenbaum, Mathieu, Salas, & Cannon-Bowers, 1991). Agents will have the opportunity to make extra income as a termination of the effectiveness of

knowledge gained in training. Nikandrou, Brinia & Bereri, (2009) observed numerous factors that affect the training structure where better understanding of customers will eventually lead to the attainment of a better income.

The knowledge gained is reflected in how the knowledge and abilities are presented, the training content must be in concurrence to the respective jobs for the training to be effective (Bhatti, Ali, Isa, & Battour, 2014; Velada *et al.*, 2007). An example of training effectiveness recommends that comprehending individual and situational variables would lead to the justification of why training succeeded or failed in goal achievement. To clearly explain how training effectiveness is determined by other conceptual factors such as training system expectancies, learning style and self-efficacy, which is incorporates the adaptation of belief in the Theory of Planned Behaviour (TPB). TPB provides principle explanations that are useful in predicting why the excessive investment channelled towards improving human resources has not yielded the expected results.

Nevertheless, for the past results, personal and environmental factors have been shown to pose serious barriers to a successful training plan as well (Kontoghiorghes, 2014); Mathieu *et al.*, 1993). These genes were identified as dominant issues and could potentially influence application procedures. Among the notable factors highlighted in previous literature include training system expectancies, learning mode, intention to transfer training, supervisory positions, group norms, innovation-existing standard conflict, and operation procedure respectively (Villanueva-Flore, Valle-Cabrera, & Ramón-Jerónimo, 2014; Vosburgh, 1986).

At the individual level, these issues include level of teaching, technological competence, and professionalism (Scheirer, 1987), absence of clarity concerning supervisor support, learning style, training system expectancies, self-efficacy and intention to transfer (Saad, 2014), and internal and external incentives and individual attitude towards innovative application. There

are training evaluation frameworks that stand out regardless of the fact that training evaluation entails objective as well as subjective measures (Cohen, 2005; Kirkpatrick, 2007). In another word, most companies and constitutions have not taken into account these measures in their rating of training plans.

Huang (2001) expressed his opinion that organizations that evaluate their training programmes have higher probabilities of getting a higher level of effectiveness as there seems to be a significant connection between training evaluation and training effectiveness. However, regardless of the requirement to link training, training evaluation, and training effectiveness, it is noteworthy that some companies are not convinced that training evaluation could reinforce the transfer of agents training in the workplace (Cheng, 2001). The effectiveness of the preparation and development process is judged through the trainees' ability to transfer new knowledge, skills, and behaviour needed for effective task performance in the organization (Noe, 1986).

The effectiveness of a training programme can be explained as comprising of getting and the transfer of training (Tracey & Tews, 1995) with the latter indicating training effectiveness (Baldwin & Ford, 1988) which is reflected in behavioural changes in the work. Training is not as valuable if it is not transformed into effectiveness by the transference of behavioural changes (Goldstein & Ford, 2002; Kirkpatrick, 2007). Training effectiveness gauges the degree to which training achieves what is thought to enhance job effectiveness. In trying to properly assess training effectiveness, variables enhancing or inhibiting the achievement of goals should be determined.

Several models of training effectiveness were utilized to find these factors and their aftermath on the training goal (Mathieu *et al.,* 1993). Training is an external attempt to modify the existing behaviour of the human capital (Campbell & Kuncel, 2001). But, it fails if the

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intrinsic motivation is lacking in the people (Facteau, Dobbins, Russell, Ladd, & Kudisch, 1995). People connect with their surroundings and accept them if they find their vested interest safe (Wahba & Bridwell, 1976). Training effectiveness is the sum total of 'Training Validation' and 'Training Evaluation' (Dumais, Platt, Heckerman, & Sahami, 1998). Where, Training Validation is an assessment of whether training has achieved its laid down objectives and Training Evaluation is the measurement of the total effects of Training Program.

Donald Kirkpatrick, in 1950 has given *Four Levels Training Model* to analyze the effectiveness and impact of training programs (Kirkpatrick, 1975). According to this model, the outcome of the training can be measured at four levels viz. *Reaction, Learning, Behaviour and Result* respectively (Bates, 2004). A successful training program gives a better result on the expectations made (Goldstein & Ford, 2002). This is one of the most successful models to evaluate the training programs till date (Alliger & Janak, 1989). The main strength of the Kirkpatrick Model is the focus on the change in behavioural outcomes of the learners involved in the training program. However, the model does not consider the measurement of critical areas before the training takes place such as: a) Motivation b) Organization Citizenship Behaviour (OCB) c) Individual's & Organization's SWOT analysis.

Measuring only the outcomes of the training activities, in the form of 'Declarative knowledge', 'Training Transferred' to work, 'Training Maintenance' for a longer period of time (Chiaburu & Teklab, 2005) can only evaluate the success or failure of training program, but it will fail to assess the real Return on Expectations (ROE) (Wang, Dou, & Li, 2002) (Kaufman & Keller, 1994). For a successful ROE it is important to commence the evaluation process even before the people are subjected to various training programs (Alvarez, Salas, & Garofano, 2004). The pre-analysis of the employees and their organizations will help to justify the expectations even before the training activities are scheduled. So, this becomes the

pre-requisite to carefully analyse the current skill set, behaviour of the employees, vision of the organization, challenges and the external competition before scheduling any training programs (Ghodsian, Bjork, & Benjamin, 1997). Including, the concept of OCB can help to even calculate the unexpected behaviour of the employees, which affects the ROE and can make the training programs more acceptable, worthwhile and effective.

These examples reveal the meaning of both individual and environmental variables in the transference of training. In the meantime, organized training programmes may not be effective if variables (individual and environmental) offset processes of scholarship and transfer. In summary, The Malaysian Insurance Institute (MII) is authorised by BNM to manage pre contract examination (PCE) and also to issue agency permit for all insurance agents. MII was appointed by the BNM to design the training module for PCE for all insurance companies' agents.

1.4 Problem Statement

The General Insurance sector is facing difficulties in marketing their non-motor insurance, which has resulted in the lack of product knowledge from customers, thus the problem discussed in this study is to determine the effectiveness of all training programmes conducted for all non-motor insurance product where it will further reveal the main factor reflected in the poor results for the previous financial year. More information pertaining this is based on the Annual Report issued by the Malaysian Insurance Institute (MII) in 2015, where the overall performance of general insurance training for 2015 reported a decrease of 11% or 10 classes of insurance as compared to 2014. The number of registered participants in 2015 was 1,407, a decrease of 16% as compared to 1,630 participants in 2014, thus this was spelt as a lower financial performance of general insurance companies, as stipulated in the Persatuan Insurans Am Malaysia (PIAM) report, where the industry achieved underwriting

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profit of RM1.461 billion in 2015 compared to RM1.488 billion in 2014. In relation to training effectiveness, according to the BNM's Financial Mediation Bureau (FMB) for the year of 2015, there were 609 complaints received for General Insurance products, 660 in 2014 and 742 in 2013.

In this vein, Badlishah and Majid (2016) also highlighted that training effectiveness is one of the primary issues in FMB's results. The complaints received by FMB indicate that agents should be instructed to wait for training as stipulated in the CPD programme, where its success will greatly contribute towards the improvement of training effectiveness. Furthermore, the improvement of training quality is much related to the benchmark that was taken on by each and every company (Ghosh, Chauhan & Rai, 2015; Tannenbaum & Yukl, 1992).

More significantly, the focus of past work is to treat training effectiveness as a comparatively simple, unidimensional construct, without taking into account Kirkpatrick's breaking down of the concept of training effectiveness into several separate outcomes: reactions, learning, behaviour, and organizational outcomes. According to Kirkpatrick, training can have an impact on any or all of these issues. Therefore, with regards to the current research, it is believed that conditions and assessing the various factors of training effectiveness are important to widen the understanding of how and why training is successful. Moreover, it is fair to hypothesize that particular training system features will have differing impacts on several issues. For lesson, agents may respond favourably to training programmes (reactions) without actually learning the targeted material, or they may learn targeted concepts, but be unable to apply these in practice (see Alliger & Janak, 1989). The outcome will eventually contribute to the success of plans implemented by insurance companies.

It can be concluded from FMB's record that a positive improvement can be achieved in terms of training effectiveness and the solution demands that all General Insurance companies go forward in acknowledging training as an important aspect in enhancing a company's performance (Badlishah & Majid, 2016). Due to this, the annual results will eventually reflect an improvement in terms of training effectiveness for General Insurance Agents in relation to training system expectancies, learning style, self-efficacy, intention to transfer training, and training system expectancies; but in the ever changing financial environment, such a small decrease call for the need to further improve training effectiveness by the respective General Insurance companies through implementing CPD programme among agents.

The transfer of knowledge, skills, and attitude acquired during the training programme to actual job situations is crucial in order to take the training programme as effective, efficient, and able to satisfy the expected objectives of the investiture. Nevertheless, works devoted to studying the actual degree to which an individual worker transfers knowledge, accomplishments, and attitude obtained during training to the actual employment situations are even younger. What little evidence available reveals that training effectiveness falls short of expectations particularly in light of the huge investment spent for HRD (Clement-Okooboh, & Olivier, 2014, Brinkerhoff & Gill, 1994).

In short, organisations do not achieve the anticipated results from their investments in training activities (MacKay & Moeller, 2007; Moss, Brimstin, Champney, DeCostanza, Fletcher & Goodwin, 2016). Moreover, the HRD is besieged with challenges, including management's failure to address training effectiveness, and to date, researchers have not been able to come up with an efficient model to measure training programmes (Saad & Mat, 2014). This is due to the fact that researchers often overlook the connection between

individual components and training effectiveness (Balaguer, Cheese & Narchetti, 2006; Moss *et. al* 2016).

Moreover, several literatures have made use of the training effectiveness model to study the impact of personal goal orientations on the outcomes of wellness-funded training programmes. As a consequence, ambiguities concerning the results of these factors on training effectiveness become indicators of training list. Thus, the present study proposes to address some of these ambiguities by examining the influence of training system expectancies, learning style, and self-efficacy, and intention to transfer on training effectiveness among Malaysian General Insurance Companies (MGIC) whereby training system expectancies depicts the situational variables, self-efficacy and learning style depict employee individual/personal variance.

1.5 Research Questions

For the purpose of addressing the issues and inconsistencies of prior research, the current research tries to find answers for the following research questions:

1. Does training system expectancies influence perceived training effectiveness?

2. Does learning style influence perceived training effectiveness among agents?

3. Does self-efficacy influence perceived training effectiveness?

4. Does training system expectancies influence the intention to transfer training?

5. Does learning style influence the intention to transfer training?

6. Does self-efficacy influence the intention to transfer training?

7. Does the intention to transfer training mediates the relationship between training system expectancies, learning style, self-efficacy and perceived training effectiveness?

1.6 Research Objectives

The primary objectives of the present study are as follows;

1. To determine the relationship of training system expectancies on perceived training effectiveness.

2. To determine the extent of the relationship of learning style on perceived training effectiveness.

3. To determine the relationship of self-efficacy on perceived training effectiveness.

4. To determine the relationship of training system expectancies on intention to transfer training.

5. To determine the relationship of learning style on intention to transfer training.

6. To determine the relationship of self-efficacy on intention to transfer training.

7. To determine the mediating effect of intention to transfer training, learning style, self-efficacy and training effectiveness.

1.7 Scope of the Study

Noe (2002) said that the effective implementation of training and development results in behaviour modification, task functioning, and productivity. Similarly, Hunt & Hunt (2004) claimed that despite the short continuance of preparation, its effective use could result in attitude change and the resultant transfer of such an attitude. The scope of study uses variables such as training system expectancies, learning style, self efficacy and intention to transfer training which is also known as adaptation of belief, have been examined in terms of their influence or lack thereof upon training effectiveness.

In addition, this study is limited to Malaysian General Insurance industry, where the Human Resource (HR) Managers are the ones who take critical decisions daily on training

programmes. The survey participants are all the people, from the agency force, of the targeted sample who participated in providing their opinions on their preparation, its relevance to them, and their motivation in training and the resultant transfer of the acquired job skills to an actual workplace environment. As the participants are all agents, the present work is skewed towards the application, via variables of specific concepts and decision making skills and negotiation training that the staff received in prior years.

The study participants comprise of insurance agents, also known as the Agency forces, in Malaysian General Insurance industry. The reason behind selecting insurance companies lies behind the fact that the Malaysian Government is increasingly committed to determining training effectiveness to attain and sustain a high human capital profile for the country's progress and development as stipulated in the Tenth Malaysia Plan period 2011-2015.

1.8 Significance of the Study

The present study's main contribution is the unravelling and an examination of the issues of variables pertaining to training effectiveness in the context of Malaysian General Insurance industry.

1.8.1 Theoretical Significance

It is apparent from prior discussions in this chapter that most researches were conducted in the West and that research works dedicated to preparation and effectiveness in Malaysia are still lacking; and even those that exist has not investigated training effectiveness in the context of an insurance company.

Drawing out this contribution to training effectiveness literature, this study concentrates on a general insurance company's agents. This in turn will result in the increased performance of the insurance sector in bringing about development in the nation. A major challenge faced by

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many organisations is the changes in the flow of how work is borne out. As stipulated by Kaufield and Lehmann-Willenbrock (2010), companies facing global competition should continuously advance the knowledge, skills, abilities. and attitude of their agents. In this context, general insurance companies experiencing this continually changing work environment are required to invest considerable capital into training and ensuring that trainings are conducted.

1.8.2 Practical Significance

Training practitioners can also gain from this study's findings along with training consultants. More importantly, actions chosen in light of the study's findings may contribute to the betterment of the present works on the effectiveness training evaluation. The present work may contribute to the improvement of training through the extension of training activities towards the practical application the environment of an agent's work.

Training helps organisations to prepare for the better (Kappelman & Richards. 1996). As examined by Patel and Randell (1994), training is the key to survival in order to attain an organisation's goal. Continuity in training programmes is critical as it perpetuates a cycle of new knowledge (Antonapocoulou & Gabriel, 2001) in which general insurance companies will benefit in the long term, thus reducing the number of complaints by customers as the agents attain better understanding of the products.

1.9 Definitions of Key Terms

The main concepts and languages of the present study are delineated in the succeeding paragraphs;

Training Effectiveness: is reported as a measure changes that can be observed in knowledge, skills, and attitude following training and the ability of the trainee to transfer the said skills

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and attitudinal changes towards the real job (Bramley, 1996). The definition relevant to current research suggested by Broad and Newstrom (1992) is the evaluation of the effectiveness and ongoing application of knowledge and skills obtained by agents preparing for their tasks.

Training System Expectancies: is where people may attend training and development for affective or hedonic reasons (Kraiger, Ford & Salas, 1993). These affective responses will probably connect to past experiences, the process of enrolling for training, or the organisation's nomination processes. These attitudes are likely to influence motivation to participate. Particular post-training experiences may have the effect of enhancing an individual's self-esteem, providing affirming feedback, or are simply entertaining.

Intention to Transfer Training: is the willingness as well as a sense of responsibility to implement the skills learnt in preparation for the work environment (Foxon, 1993). Training effectiveness intentions are an important variable in training effectiveness studies. As such, there is a lower chance of transferring skills after training if there is a low level of intention exhibited by the agents. Indeed, transfer intentions serve as the beginning stage in Foxon's (1993) five-stage transfer, and are seen as an essential condition for eventual training effectiveness (Grohmann *et al*., 2014; Holton, 1996).

Learning Style: is adopted to reflect a concern with the application of cognitive style in a learning situation (Riding & Cheema, 1991) and are also the ways in which individuals characteristically approach different learning tasks (Hartley, 1998). For the purpose of this study, learning style is conceived as the approach of acquiring and processing information to achieve the goal of the insurance company.

Training Evaluation: is an organized process of data and information collected to evaluate training effectiveness (Goldstein & Ford. 2002). Goldstein and Ford's (2002) generic

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definition are adopted in this study, although Kirkpatrick's (1998) four levels of evaluation is the actual evaluation model used. In this context, it evaluates the training programme undergone by all agents which will then serve as a tool for the management to make more profitable decision.

Self-efficacy: entails the judgment and confidence of a person about his/her own ability to perform a particular task and it is not considered as evaluative in a sense that a person having low self-efficacy could still be a productive one (Gist & Mitchell, 1992). This definition is preferred as it considers self-efficacy from the viewpoint of performance of specific skills and stresses on one's belief about his or her ability to perform. Besides this, self-efficacy regarding training is described as the trainee's evaluation about his/her performance to successfully perform in the training environment (Guthrie & Schwoerer, 1994).

1.10 Organization of Thesis

The remainder of this thesis is organized as follows. Chapter two reviews the important concepts in training effectiveness. In particular, it adapts the Theory of Planned Behaviour which was introduced by Azjen in 1991; with the concepts of training system expectancies, learning style, self-efficacy and intention to transfer training are explored. Then, the thesis reviewed the previous works that relate the concepts toward the development of a model that explains the relationships.

To link these relationships, as thoroughly discuss by Carbery and Garavan (2011), with regards to training system expectancies (Switzer, Nagy, & Mullins, 2005; Kraiger, Ford & Salas, 1993; Campbell, 1989; Noe, 1989), learning style (Kontoghioghes, 2004; Holton *et. al.,* 2001; Rouillier & Goldstein, 1991; Ford, Quinones, Sego, & Sora, 1992; Saks & Belcourt, 2006), self-efficacy (Bandura, 1977; Maurer, 2001; Colquitt & Simmering, 2000; Napier & Latham, 1986), with mediating factor of intention to transfer training (Hurtz &

Williams, 2009; Carbery & Garavan, 2007; Van Hooft & De Jong, 2009) and training effectiveness (Bramley, 1996; Broad & Newstrom, 1992) are used as basis. Hence, an elaboration of these theories is offered.

Chapter three describes the proposed methods and techniques including the research paradigms, research framework, hypotheses development, research design, data collection procedures, sampling technique and techniques of data analysis, among others. Next, chapter 4 describes the determines of data and findings of the study. In chapter five, the key findings of the study are summarized based on the research objectives. Additionally, in chapter five, the theoretical, methodological and practical implications of the findings are highlighted. Also in chapter five, recommendations and suggestions for future research are offered.

The explaination on the organization of thesis are also stipulated in Figure 1.2.

Chapter One: Introduction
(Describes the study context, problems and objectives)

Chapter Two: Literature Review (Provides reviews of related studies to support the present study)

Chapter Three: Methodology (Describes steps to achieve the research goal)

Chapter Four: Results of the Study (Reported statistical analysis of the quantitative data that was used to validate the study)

Chapter Five: Discussions, Recommendations, and Conclusion

Figure 1.2
Organization of Thesis

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

The central idea of this chapter provides a review of prior studies and works relevant to the study's objectives. Many studies concluded that diverse fields can be found in the literature on training and training effectiveness. Hence, this study primarily focuses on training effectiveness and its evaluation along with factors that may play upon it. Furthermore, some training programme main elements like training delivery and its management and some other concepts that are assumed to influence training effectiveness including training system expectancies, learning style and self-efficacy will also be reviewed.

Finally, intention to transfer training is justified as a mediating variable in light of factors of training effectiveness. The aim of this chapter focuses on providing a review of previous related literature studies to support the present study.

2.2 Training

In a meta-analysis study, Baldwin and Ford (1988) did a literature review of training and arrived at a training model that provides an extensive explanation of the agent characteristics importance, and factors of both training design and work environment. Current researches dedicated to training are advocates of Baldwin & Ford's transfer model. According to the model, it has expounded on the pivotal variables that affect training, namely, training input factors depicting materials used for training, training outputs depicting performance after training and transfer condition's depicting condition at which training were conducted. According to Baldwin and Ford (1988), the transfer conditions comprise of generalization of material obtained from training in job context, and maintenance of learning material throughout a period.

Nevertheless, this transfer model by Baldwin and Ford has been critiqued by Machin (2002) who claimed that successful training is not determined by a single factor. This contention was backed by Noe (2002) who included issues of self-management strategies to the model. Noe's (2002) advance to the above example is consistent with Thayer and Teachout's (1995) training model which emphasizes agent characteristics as significant variables in the conveyance. Thayer and Teachout's (1995) training model are among the most widely acknowledged models as it emphasizes many features of the training process that determines the results of training.

Specifically, Thayer and Teachout (1995) stressed on elements during the training that are critical determinants of training and that enhance training activities. Additionally, the model encapsulates some additional variables for an agent such as ability, self-efficacy, prior knowledge and skill, reactions, and reason. The model's primary advantage lies in its identification of an agent's characteristics' influence upon training. This justifies that individual characteristics such as training system expectancies, learning style, and self-efficacy play a central function in training more than any other variables. Theyer and Teachout's (1995) model stress on the significance of individual characteristics along with work environment. Variables constituting agent's characteristics are further explored in the following segment

According to Levy (2005), training ought to be incorporated into the management's annual training fund. As the company progresses, training becomes more vital than ever. Although this is true in maintaining and updating their capabilities, every agent should familiarize themselves with the dynamic changes characterized in the environment. Therefore, management should sharpen their leadership skills and abilities in formulating training programmes. Training should also be confined to the management in order for them attain

improvements in their leadership skills and powers in order to sustain in a more challenging environment (Goldstein & Gilliam, 1990; Rosow & Zager, 1988).

In many instances, employers have reported that effective training generates productivity advantages compared to the money incurred for the preparations. Therefore, training can be reckoned as the systematic development of attitude, knowledge, skills, and patterns of behaviour which are vital in carrying out a job. Founded on the work environment factor, training was introduced to meet the requirement in developing the agent's abilities in order to meet current and the future manpower requirements in the governing body. Goldstein (1986) defined training as a systematic acquisition of skills, rules, concept, or position that contributes to enhance functioning in some other environment. Similarly, Turell (1980) stated that training takes place when somebody is capable of practicing something that he was unable to manage prior to it. However, in the borderless world we are facing today which is characterized by information technology, Morgan (1988) suggested that management should focus on developing and capitalizing agents' intellect, knowledge, and creativity at all organizational levels until they are well fitted out in placing effective people in primary positions and in developing their optimal potential. Training will be more significant for agents who are prompted to upgrade themselves to be thoughtful, flexible, and adaptable.

2.3 Training in the Insurance Industry of ASEAN Countries.

In addition, the study added that the kind of government system established in the region is likely to be contributing to the slow economic growth of the region as most administration services are slow to respond to the use of modern infrastructure. Currently, most countries in the region are stressing on the development of human resources (HR) through training. In contrast, the South East Asian countries believed in efficient human resource for sustained economic growth (Chong, 2014). The hindrance in the developments of human resource

management (HRM) has serious implications in the economic development of nations (Debrah, McGovern & Budhwar, 2000).

In order to realize the context-specific nature of HRM development, it is important to emphasize factors that determine the effectiveness of HRM policies and practices globally. This type of evaluation will also play a part in the development of HRM theories and related policies and practices (Budhwar & Mellahi, 2006). An effort in this direction is depicted in the present study that focuses on investigating the mediating effect of training effectiveness that aimed at improving services provided by HRM in various sectors especially in the financial industry system.

In Malaysia, a study conducted by Badlishah and Majid (2016) revealed that training effectiveness among General Insurance Agents have been greatly influenced by the agents' demographic profile such as age, experience, education, perceptions, awareness, and skills. Moreover, Ahmad and Bakar (2003) in a study reached at the conclusion that high levels of agent commitment, achieving learning outcomes, and upgrading performance on the individual as well as organisational level can be attained through training

2.4 Training in the Malaysian Insurance Industry

In accordance with the report released by the Malaysia Institute of Insurance (MII) in 2015, the Malaysian insurance industry has attained 20% growth; this report was supported by the BNM report 2015 which indicates a downward trend of business performance due to the diverse requirement drawn into CPD hours for agents. Thus, training effectiveness has been seen as a problem that attributed to low performing agents because they were unable to transfer their skills to meet the organization's need. The findings also revealed that the poor performance of agents is the result of lack of knowledge or skill that could be improved by

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training, especially those skills involving knowledge transfer. The study concluded that training has shown that it has very little effect on improving the organization's performance.

2.5 Training Effectiveness.

This research focus on training effectiveness with the direct involvement the adaptation of belief as stipulated in the theory of planned behaviour consist of the independent variable such as training system expectancies, learning style and self-efficacy and also the adaptation of belief of those three independent variable and training effectiveness which mediates with the intention to transfer training.

In the adaptation of belief under the independent variable, the Training System Expectancies involves the particular attitudes agents has towards training experience in an organisation with the formulation of beliefs pertaining the extend of training provided in achieving the goal of learning (Carbery & Garavan, 2011). While Learning Style relates to the way trainees receives training and how are they going to adapt it to their challenging working environment. In the same way, Saks and Belcourt (2006) found that the amount of transfer declines significantly with the post-training. Finally, self-efficacy may be viewed as a general-person characteristic, the evidence suggests that it is best measured specific to a given task setting (Maurer, 2001).

The intention to transfer training which mediates the adaptation of belief and training effectiveness, is operationalised by felt responsibility to the feeling that an individual is obligated to training effectiveness. Finally training effectiveness is based on the level where trainees apply the knowledge, skills and attitudes gained in the training context to the job (Broad & Newstrom, 1992; Baldwin & Ford, 1988; Wexley & Latham, 2002; Honey *et al.*, 2008)

Numerous terms are employed to identify training effectiveness, the most usual of which relates to a training program organised and designed to give trainees a new set of knowledge, skills, abilities, conduct, or postures (Sian *et al.* 2011*)*. Frequent training does not necessarily mean that training is efficient as the effectiveness of training can only be determined through evaluation. A researcher discovers that 'effect' and 'effectiveness' each reflect a different significance and conceptual implications. According to the National Institute of Public Administration (2000), research making use of the term 'effect' requires an experimental study as measures and compares two separate concepts.

As for effectiveness, Lunenburg & Ornstein (2012) described it as the impact that results in change stemming from objectives achievement for decision making. Furthermore, White *et al*. (1990) described effectiveness as a quality reference - an expended effort of mind to modify the experience while Chang (1996) defined it as an element with criteria that is measured from the achievement and quality aspects. Similarly, Ling (2007) reported effectiveness as the degree that students are able to achieve programme objectives reflected in the grade obtained and the yields that is consistent with planning.

In Malaysia, a study conducted by Rahim & Shamsiah (2008) found that when trainees go for training, they will develop self-confidence to work more efficiently and professionally that will in turn increase the trainee's productivity. However, even if the trainee had succeeded in attending training and acquiring new knowledge, there was no guarantee that the knowledge learned can be applied to everyday work because training application depends on the trainees' confidence to apply it (Azlah, 2009).

In Malaysian General Insurance industry, analysis of the results of studies compiled by Paraillel & Mat (2014) and Paraillel & Bhatti (2014) concluded that managers do not appreciate and realize the significance of preparation and how positive its influence is on

agent performance. Rather, they believe that it is uneconomical. Due to this, the general agent's performance in the context of motor and non-motor insurance was found to be relatively lower. Therefore, training effectiveness is a problem attributed to low performing agents. The findings also revealed that poor execution is the outcome of lack of knowledge and proper skills, which could be ameliorated by training.

Moreover, Alunad & Baker (2003) reached the conclusion that greater agent commission can be obtained if training successfully addresses their learning issues and improves the public presentation on the individual as well as organizational levels. Moreover, investigation on training evaluation of different insurance companies revealed that skills, cognition, and other technical know-how received by agent during training did not induce any significant improvement on company performance (Mansour, 2013). The findings further suggested that, apart from training, other factors like compensations, work environment, and stress that can similarly affect company.

A survey conducted by Shiryan, Shee & Stewart (2012) also revealed that agency training effectiveness is a problem widely reported in Malaysian General Insurance industry, especially among numerous small houses. Sirén, Kohtamäki, & Kuckertz, (2012) further explained that the managers who did not have the opportunity to get sufficient management training to master mandatory skills instead prefer to stick with conventional management approach. They reasoned out that managers working in such firms need to advance their skills in team leadership, finance, marketing, and administration, even though very limited research has been done on the subject. The primary measure of training effectiveness is learning transfer, which results in improved agent and organizational functioning.

Accordingly, Baldwin & Ford's (1988) study attempted to look into the training design, agent, and work environment's effects upon the transfer condition as a way of getting along

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with the organisation of learning transfer. Despite the other outcomes' roles in the effectiveness of training, including agent reaction and learning level, training is what facilitates organization goal achievement. Other authors with the inclusion of Gist *et al.* (1991), Tracey *et al.* (2001), and Libermann & Hoffmann (2008) also reported factors impacting training outcomes. In the present work, training is utilised to indicate training effectiveness.

Moreover, the influence of the above factors upon training does not occur in isolation as evidenced by the literature. Consequently, researchers have proposed various evaluation models for training outcome's measurement. Kirkpatrick (1976) suggested that reactions, learning, behaviour, and results are four parameters that are a more widely acknowledged model. The model's four levels are explained in the table beneath;

TABLE 2.1
The Kirkpatrick Model

Level	Evaluation type (what is measured)	Evaluation description and features	Models of evaluation instruments and methods	Relevance and practicability
1	Reaction	Reaction evaluation is the way the trainees felt about the preparation or learning experience.	'Happy sheets' feedback forms. Verbal reaction, post-training surveys or questionnaires.	Quick and very easy to obtain. Not expensive to study
2	Learning	Learning evaluation is the measurement of the gain in knowledge – before and afterward	Typically, assessments or tests start and end of the training. Interview or observation can also be applied.	Relatively simple to put up, clerked for quantifiable skills. Less easy for complex learning.
3	Behaviour	Behaviour evaluation is the extent of applied learning back on the job-execution.	Observation and interview over time are asked to approach change, and sustainability of change.	Measurement of behaviour change typically requires cooperation and skill of line-managers.
4	Results	Result evaluation is the effect on the occupation or environment of the agent,	Steps are already in place via normal management systems and reporting-the challenge is to link up to the agents.	Individually not difficult, unlike whole organization. The process must allocate clear accountabilities.

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Kirkpatrick's model was extended by Alliger *et al*. (1997) and the latter categorized the reaction outcomes into two reactions, namely utility reaction and affective response. An extended evaluation model by Kirkpatrick particularly the after-training phase and the evaluation of training effectiveness is divided into four stages by Chiaburu *et al.,* 2005; post-training declarative knowledge, preparation, training generalization, and training maintenance strategy. It is, however, noteworthy that the literature bearing on training effectiveness, both in light of training and learning, has flushed it to provide a consensus on a theory supporting it. According to Brown & McCracken (2009), of the various training content, only a small percentage is changed by the agent for the actual work. Compounding the investigation further is the fact that even with the findings of many factors that influence training, researchers have still not come up with a theory of training. Ford (2009) stressed the mere 20% learned skills transferred by agents in the work context.

Bhatti & Kaur (2009) concluded that the formation of a standard training theory is nevertheless a challenge despite the various highlighted factors. Meanwhile, Kauffeld & Lehmann (2010) argued that in practice as well as in research, transfer is overlooked. Henceforth, the number of general insurance product did not become popular with clients as it was not even popular among the agency force due to the fact that agents have not attained training effectiveness in product knowledge or in other words, they are not well versed on the product, but the given target set to each and every agents had forced them to attain understanding on the product which was promoted and sold to potential clients without anybody at the supervisory level to initiate an editing process prior to any transaction.

Significant advantages may be gleaned by an organization but only agents are capable of transferring training to work settings (Grossman & Salas, 2010). Prior literature identified factors related to training with learning style among the uncommon elements. Research reveals that self-efficacy (Chiaburu *et al.,* 2005; Saks. 2002; Ford *et al*., 1998; Kirwan &

Birchall, 2006; Latham & Frayne, 1989; Saks, 1995; Mathieu *et al*., 1992; Tannenbaum *et al*., 1991; Velada *et al*., 2007) and support from supervisor (Karuppaiya, 1996) both affect training while agent background has not been explored in terms of experience and age.

According to Arthur *et al*. (2003), the effectiveness of training in terms of agents' reaction is not indicative of learning criteria, behavioural criteria, and results criteria as identified by Kirkpatrick. Allinger *et. al* (1989) in their study showed that a mere reaction measure has a limited influence as an indicator of training effectiveness. The result further indicates the lack of strong association or relationship between agents' reaction during training and the other layers of training evaluation. Although response to training measure has been the widely used criteria adopted by many organizations (Allinger *et al.* 1997), but the fact remains that research has shown no evidence that it is a reliable indicator. In the insurance society, an agent's willingness and intention is what can actually make the agent transfer skills acquired during training so any on this subject matter should be in in accordance with what was ascertained from the response.

In the findings of Morgan & Casper (2000), agent reactions were favoured. This, however, is based on the precondition that the participants' reaction forms must be considerably prepared. This finding did not provide enough evidence on how the reaction form should develop. Relying on Morgan & Casper's results might only provide a superficial effectiveness of preparation because the actual strength training is not yet recognized. Therefore, it is very appropriate to further explore other models and variables that can effectively measure training effectiveness. Training, as well as the intention to transfer the training, is very important. Therefore, self-efficacy, learning style, and training system expectancies are pertinent variables to training effectiveness (Rowold, 2007).

The key aspects discussed by above have demonstrated that training effectiveness could be justified using organizational commitment. The statement is grounded on the behavioural dimension which is the agents giving up their time, friendship, and pension during the cardinal period. Those are what agents might be more interested to invest in compared to profit. As a consequence, it makes long run training more effective since the agents are aware of what is at stake.

This aspect of training effectiveness contradicts Curtis & Wright (2008) who identified agent commitment to the organisation as a bond to solve itself. Appearing at these two conflicting viewpoints, training effectiveness seems to be seen by both sides as an external or extrinsic measure. Therefore, if training effectiveness is premised on these assumptions, it makes it highly difficult to evaluate or specify as there will be complexities in terms of what is expected after training; loyalty towards one's job or organisation. The present work adopted an opposing view where training effectiveness refers to the extent to which the training targets are accomplished. It is not a govern concept, rather, it is an outcome of training which is reflected in knowledge transfer that needs to be carried out in order for agents to perform their respective duties effectively.

Organizational issues and performance rest on managers who steer the affairs of organizations (Burns, 1978; Bass, 1985; Fuller *et al.* 1996; Bono & Judge, 2003). Due to rapid and unavoidable changes in global economy compounded by ever-modernising technology, it is imperative to consider training for both unit managers and agents. Grooming as a process through which knowledge, accomplishments, and competencies are acquired is among the more important HR tasks.

Around the world, every year, a vast amount is consumed on arrangement of preparation plans. Thus, it has become very important to evaluate and measure the strength of the training

programmes in order to rationalize the budget (Bedingham, 1997). Alas, most of these trainings are not that effective due to some factors. Paradise (2007) revealed that a report from the American Society for Training and Development (ASTD) indicates that more than $126 billion are spent on an annual basis on agent training and development by the American organizations in order for agents to manage and perform their work more effectively and efficiently.

Without utilising the newly learned knowledge, skills, and attitudes in the workplace, agents may not be able to improve the performance of their work compared to other agents who do utilise the training outcomes to their jobs (Pineda, 2010). In some sectors, researches have been answered and their results indicated that the training effectiveness in the workplace is not high and that many of the skills learned in training are never enforced; thus, training loses efficacy (Pineda *et al.* 2007). In the context of the Malaysian General Insurance industry sector, low interest by customers on General Insurance product has reflected an adverse outcome on the insurance company's performance.

Established on the findings of Saks & Belcourt (2006) it can be concluded that training professionals from 150 organizations reported that 62, 44, and 34 percent of agents implement training material on the task right away, six months, and one year after training respectively. Hence, the norm of the values makes it to 47 percent and the fact that just 50 percent of the newly learned skills are transposed to the workplace means that training becomes somehow less meaningful. Therefore, studies show about 15 per cent of what is read by the agent in a classroom actually translates into improved business performance. Conversely, current research is balanced to measure training effectiveness because the importance of preparation in the organizations cannot be overemphasised.

As important, Buckley & Caple (2007) were of the impression that training is of benefit to both individual and organisational. Herero *et.al* (2011) stated that measures to investigate how training is beneficial and in this case, models through which training will be transplanted should be put in parliamentary procedure to enhance training effectiveness. Nevertheless, the agency and department should set clear modules in order for the society to achieve their annual business budgets.

2.6 Factor Influencing Training Effectiveness

The greatest challenge in placing the best indicator for training effectiveness especially in evaluating effectiveness criteria is even more obscure. Over the years, training evaluations have become an important facet of the training program of the system. Billet (1989) indicated that training evaluation involves mutual analysis of success and failure; he further argued that the findings of each should be with the intent to improve skills and knowledge continuously in an exertion to achieve work proficiency. As such, several researchers have adapted the organizational training evaluation framework proposed by Kirkpatrick, referred to as Kirkpatrick's four level models of training criteria which comprises of reaction, learning, behaviour, and results (Praslova, 2010).

2.6.1 Training Evaluation

As identified by Seyler *et al.,* 1998, personal or general attitude, situational specific attitude, reactions, and work environment were factors that hinder training. However, Bhatti & Kaur (2010) maintained that the twin elements that influence agent performance, which were self-efficacy and perceived content validity of training, is related to positive agent reaction while Jones (2008) pointed out that pre-training levels of trainees have a significant role in training and post-training principles.

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Another essential point, Petty & Zulauf (2007) confirmed that organizational support, training system expectancies, motivation, and self-efficacy significantly affects training, whereas Ismail, Ghani & Krishnan (2011) claimed that learning goal orientation expressively predicted learning motivation and preparation. In addition, attitudes towards study and confidence significantly impact the abilities and inclination of agents to transmit knowledge in training to the workplace (Mae & Wilkinson, 2006). Furthermore, learning, motivation, and pre-training intervention also affect training effectiveness (Weiss *et al.,* 2010).

Hence, as the above discussed literature has proven, self-efficacy, pre-training, knowledge, attitude change, and support from supervisor are critical components for training effectiveness and transfer. It is obvious that the research gap lies in the oversight of examining training system expectancies, self-efficacy, and learning style. Likewise, organizational environment stated that it can involve the implementation process through factors including; dynamics to adopt an innovation, principle and existing organizational conditions, managerial commitment, sufficiency and accessibility of resources (McDonald, 1989; Walsh, 1989; Cohen & Collins, 1976).

Henceforth, in trying to counteract these deficiencies in training evaluation, it is essential to evaluate training in the context of the organisation. Established on the findings of training evaluation in particular, it can be concluded that innovation and changes in behaviour within an arrangement after the training program appears in five specific points; adoption decision, resource phase assembly, role change, problems solving and finally an institution (Scherier, 1987).

Additionally, agent characteristics like self-efficacy, previous experience with the task and characteristics of workplaces, including managerial support and workload were revealed to significantly predict training effectiveness (Matsuo & Nakahara, 2013; Van der Klink &

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Streumer, 2002). In another essential point, Noe (1986) observed that internal components may affect the results of agent training, these factors being the agent's cognitive ability, self-efficacy, learning, and motivation; and these act upon the agent's power to link the training to the actual business. He further concluded that outside constituents such as training, environmental design, the means of delivering the training capacity, and technology use also determine the agent's outcome (Jacobs, 2003; Noe, 1986, 1999). Later, this evidence has encouraged researchers to determine the training process and procedures to ascertain whether the variables significantly affect staff training effectiveness. Furthermore, program evaluation is a cognitive operation that shapes the tendency and the mode in which the program objectives are determined (Ronsenfelf, 1999; Tyler, 1990).

More precisely, the strength of the research program is regulated through the degree of knowledge, achievement, skills, participants' attitudes, issues, and adjustments that are reflected following the preparation plan. Four components of program effectiveness requiring measurement were highlighted by Dessler (2001). These elements are participants 'reactions to the course, learning, behaviour, and effects. An evaluation was performed to see the participants' performance and the strength of the plan execution. Some of the most common evaluation tools used to measure effectiveness are tested and examined; questionnaires, observation, interviews, and discussion. Meir (1991) demonstrated that the formalization and strengthening of the program and the detection and evaluation of its consequence.

From the insurance industry outlook, plan of evaluation is reported as an assessment of the teaching or training program; and to ascertain whether or not it is effective, is actually by looking at the number of complaints received by the BNM via FMB. This judgment is conducted by accomplishing the input and outcome goals (Tuckman, 1985). Similarly, Worthen and Sanders (1987) described the usage of such evaluation by defining the standards for quality budgeting, standards that are relative or obsolete, and relevant data. The rating of

training effectiveness can be gauged by looking at the agent's application of knowledge or skills obtained to the job situation, which agents are inclined to do upon returning to actual work environments (Seyler *et al.,* 1998). In other words, participation reaction is critical for training effectiveness. The significance of knowledge gained about training effectiveness should be measured through the specific involvement of agents' participation in organizations as the agent's interest is significantly in the grooming.

Gathering information concerning the training effectiveness is an issue that is worthy of measurement. There has been evidence to measure training efficacy in secondary as well as tertiary education; for example, Flecknoe (2002) highlighted the requirement for England's Teacher Training Agency (TTA), which funded courses provided for school teachers, to be evaluated for its effect upon pupils, and that reports of the measurement of this effect is inconsistent, lacking validity and reliability, burdensome, insufficiently promoting quality enhancement, and depict low valued currency (Graham,1999).

The agent's positive or negative reaction is monitored in order to determine if training obtained is transferred effectively to the employment environment. As explained by Bhatti and Kaur (2010), the agent's positive reaction improves learning. They added that with positive reaction from the agent, higher stage of erudition and learning transfer to the actual task is reflected. Alternatively, an adverse reaction causes low stage of involvement in training activities, depressed degree of learning and in turn, lower stage of learning transfer. Similarly, Wang and Wang (2006) stated that the gauged participation reaction was observed in the long and short term.

They offered a more pragmatic way of reaction evaluation through obtaining the feedback for the learner on his interest in, attention to, and motivation towards learning (Wang & Wang, 2006, cited by Bhatti & Kaur, 2010). In other words, positive agent reaction reflects the

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satisfaction of learning needs, and the rest of the stages of evaluation such as learning, transfer and outcome would reveal a more substantial output. According to Bhatti & Kaur (2010), the transfer can result in enhanced performance in the organizational and individual story.

Evaluation of the program highlights the achievement of objectives for the purpose of decision making (Stufflebeam, Foley, Gephart, Guba, Hammond & Merriman, 1972) or to see, hear, observe, and document what is seen, heard, observed, or achieved though the action taken (Noor Azmi, 2003).

In the program's context, various evaluation aspects were developed to gauge the impact as noted by Billets (1989) who stated that a detection programme or a programme evaluation refers to a framework that gathers and determines data on the entire events linked to the program implementation in an effort to enhance management. Moreover, evaluation in the program's context comprises of the curriculum content and accomplishment of ends. From a philosophical perspective, the focal point is on the achievement in individual behaviour, whereas from the humanist perspective, focus is on individual achievement in a planned circumstance (Ghazali, 2010).

Rae (2004) insisted that despite the fact that the majority of organisations are not aware of the contribution of training to the organizational performance, researchers still fail in determining such validation and evaluation's feasibility. According to Huang (2001), this is because the evaluation of training stresses frequently on the training quantity instead of tone. In various training and growth areas, management faces difficulty, especially in management level training or human relations training, where the final results are not reflected quantitatively (Rae, 2004). Therefore, any misunderstanding, should there be any, will be passed on unchecked until customers face difficulty in their claim submission because they professed to

have understood the process when the opposite was true. Additionally, often times, the lack of quality grade standards are compounded by the habit of using superficial scales to measure it. This inward turn results in the issue of validity and reliability of the measures of training evaluation (Ling, 2007). Torrington and Hall (2000) concluded the issue by highlighting the nebulous and unsatisfactory evaluation of training even while organizations supply evidence of the benefits contributed by training to the governing board.

It has, however, been noted by Philips (2003) that most Human Resource Development (HRD) specialists are even doubtful of evaluating training effectiveness and this was attributed by Huang (2001) to the lack of measurement tool that is logical and efficient. He added that they are not likely to show a significant relationship among training evaluation and training effectiveness, although companies that conduct evaluation of their training usually determine a higher degree of effectiveness for them. Although, in that respect, there appears to be a contradictory line of reasoning, where the difficulties and challenges that companies face in evaluating training have been stressed on.

Training evaluation is significant in many ways which are principally grounded on the improvement of agent performance, individual behaviours, attitudes and learning achievement. It is also important as the system may adjust its performance and increase output through it. Nonetheless, for changes to take seat in the agent's behaviour, time is of the essence (Endres & Kleiner, 2007) although its significance is, no doubt, critical to the outcome of training evaluation.

Endres and Kleiner (2007) emphasizes interviews and observations as tools used in an agent's behavioural change evaluation to accomplish organisational goals. In addition, behavioural change is an observable impression of training evaluation. Moreover, evaluation of training is important for the accomplishment of organizational learning as it contributes to

achieving the aims of the plan and the eagerness of the agents to transfer training. Reading achievement is an aspect requiring assessment to see the agent's point of preparation for a certain period with learning achievement as an added experience.

Learning experience helps the factor to gain skills and knowledge and facilitates the realization of attitudes and beliefs change (Seyler *et al.,* 1998). It improves the measurement of the agent's learned knowledge and his/her readiness. In a program evaluation, Morrisey and Wellstead (1980) required the participants to list their personal and professional objectives after the seminar was closed. This feedback improves the management of the program and certifies that the program gives value to the organization and achieves the management's objectives for organizational objectives.

2.6.2 Training Objectives

Robert & John (2004) argued that training objectives and priorities must be put down through a gap analysis that exposes the distance of where the organization is with regards to its trainees compared to where it should be. This gap is thus filled with both training objectives and priorities where training is offered to heighten cognition and accomplishments and to improve the attitudes of agents.

Consequently, training objectives and priorities can be split into three cases;

Knowledge – provide cognitive information along with details to agents.

Skill – developmental changes in behaviour as to the way jobs and tasks are performed.

Attitude – create interest in and be aware of the training significance.

2.7 The Benefits of Training

Benefits of training effectiveness range from high productivity, motivated workforce, higher workforce flexibility, high quality product, cost-saving material, and capital costs; this has been the findings of the research carried out in 15 countries by the Organization for Economic Cooperation and Development. It has been shown that, about $5.6 billion to $16.8 billion is wasted yearly on ineffective training programmes and the consequent call for Return on Investment (ROI) where Stetar, (2003) and Dolezalek (2009) noted that firms spend billions, especially the United States companies which spent more than $50 billion every year on formal training even though little achievement was attained.

Established on the findings of Velda & Caetano (2007), it can be reasoned that this is due to lack of retention of information learnt from the training or lack of motivation to transfer data by agents. Money, time, and other resources expended on training do not, in most cases, return to organizations. Later, studies have found that normally, almost 40 percent of training content is removed immediately after training, 25 percent is held after six months and subsequently it is trimmed to just 15 percent after a year (Baldwin & Ford, 1988; Wexley & Latham, 2002). Furthermore, some employees received the opportunity to attend training to learn additional skills and maintain latest job-related competencies (Velada & Caetano, 2007) that result in behavioural change (Weiss, 2010) and also allowed them to transfer the knowledge relevant to their employment with the intention of making job performance better with the time (Noe & Schmitt, 2006).

Conventionally, studies have indicated that there has been a focus by researchers and practitioners in the training effectiveness process where conceptual frameworks were created in order to decipher this complicated task (Baldwin & Ford, 1988; Holton, 1996, 2005; Kavanagh, 1998; Tracey *et al*., 1995). Baldwin & Ford (1988) and Holton (1996, 2005)

proposed three primary causal factors of training: training design or enabling factors; individual agents or agent characteristics; and work environment or transfer climate.

The key aspects discussed in training exemplifies the development and acquirements of the knowledge of an individual and/or team in the organizations as can be determined through systematic means in order to develop organizational effectiveness (Goldstein & Ford 2002). With regards to exploring training as observed by Baldwin & Magjuka (1991), in the general insurance viewpoint, motivation can be deeply affected by the supervisor's action.

Training is beneficial in many ways, Aguinis (2009) expressed the notion that training activities have an influence on people and squads in different forms like attitudes, motivation, and authorization. Technical and non-technological training is thought to resolve organizational and management problems (Bedingham, 1997). Execution in the organizations can be done through grooming, and this concept is applied by a number of researchers, among whom are Hill & Lent (2006), Satterfield & Hughes (2007), Kraiger (2002), Arthur *et al*. (2003). In their works, it is confirmed that training showed an overall positive effect on job-related behaviours or performance.

The study on the impact of coaching on job-related performance carried out by Arthur *et al*. (2003) is a meta-analysis and therefore carries weight and is realistic. As a result, Aguinis *et al*. (2008) stated that resounding success was made in the two experiments of behaviour-modelling training to improve computer skills carried out by the researchers. In this research, the number of complaints by customers will be reduced once there is an increase in understanding of the product knowledge of agents where dissemination of information is at par with what was learned.

2.8 Transfer of Training

Historically, during the 1950s, sales directors and sales trainers realized that training assessment is very important, but on the other hand, they could not figure out the steps and processes of training assessment. In order to address this problem, Kirkpatrick (1959a; 1959b; 1960a; 19560b) developed a theoretical concept that consisted of four training evaluation steps: Reaction; Learning; Behaviour; and Outcomes. These four evaluation steps go from the least to the most complex to achieve (Honeycutt & Stevenson, 1989).

From the key aspects discussed in the Kirkpatrick's model, many useful training evaluation models has been suggested. A few among numerous articles relevant to sales training described the method of empirical evaluation of a sales training plan (e.g. Honeycutt & Ford, 2001). Existing research believed more study should be executed in order to empirically measure sales training effectiveness at higher assessment levels. As a consequence, this study empirically reviews Kirkpatrick's third (behaviour) and fourth (results) stages of training using training system expectancies, learning mode, self-efficacy, and supervisor evaluations. Interactive evaluative level sales training evaluation is an organised assemblage of information which is required to affirm the strength of sales training activities and the consequences of those activities. The first two training levels – reaction and knowledge – both have been argued (Summy, 2007).

The reaction ratings that evaluate agent satisfaction or perceptions relevant to training programmes depends on instructor personality or skewed by learning environments that are not in the instructor's control. Response or "happiness sheets" have been considered completely worthless (Broadwell, 1989). While this is the case, for knowledge or level two, agents can learn sales principles and techniques, but be unable or unwilling to use them in the

line of work. These elements of buyer-seller simulations employed to teach sales skills are often taught in a sterile classroom setting.

Established on the findings by Summy (2007), it is suggested that higher-level measures to verify whether agents implement the skills and knowledge learnt in training were applied (Kirkpatrick, 1960a). Level 3 measures individual job behaviour after receiving training and level 4 assesses individual and organizational results as an outcome of salesperson knowledge being applied on the job. A written report stated (Tyler, 2002) that the reaction level can usually be seen by the companies (78 percent), followed by learning (32 percent), behaviour change (9 percent), and results (ROI or financial value) (7 percent).

The key aspect discussed in this issue focused on job behaviour relevant to sales preparation, which has been demonstrated to be a relatively inferior and slow assessment compared to measuring reaction and reading levels (Kirkpatrick, 1960a). On the contrary, reaction and knowledge can be "evaluated"simultaneously during or after the preparation program. The third level or behaviour demands: sufficient time for change(s) to occur, advanced experimental design and analytics be employed, receiving 100 percent response rates or employing a random sample, surveying and/or interviewing the agents, their immediate supervisors, their subordinates, their friends, and/or customers who regularly interact with the salesperson, repeating the evaluation (s) when necessary; and comparing cost and benefits (Kirkpatrick, 1994). Some empirical studies (e.g., Leach & Liu, 2003; Jobber, Hooley & Shipley 1993; Ingram *et al.,* 1992) indicated that managers think that qualitative measures present insight into training effectiveness for levels three and four.

Additionally, a manager accepts qualitative-oriented variables supply better data as positive behaviour is the key to success for a salesperson (Morris, La Forge & Allen 1994). When organizations control affiliation selling in the form of CRM pipeline analysis, behavioural

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variables (sales call/proposals) are thought to be leading to outcome measures like sales revenue (Tanner, Honeycutt, & Erffmeyer, 2009).

Measuring results for individuals and organizations are usually available only during sales training. So it is a highly difficult evaluation level to reach (Summy, 2007; Honeycutt, 1996). In the same manner, suggested objective measures of training program effectiveness include sales per agent or sales revenue to quota per agent (Phillips, 1991). However, these steps are considered unpredictable when sales territory changes, there are extraneous factors that affect sales figures, or the gathered up data are irregular or seasonal. Moreover, performance assessment that is founded on a single output measure may not be enough for assessing the scholarship process (Rich, Bommer, McKenzie, Podsakoff & Johnson 1999), that to some extent describe the reason managers trust qualitative measures to assess the training's impact (Kumpikaite, 2007).

Thus far, three successful operational evaluations of sales training results have been suggested. Meyer and Raich (1983) first included an experimental design that matched 14 retail stores into seven groups, on the basis of market type and locality. The average sales commission was utilized as the evaluation criterion and agents who received training earned a statistically higher commission rate and remained in their positions longer. Donald Kirkpatrick arranged the measurement of training effectiveness (value, worth, and merit) into four levels. These points are given below starting from the easiest to measure (level 1) to the most difficult (grade 4).

Generally, levels are further subdivided to measure a training class or plan that will inform if the evidence of its effectiveness is accomplished.

Level 1 – Measurement of agent's reactions towards training (feedback).
Level 2 – Measurement of learning gains, the knowledge and skills acquired.

Level 3 – Measurement of agents 'behaviour, the use of their new knowledge and

skills on the job

Level 4 – Measurement of business results, the organization's return on the training

investment.

Level 1 is dedicated to the collection of information with the help of questionnaires handed over after a course or program or sent to agents a short time later. Level 2 is the steps where criterion-referenced tests are used to measure the knowledge and skills acquired. Level 3 determines if agents are implementing the learned knowledge and skills (behaviour) back on the job. Level 4 talks about the benefits (increased quality, productivity, sales, etc.). Taken from how the new knowledge and skills have had an impact on the organization's performance, and their worth in monetary value, level 4, training manager`s interest is about the organization's payback (return) on their training investment.

Generally, it is convenient to link training output to organizational improvements. It does not call for a complete separation of training's benefits from other subject variables. It requires evidence that verifies the training's valuable role. Therefore, discussions about training managers that is from training's influence on organizational improvements are not relevant.

The key aspect discussed in benefits is by choosing the outcomes to be measured and linking training to those outcomes while holding, to the extent possible, other factors constant, level 4 measurements are comparatively soft. All training managers have to comply with the outcomes for which baseline measures were gathered before the training, and they hold a good idea of the final payment. Essentially, embarking on this subject area will increase the quality of general insurance agents in Malaysia as well as their competencies in independently handling management tasks. By thus acting, the workforce will minimize performance costs and receive less customer complaints.

Other outcomes extend to increasing the stability of the workforce; work environment, harmony, job satisfaction, and attitude; less demand for supervision; making selection pools for promotion; supervisory skill development; and improved client relations. One-time training managers know the way to calculate the cost and evaluate the effectiveness of training, the benefits from a financial perspective are significant to discuss if the costs of training are offset by the profit made afterwards and this is the only thing that matter to higher management.

On that point are some methods used to verify cost effectiveness. Some of them are complex and hard to use, while others are more suited to justifying an investment in a new machine for a manufacturing plant, and onward. The four methods for justifying a training investment discussed earlier were taken because of their practicality, ease of application, and the fact that they supply a sound general understanding pertaining to training activities for the agency higher management.

2.9 Adaptation of Beliefs

According to TPB, human behavior is guided by three kinds of considerations: beliefs about the likely consequences of the behavior (behavioral beliefs), beliefs about the normative expectations of others (normative beliefs), and beliefs about the presence of factors that may facilitate or impede performance of the behavior (control beliefs). In their respective aggregates, behavioral beliefs produce a favorable or unfavorable attitude toward the behavior; normative beliefs result in perceived social pressure or subjective norm; and control beliefs give rise to perceived behavioral control. In combination, attitude toward the behavior, subjective norm, and perception of behavioral control lead to the formation of a behavioral intention.

2.10 Attitudes Towards Behaviour

An individual's attitudes and beliefs regarding training and development activities are significant determinants of intention to participate (Noe, Wilk, Mullen, & Wanek, 1997). Bates (2001) stated that attitudes can be especially salient. Where, for instance, individuals see a relationship between work, grooming, or personal skills, they will probably more interested in learning, more willing to attend training and more likely to use that scholarship. It is possible to define a number of motivational concepts that bear relevance to participation in training and maturation.

The concept of expectancy beliefs has value in explaining these motivation dimensions. Expectancy theory advocates a decision theory of motivation and choice (Vancouver, 2008; Ryan & Deci, 2000). Motivational behavioural choices rest on an individual's belief that particular behaviours will lead to valued outcomes (value and instrumentality) and that the attainment of these outcomes is possible (expectancy). Intention to participate in training is viewed as a function of an agent's belief concerning the value of training outcomes, that efforts diverted to training will lead to other outcomes and that the outcome as a result of training participation can be attained. Four particular expectancies are relevant in the context of our model: personal and career growth related, employment related, and achievement expectations and training system expectancies.

2.10.1 Training System Expectancies

Training system expectancies are another dimension considered in light of training effectiveness (Baldwin & Magjuka, 1991). In the adaptation of beliefs, it relates to Attitutes Towards Behaviour which is regarded as Training System Expectancies. Agents may take

part in training and development programs, but workplace characteristics, including managerial or training system expectancies were what had been examined when it comes to training effectiveness. New skills development from training participation and development may lead to changes (positive/negative or both) in the tasks that the agent performs thereafter. Factors are different when it comes to required support from the workplace during and even after the training programs and this is where training system expectancies matters.

Supervisors hold a critical part in reinforcing agent participation in training and skill development and training (Tsai & Tai, 2003). A working practical knowledge of training operations and content developed by the supervisors is needed for an efficient training program. The manager in training is often incapable of providing the level of support in all training programs, but every participant should assume responsibility for their training. Supervisors may also have a say in training standards developed by the regulatory and accreditation bodies for agents for the goals to be reached.

According to Baron (2001), supervisors are the members of the working team that are oft taken as first contact persons in every publication linked to training. Oftentimes, senior level agents as well as those with minimal degree of education act under bounded rationality and fail to discover all the complexity provided to them for training decisions. Towards the conclusion, these agents opt for the frame causing the highest subjective utility and thus, for a training decision, it establishes a difference if the participant is supported by the supervisor as this would facilitate motivation and assurance of the agent's competence.

Training effectiveness is reported to significantly link with immediate superior support (Tennant *et al*, 2002), suggesting that immediate superior has a central part in shaping the potency or lack thereof of the training programs. Ling (2007) supported this argument by stating that immediate superior's feedback and support helps the participant to coordinate and

employ the learned skills. In the context of Malaysia, correlation studies conducted for training effectiveness showed that deficiency of support from immediate superior hindered the training effectiveness of organizations (Karuppaiya, 1995). It has also been revealed that training system expectancies in training directly impacts pre-training motivation (Facteau, *et al*. 1995; Mathieu *et al*, 1992; Tannenbaum *et al*, 1993).

Researches done in the past by Rouillier & Goldstein (1991) and Ford *et. al* (1992) revealed transfer environment to be improved through strong approval from the supervisor as agents greatly tending to believe in opportunities to acquire competencies with this documentation. Likewise, Tennant *et. al*. (2002) revealed that support from immediate supervisory significantly correlated with strength of training indicating an immediate supervisor's key role in shaping the potency or lack thereof of the training programs. Supervisors may provide their support through feedback, encouragement, and assistance; for illustration, training may fail if the supervisor fails to express his support for the transfer or if the agent is under-motivated to behave so.

Through training system expectancies, supervisors who are supportive contribute to training, motivation and the sensing of the agent's utility of training (Cohen, 1990). When offered a choice of whether to attend training or not and the agent chooses to serve, both motivation and learning for the said training is maximized (Baldwin *et al*., 1991). Similarly, Ford *et al*. (1992) claimed that supervisors having positive perceptions of an agent and who provide their support, facilitate a significant increase in the said agent's self-efficacy and operation. In other words, positive supervisor attitudes predict the tasks type the agent delivers the opportunity to tackle (Ford *et al*., 1992). The office force in any insurance companies, which was supervised by respective unit managers and group agency managers, has the full control of achieving goals set by the companies.

Moreover, the supervisor who motivates agents enhances the latter's attitude and beliefs concerning training. Agreeing to a research conducted by Facteau *et al.* (1995) on management training, training positions, individual attitude, organizational commitment and training system expectancies were found to be positively related to training motivation. They reasoned out that training, supported by superiors positively relates to agent's perceived motivation. On termination, training effectiveness and variables like self-efficacy, training system expectancies, and learning styles are associated with each other and the connection has been grounded in prior literature and as such, training and development both have a central part in designing effective training and evaluation. An effective training and growth should be clarified in such a way that formal commitment and sufficient learning strategies are put low. In this way, agents will be capable of reacting to the contents in the grooming program in a meaningful way and hence enhance training effectiveness.

2.11 Subjective Norms

Subjective norms are an individual's feeling of what people around him think or expect of him. In the adaptation of belief which is discussed in this research, the belief adapted here is called learning style. This to a great extent is the grounds why people accept training on the role of technology (Davis, 1980). Put differently, subjective norm is a case of peer cum environmental forces that compel individuals to accommodate to shift after training. Whether a person participates or plans to participate in any behaviour mainly depends on the people around them (Ajzen, 1991).

These people may take on their friends or a peer group, family, co-agents, co-researchers/supervisors. Subjective norms, which are settled by normative beliefs - i.e. the perception that one individual has concerning the approval, or disapproval, of certain behaviour relevant to others. Subjective norm also refers to the perceived social demands to

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carry out the behaviour or not, and in the context of training effectiveness, the pressure that is possibly on the agent on how they should transfer the newly acquired skills. This pressure is usually from immediate supervisors.

For operational field reasons, this study conceptualized subjective norms using training system expectancies as indicated. This will be done by asking the respondents about how much importance can the opinions of an influential person such as an immediate supervisor have on his/her performance after training.

2.11.1 Learning Style

Learning style encompasses knowledge acquired prior to training (Rossi *et al*., 2010). Learning style can be seen as a part of training abilities, since it depends on their ability and experience to manage specific jobs. The demand for the internalisation of a "learning style" becomes more and more important in Malaysia following the advent of data communication technology integrated into the learning environment to conveniently transform learning pattern and effectiveness to the present generation (Saad & Mat, 2014).

Muhammad *et al.* (1999) reported that the emergence of computers has transformed both business and learning environment in Malaysia by offering alternatives to training effectiveness and has become the fastest developing sector. To facilitate effective training and transfer of knowledge in the Malaysia, the integration of learning style is a high priority owing to the benefits it provides especially in the present day where conventional learning systems is gradually being isolated in various insurance companies. In an effort to heighten the learning mode of several organizations in Malaysia, especially the policy sector, Malaysia has widened its internet network to improve the learning style capability of several systems at all settings (Rossi *et al*., 2010).

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Therefore, the present study provides a better understanding and insight not only on the factors that influence learning effectiveness but also on the skills needed to improve the competitiveness of the General Insurance sector in Malaysia through problem learning lifestyle. The integration of learning style is important, particularly in the present day where Malaysian General Insurance industry are infusing a great sum of money into training programmes and services in an effort to transform the economy and population to become fully incorporated into the worldwide economy (Chokri & Talal. 2013).

The need to develop the citizens, both economically and socially becomes necessary as the Malays are committed to providing the skills, knowledge, and learning opportunities to research and resolve problems at various sectors and organisations. Even in trying to take on various technologies to improve learning style capability, the majority of youths are still not equipped with the critical 'thinking skills'. This becomes apparent in a recent survey by The Malaysian Insurance Institute (2015) that focuses on "The improvement of lifelong learning in Malaysian General Insurance industry from individual learning to social constructivist e-learning environment based new educational technologies".

This is because prior training influences the training effect, and by extension, training effectiveness (Smith *et al*., 1996). On the contrary, learning style has been extensively determined as a causal factor of training effectiveness where several studies stated that past experiences of learning style may be valuable in contributing to the achievement of learning. Among them, Baron (2001) revealed that learning style significantly impact training effectiveness when reinforced by training system expectancies. In accession, according to Pandora (2009), it is notable that learning style provides the agent with confidence to employ reading strategies in training programmes. Moreover, Campbell (1989) demonstrated that learning mode can still determine the individual's intention to take part in training and

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maturation. Nevertheless, among the information available to supervisors, including details concerning individual's real skills, magnetic dip is often neglected.

Consequently, learning style can be considered screening devices for distinguishing with unique powers. Hence, those with advanced learning style reveal an ability owing to economic training (Gambetta, 1987), provide orientation, and help insight into the labour market perspectives. Learning style depends on the level of training or the sciences in their influence upon training effectiveness. As such, the majority of training programmes uses a learning mode in the context of educational level and accomplishment of an agent and the manner in which cognition can be disseminated or transferred to the workplace setting. Additionally, learning style can be utilized as screening tools for the selection of agent in preparation by the supervisor in order to achieve training. Baron (2001) concluded the above by saying that individual capabilities are considered as characteristics when selecting an agent for training plans.

For increased performance, learning style may be applied as a discriminating characteristic for training owing to the various strata of experience and for the design of training effectiveness and change. Baron (2001) argues that learning style is too necessary for evaluation and consideration if the agents are considered not sufficiently qualified, a consistency in the discrimination of trainees which could otherwise contribute to false expectations or erroneous discrimination and training benefits a trainee with high education level to leverage their position in the workplace, those with medium education level avoid status decline, and those with low education level and have minimal incentives.

Learning style may therefore influence training in a sense that male and female trainees, new and old trainees - all are expected to differ in their training ability. Baron (2001) added that there may be no difference in ability among different working positions. Still, many

researchers asserted that learning mode was much considered in organizational training and thus, different abilities have to be sorted out among agents (Blanchard & Hacker, 2007).

2.12 Perceived Behavioural Control

According to Ajzen (1991), perceived behavioural control is the understanding of constraints and/or opportunities that are linked to the particular behaviour. In the adaptation of belief, the perceived behavioural control (PBC) is stating that it perceived ease or obstacles in performing the behaviour and believed to discuss difficulties and matters like self-efficacy. Self-efficacy is presented as a predictor that stipulates the major conflict between the theory of reasoned action and the theory of planned behaviour (Ajzen, 1991).

Over time, one of the primary challenges for agents after training is how to over-come negative opinions about training being just an ideal situation which is difficult to remove from the whole or part of the real working settings. It is commonly taken for granted that constructive attitude shows positive perceptions (self-efficacy) from agents about the demand for performance after training, and is a norm or behaviour which can really bring about training effectiveness (Billari & Philipov, 2004). PBC, therefore, tends to create certainties with agents' self-efficacy and confidence, and the magnitude of the PBC-intention relation relied on the kind of demeanour and the nature of the site. In the current research, perceived behavioural control is manifested by self-efficacy and learning mode.

2.12.1 Self-efficacy

Self-efficacy is the mind that stems the capability to achieve performance in accordance to a dedicated project. From the concept of social learning theory, learning takes place when a learner observes a behaviour and becomes knowledgeable (Bandura, 1986). Grounded on this, it makes it clear that self-efficacy drives an agent's capability to execute chores. In

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situations when individuals take part in training and development, self-efficacy determines the impact of the final result in achieving the expected goal (Bandura, 1997).

Explaining from a similar agreement, individual positions and beliefs about training effectiveness and the development of bodily processes can be tallied up as critical determinants of training effectiveness and that can potentially predict the progress or improvement an organization can actualize in participating in a training plan. Most variability in training outcome reported in the previous studies is attributed to an agent's personal characteristics.

Consequently, training should be initiated entirely at certain recognized levels where agents are able and inclined to utilize and implement the newly learned knowledge and skills on actual job tasks. In summation, the agents' ability could serve as a motivation in developing and learning new skills that are critically required to enhance workplace task. In this situation, motivation can be denoted as the desire to utilise new knowledge and acquired skill to enhance job requirement. Knowledge that is thought to determine the agent's enthusiasm for training participation constitutes mastering knowledge that complements their compeencies.

Past researches reported that self-efficacy adds to learning and motivation and is tied to training and motivation in a positive way (Colquitt, Le Pine & Noe, 2000; Tracey *et al.,* 2001). Therefore, a highly confident agent with the capacity to give the training content has a big potential to implement the acquired knowledge and skills following training completion.

Switzer, Nagy, & Mullins (2005) examined the relationship between training reputation, self-efficacy, managerial support before training, motivation, and perceived training using 93 managers employed at a large nationwide insurance firm. The survey found that managerial support and self-efficacy were not as essential as training reputation on perceived training

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effectiveness. Instead, self-efficacy and managerial support can just control pre-training motivation. The relationship between self-efficacy and other variables, including transfer motivation and preparation has been directed by researchers while self-efficacy has been confirmed to maximize the degree of training (Chiaburu *et al*, 2005; Saks, 2002; Ford *et al*., 1998; Kirwan & Birchall, 2006; Latham & Frayne, 1989; Saks, 1995; Mathieu *et al.,* 1992; Tannenbaum *et al*., 1991; Velada, Caetano, Michel, Lyons & Kavanagh, 2007; Chang 2010; Ford *et al.,* 2015).

In the same way, several researchers (e.g. Bhatti & Kaur, 2010; Kauffeld & Lahmann, 2010) identified factors affecting training effectiveness and a tight scrutiny of these factors show that they have their basis on individuals, working place situation, and environmental or contextual design which means that more often than not, they are established on social learning theory (Bandura, 1986). Social learning theory, is a theory of learning and social behavior which proposes that new behaviors can be acquired by observing and imitating others (Bandura, 1986), is among the hypotheses explaining the way people learn that was introduced by Michel, Mahoney, Meichenbaum, Staats, & Bandura (cited in Davis & Luthans, 1980).

Specifically, the person and the environment function together, depending on each other through a mutual relationship where people generate the environmental conditions regarding their behaviour in return. Experiences produced by behaviour also describe what a person becomes and what he/she is able to perform, and in turn, this determines the resulting behaviour.

Similarly, social learning theory postulates that most people find out how to carry through their observation of others and then mimicking the behaviour which they believe is effective. Additionally, the theory acknowledges that supported or rewarded behaviours are more

probable to be mimicked by observers (Noe, 1999). Effectiveness in training generates a critical skills enhancement and facilitates agents' career development through reinforcement by supervisor. Self-efficacy is among the factors linked to raining effectiveness, which assists the agents' transfer of knowledge and skills obtained in training to the work settings.

Self-efficacy is viewed as an individual factor that influences the training results (Colquitt *et al.*, 2000). Self-efficacy enables agents to learn from one another through training from an instruction through in-service (Bandura, 1986). Holton (1996) described self-efficacy as the general opinion of the person that he/she is able to convert his/her performance whenever he/she wants. In contrast, an individual receiving training may change himself by transferring knowledge with the assistance of a supervisor and by modifying the situational condition of the work conditions (Ford *et al.*, 1998; and Velada *et al.*, 2007).

2.13 Intention to Transfer Training

A debate has ensued in light of the reason for training's emergence as a course of application as opposed to an outcome of the application (Kim, 2006). A five-phase process model was proposed by Foxon (1995) with the aid of which training can occur. These five stages are transfer intention, transfer initiation, partial transfer, transfer care, and failure, with each stage conceptualized as precursor for the next single. The present work is developed to add to prior research by analysing the unique and combined impacts of transfer intention, namely training system expectancies, learning style and self-efficacy upon training effectiveness in the Malaysian General Insurance industry. The topic of training was first highlighted by Baldwin & Ford (1988) as mentioned by Burke & Hutchins, (2007) and they emphasised the need to come up with a way that decreases the gap between finding out and work performance.

The determination of an accurate amount to which training can be transferred by the agent following the training program differs among different researchers; for instance, over two

decades ago, Georgenson (1982) claimed that 10% of training outcomes leads to behavioural change while Saks (2002) stated that about 40% of agents do not succeed in immediately transferring their knowledge after the completion of the program, seminar or workshop and a mere 50% of training investments lead to improvements in both individual and organizational level (Burke & Hutchins, 2007). On this groundwork, it is evident that organizational investments in their agents' acquisition of skills like training continue to reveal adverse effects.

This explained why training is a key subject for all organisations. Among the issues spotlighted by the present study is the agent's intention to enforce. Transfer intention can be reported as the commitment to employ skills obtained during training to the work settings (Reynolds, 1993). With low, urgent intention, the possibility of skill application after training is likely to be minimized (Foxon, 1993). Hence, transfer intention is a key agent characteristic in training. According to Gollwitzer (1993), as mentioned by Burke and Hutchins, (2007), there exists two types of design that influences goal achievement and they are goal intentions and implementation purposes. He proceeded to describe goal, intention as the desired end state, if combined with the degree of commitment, may run to specific end state achievement.

On the other hand, implementation intentions are the specification of situational cues or conditions that precipitate goal-directed activities. It is a promise to act in a specific manner every time the conditions are suitable and it is a characteristic of the soul and the environmental aspects that are critical to goal achievement (Burke & Hutchins, 2007). Implementation intentions are described by Saks (1995) as the training effectiveness through improved procedures like goal setting, self-efficacy/self-management, and prevention of relapse that are effective promoters of the transfer operation.

Several studies investigated the impact of different individual features and organizational factors upon training by implementing intention and these characteristics include self-efficacy, support from supervisors/peers, practicing training skills, and looking for opportunities to relay the learned training skills (Machin & Fogarty, 2004).

The present work is an attempt to study the impact of factors (training system expectancy, learning trends, self-efficacy) classified as individual-level and workplace-related factors by Badlishah & Majid (2016), upon transfer intention. Axtell *et al.* (1997) uncovered the above factors to be pre-requisites for training. The study scope concentrates on these three ingredients on the footing of their common use in literature as the main antecedents of training (Fleishman & Mumford, 1991).

For the prediction of behaviour with the help of intention, the researcher takes the theory of planned behaviour (TPB) (see Chapter Three) presented by Ajzen (1991) as a theoretical framework, the theory was chosen due to the fact that the variables fit the requirements in analysing training effectiveness, which is condensing the relationship between training system expectancies, learning mode, transfer design, and support from supervisors. According to Davis, Mark, Curtis, Mary, Tschetter, & Jeffery, (2003), with the TPB's stress on self-efficacy and perceived social expectations, it has produced insight on different domains (cited by Cheng, 2000).

A vital ingredient in training effectiveness is the encouragement one gets from executive management, which settles on the success or bankruptcy of a training program (Navaretti, 2010). With the unceasing pursuit of executive management, regular agent training may be more effective than irregular courses, given the competitive and complex nature of the shifting global market.

The research scholars of management whose area of interest are training effectiveness gave similar meaning and interpretation to transfer of training as described by its definition regarding its real substance. This survey targets only the positive aspect of training. Baldwin & Ford (1988) defined positive training effectiveness as the level to which the skills, knowledge, and attitudes learned during training framework by agents are effectively and efficiently implemented during the task. In Holton's (1996) point of view, training has the extent to which agents affect the knowledge, attitude, behaviours, and skills acquired through preparation. For Brinkerhoff & Montesino (1995), training should be the result of training along the ensuing performance of an operational business. Burke & Hutchins (2007) determined that an agent's performance is considered improved when a well-defined training processes is held.

In Broad and Newstrom's (1992) views, training effectiveness is the ability of continuing and effective application of the cognition and skills acquired by agents through training for their tasks whether to areas which are either linked to their task or not. Xiao (1996) (cited in Simosi, 2012) described training effectiveness as the diligence and subsequent maintenance of the skills, knowledge, and attitudes gained from training over certain points of time. From these definitions explained above, it can be inferred that the main ulterior motive behind training agents is to immediately improve their operation and transfer of their assumed knowledge and associated sciences to their workplace (Richey, 1992; Schmidt & Bjork, 1992 quoted in Powell, 2009). The agent acquires knowledge through the means of training and then transfers this gained knowledge into an upsurge in job-related skill or act (Saks 1995).

2.13.1 Factors Inhibiting Transfer

The factor inhabiting training comes from providing a detailed description of factors that increases transfer failure in an organization. This knowledge is critical as it reveals potential

factors capable of affecting training in the training sector. Although this is outside the reach of the present study; it provides supporting data to interpret the circumstances befitting training. In the setting of the present work, training effectiveness has not even been estimated in Malaysia yet, and the estimation of the percent of actual training has not even been estimated with a degree of certainty.

Most prior research suggested that transfer failure is low and has consistently increased over the years (Noe, 2008; Roberts & McDonald, 1995; Gaudine & Saks, 2004; Broad & Newstrom, 1992). Granting to the findings of a study by Marx (1986), most training programmes incur over 90% transfer failure. A work by Burke (2007) showed that a management education training programme organized for managers attended by British, Indian and American managers showed that close to 50% and above depicted insignificant efforts to transfer the learned training to their business environment. In another research conducted by Huczynski & Lewis (1980), an attempt was made to implement newly learnt skills to specific jobs and only 35% of the agents were capable of shifting part of the acquired skills. But a smaller part is actually incorporating recently acquired skills. On the other hand, the transfer of knowledge was low, but transfer maintenance was extremely depressed.

Explanation of training using inhibiting factors appears to offer a better illustration used by various management practitioners in different organization to explain the low stage of preparation. The genes that significantly hinder intention to transfer could also cause an impingement on the degree of transfer. According to Foxon (1993), content analysis of more than 30 articles recognized about 128 inhibiting factors which were categorised as organizational climate factors, training design factors, individual learner characteristics, and training delivery factors discussed below.

Organizational climate factors: it was found that 42% of the recognized factors hindering training is attributed to organizational climate. The most attributed factor hindering or inhibiting transfer is the supervisor's failure to reinforce and encourage application of the acquired training while other factors are lack of opportunities to implement the newly acquired training skills and lack of appropriate resources and technology for application.

Training design factors: only 22% of the factors was attributed to hindering training design. This was due to the course content being excessively theoretical and not practicable, has an effect on the organizational values, or is not in line with the requirement of the job.

Individual learner characteristics: 21% of learner characteristics is attributed to inhibiting factors. This can majorly be traced to the motivation of the learner towards application of the training which is at low level, while other hindering factors are difficulty in mastering the skills of the learners, and learner perceives the irrelevancy of the late learned skills to the requirement of the job.

Training delivery factors: 13% were attributed to elements linked to training delivery. This could be traced to learning style and inappropriate learning methods. Grounded on the above elements, previous researchers have attributed major inhibiting factors in the preparation process to lack of motivation. However, a clear apprehension of the operation of these known inhibitors is related to the procedure of preparation strategies (Foxon, 1993). In the present work, various training inhabiting factors only provided knowledge based data that describe the tendencies of training failure based on previous research findings. This contributes towards providing a clear understanding of failure-prone situations.

2.14 Transfer Model

Baldwin & Ford (1988) used their model to describe the major factors impacting training effectiveness. They are reported in the course of six linkages and later carved up into three classes, namely: training input factors, training outputs, and conditions of transfer. They concluded that protection of the read material over a point of time and generalizations of material learned in training in the job context are both transfer conditions. The model is shown in Figure 2.1.

Training Inputs	**Training Output**	**Condition for Transfer**
Trainee Characteristic • Ability • Personality • Motivation		
Training Design • Principles of Learning • Sequencing • Training Content	Learning & Retention	Generalization & Maintainence
Work Environment • Support • Opportunity to Use		
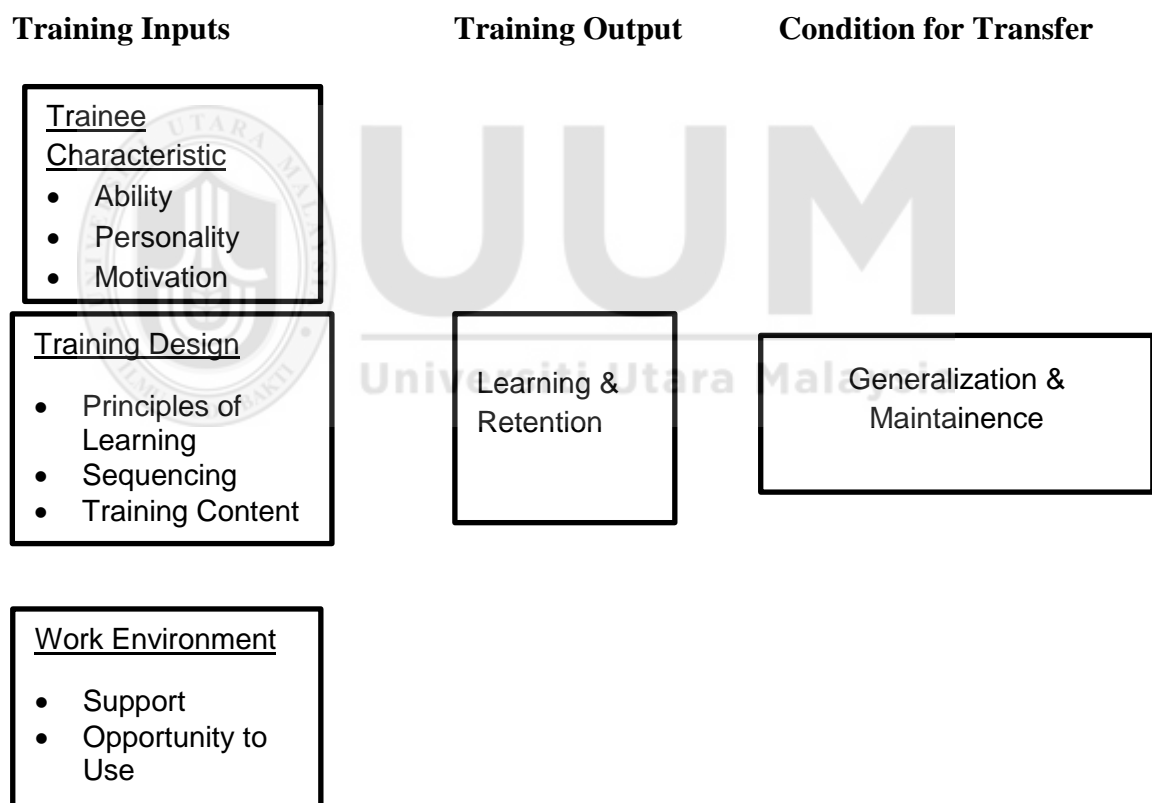
Figure 2.1
A Model of the Transfer Process. Adapted from Baldwin and Ford (1988).

From the example, we can note that there exists a direct linkage between generalization and maintenance, which is the conditions to transfer and scholarship and retention which is

training output. This indicates that there is a direct influence of the training design output on learning and retention, and indirect influence on transfer which is a generalization and maintenance. On the other hand, there exists a direct relationship between agent characteristics and the work environment with learning and retention, coupled with generalization and maintenance. This model suggests that the alliance of these elements depends on training effectiveness. This entails that the direct influence of scholarship and retention on generalization is associated with the issue of training input on learning and retention (Yamnill & McLean, 2001).

A critique of the literature reveals empirical findings on the actual training effectiveness in the actual work context are still few. This was addressed by Foxon (1995) when she stated that a mere 50% of managers and senior administrators from many countries agreed to make an effort to facilitate knowledge transfer, particularly conceptual skills from the training programmes they have attended. An earlier study by Haskell (1998) disclosed that around 25% of agents employ their acquired knowledge on the job and 35% apply newly acquired skills indicating low training effectiveness skills.

To combine the matter further, Baldwin & Ford (1988) claimed that only 10 percent of resources invested in training are paid off at the real task. Among the reasons highlighted for this inverse relationship is, according to Foxon (1993), attributed to agent's transfer intentions, which supersede other dominating factors pre and post-training. Additionally, in contrast with procedural or psychomotor skills which require direct implementation on the job, evidence of training in concepts and cognitive skills is rare. In other words, there is a lack of empirical studies that specifically discuss the level of knowledge transfer of conceptual skills which are provided to senior or high ranking officers in the organization. In Nijman's (2004) words, "when considering training programmes aimed at conceptual and cognitive knowledge and sciences - such as learning style skills – assessing transfer appears

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problematic" (p. 13) and Foxon's, "There is a better track record with reining in procedures and motor skills" (p. 130).

Other authors like Gielen & Van der Klink (1995) and Macaulay (2000) concluded that literature relevant to training were limited and sovereign. This matter was also produced by Ford *et al*. (1992 as cited by Nijman, 2004) in their study. They stated that transport of complex skills like cognitive/conceptual skills, including troubleshooting, learning style, and interpersonal relation may be minimal compared to procedural or directly applied skills.

Similarly, Wognum (1999) asserted this by offering evidence that training in automation gain higher positive perceptions of training effectiveness in light of reading style as opposed to social skills or conceptual training. More significantly, only a few works are devoted to examining the role of an agent's intentions in transferring skills and knowledge obtained from training to work situations.

2.15 Underpinning Theory and Theoretical Foundation

This research work is underpinning of the theory of planned behaviour (TPB).

2.15.1 Theory of Planned Behaviour (TPB)

The TPB theory expounds on the relationship among variables of human behaviour and natural process and judges the whole individual behavioural processes (Ajzen, 1991). The model posits that human activity is forced back by the adaptation of beliefs or three types of beliefs; beliefs concerning the potential effects of the conduct and the outcomes evaluation (behavioural beliefs), beliefs concerning the normative expectations of others and motivation to stick to them (normative beliefs - in this case training system expectancies), and beliefs concerning the existence of genes that facilitate or delay performance of the demeanour and the perceived factor power (control beliefs). In other words, when one has enough control

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over the behaviour, they are perceived to convey their intentions whenever they take the opportunity.

According to Ajzen (1991), TPB intention is a direct antecedent of actual behaviour. The degree to which a person is disposed to perform some type of behaviour hinges on the resource availability and the control the individual owns over the conduct. The perceived behavioural control of an individual in the context of a decision-making situation (in this study the self-efficacy) affects his/her behavioural intentions. The TPB model may be a commonly utilized and well-supported theoretical framework, but its operations of agent behaviour in light of training and effectiveness are still mostly undiscovered. Hence, the present study aims to research the issues requiring consideration, such as the relationship between the effectiveness of training, through the TPB model, by using the adaption of belief.

The Theory of Planned Behavior (TPB) started as the Theory of Reasoned Action in 1980 to predict an individual's intention to engage in a behavior at a specific time and place. The theory was intended to explain all behaviors over which people have the ability to exert self-control. The key component to this model is behavioral intent; behavioral intentions are influenced by the attitude about the likelihood that the behavior will have the expected outcome and the subjective evaluation of the risks and benefits of that outcome.

The TPB has been used successfully to predict and explain a wide range of health behaviours and intentions including consultancy services utilization, among others. The TPB states that the behavioural achievement depends on both motivation (intention) and ability (behavioural control). It distinguishes between three types of beliefs, in this research it is regarded as the adaptation of belief, it consist of behavioural, normative, and control, The TPB is comprised of six constructs that collectively represent a person's actual control over the behaviour.
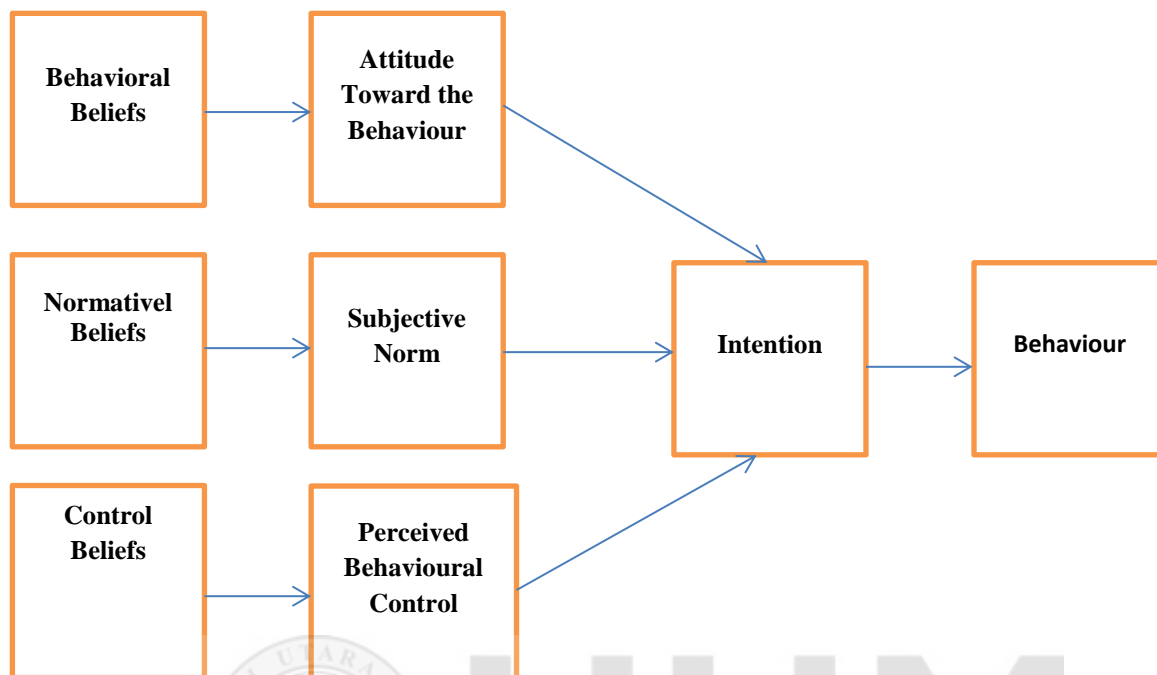
Figure 2.2
Theory of Planned Behaviour (Ajzen, 1991)

From Figure 2.2, it can be noted that:-

1. Behaviour Beliefs relates to Attitude Towards Behaviour which is also known as Training System Expectancies. The following is the explanation of the variables:-

   - Attitudes - This refers to the degree to which a person has a favorable or unfavorable evaluation of the behavior of interest. It entails a consideration of the outcomes of performing the behavior. In this research, the variable is training system expectancies.

   - Behavioral intention - This refers to the motivational factors that influence a given behavior where the stronger the intention to perform the behavior, the more likely the behavior will be performed. In this research, the variable is learning style.

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2. Normative Belief relates to Subjective Norm which is also known as Learning Style. The following is the explanation on the variable:-

    *   Subjective norms - This refers to the belief about whether most people approve or disapprove of the behavior. It relates to a person's beliefs about whether peers and people of importance to the person think he or she should engage in the behavior. In this research, the variable is self-efficacy.

    *   Normative Belief relates to Subjective Norm which is also known as Learning Style. The following is the explanation on the variable:-

3. Control Belief relates to Perceived Behavioral Control which is also known as Self Efficacy. The following is the explanation on the variable:-

    *   Perceived behavioral control - This refers to a person's perception of the ease or difficulty of performing the behavior of interest. Perceived behavioral control varies across situations and actions, which results in a person having varying perceptions of behavioral control depending on the situation. This construct of the theory was added later, and created the shift from the Theory of Reasoned Action to the Theory of Planned Behavior.

Variables that form the component of the TPB theory have already been shown in numerous enquiries. Subjective norms have been argued by Armitage & Conner (2001) to be the less influential component in the TPB. Armitage & Conner (2001) came to this conclusion after rigorously reviewing 184 studies and finding that the reasonable contribution of attitude in predicting behavioural intentions was mediate, while the average subjective norm-intention correlation was relatively low (34). This explains that the subjective norm relationship with intention correlation is relatively weaker than the other relationship such as perceived behavioural control and other external variables with intention.

However, Armitage & Conner (2001) cautioned about the role and interpretation of their findings, because the survey gives only one particular measurement of the component. So, they suggested that subjective norm would have suggested a substantial enough connection with the function when properly measured with multiple-level scales. This further justified the rationale behind the inclusion of subjective norm variables in the present study that is supervisor or managerial support. In addition, application of TPB theory in training effectiveness is uncommon. Wilson's (2008) research on unethical behaviours of business students also depicts a weak prediction of subjective norms on intention of carrying out that behaviour.

Better yet, it is assumed that the more appropriate the attitude and subjective norm attached to behaviour are, greater the perceived behavioural control and greater should be an individual's intention to do the behaviour like training. Researcher like Smith *et al.* (2008) has found a relative limited effect of perceived control on the pattern or conduct of the individual. This also supports the reason for including perceived behavioural control (self-efficacy) to be part of the form.

Figure 2.3 shows the training participation model using Ajzen TPB model by Carbery & Garavan (2011). Training participation behaviour is proposed by intention to take part in training. Intentions to participate are in turn predicted by variables such as agents' attitudes towards training, the perceived social pressures to participate in training exercise (subjective norms) as well as perceived behavioural control.

Perceived behavioural control is defined by Carbery & Garavan (2011) to include self-efficacy and self-directed and organizational constraint. Subjective norms were generally referred to as perceptions with reference to individual desire to perform or not perform the behaviour. Subjective norms were explained by variables such as organizational culture and

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achievement norms related to agent recruitment. Furthermore, intentions were limited to the

agents' desire, a sense of responsibility, and self-prediction. All these variables, according to

Carbery & Garavan (2011), contributed to agent participation behaviour in a particular

training.
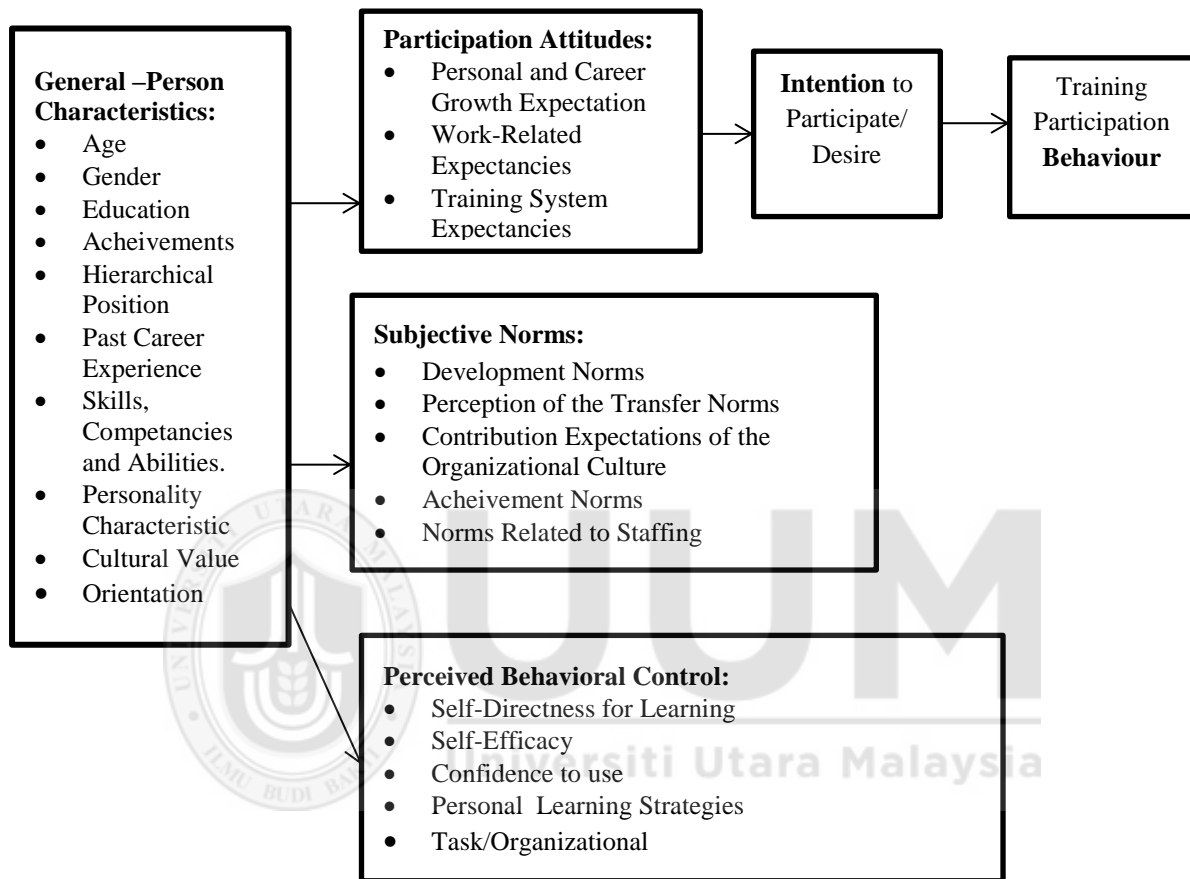
Figure 2.3
Training Participation Model using Ajzen TPB model (Adapted from Ronan Carbery & Thomas N. Garavan, 2011)

2.16 Theoretical Framework

The increasing focus on training by public and private organizations stems from the need to

utilize training and growth activities to solve staffing problems, to change costly process, to

update agents' skills, and to tackle strategic challenges and gain competitive advantage (Day,

Harrison & Halpin, 2009). Consequently, agents are considered responsible for the increase

of their latent competencies and to communicate the skills obtained for their project on an on-going basis (Antonacopoulou, 2002). The need for constant changes in higher ranking agent's job performance post-training and the consequent rise in the general operation of the scheme has gone to examine the factors explaining self-directed behaviour in an attempt to facilitate training effectiveness skills to the job setting, and the factors predicting the effectiveness of training.

Some of these factors that are discussed in the present paper are agent self-efficacy, learning style, training system expectancies, intention to transfer training, and training effectiveness. To commence with, Stevens & Gist (1997) attributed several aspects to self-efficacy where agents believe that they can satisfy training requirements successfully and master the contents of the training program. Similarly, Mathieu & Martineau (1997) claimed that self-efficacy is positively related to training performance because it holds on a motivating purpose and eventually involves the efforts employed in the performance of tasks.

The self-confidence factor is manifested in the TPB theory whereby human attitude veers between individual activities and the resulting outcome. Close to other pertinent factors influencing training effectiveness is learning style. Agents who have been exposed to problems and have the desire to seek training to solve them have more potential to attain superior performance (Simon, 2000). Agent's behaviour following training may reflect the resulting force on their backdrop and as background is more about behaviour; it therefore presents what Ajzen (1991) predicted as the human behavioural variables.

Additionally, training system expectancies as revealed by Ford *et al*. (1992) is a critical factor impacting training, implementation design, and actual transfer. Granting to the literature reviewed, training system expectancies could lead to a complex transfer process. Moreover, Laker (1990) found that training system expectancies positively affects training

and Facteau *et al.* (1995) brought out a significant relationship between supervisor with intention to change.
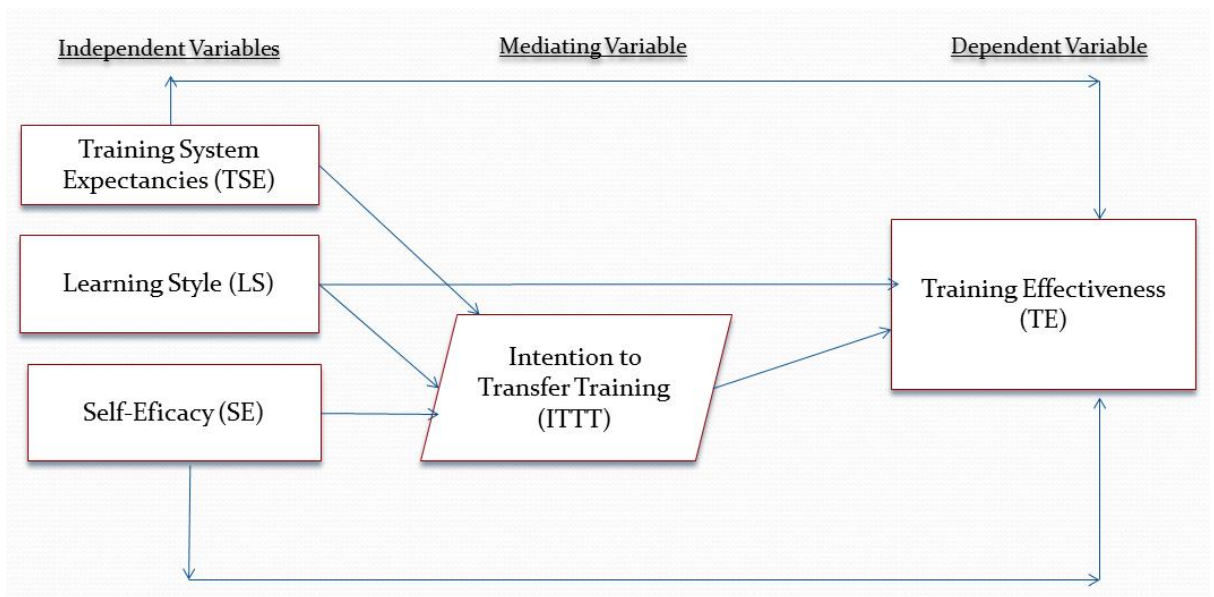
Figure 2.4
Theoretical Framework

Figure 2.3 depicts the theoretical framework of the present study adapted from Carbery & Garavan (2011). The framework is relevant to the present study as it traces the relationship among the variables that are being looked into. The model is highly sufficient and adequate to guide the underpinning assumptions of the present study, because the model was applied to detect the effectiveness of a training program. Nevertheless, the model has been slightly modified to soothe the context of the present study by re-conceptualizing some of the latent factors. The independent variables are training system expectancies that represent participation attitutes while learning style and self-efficacy represent perceived behavioural norms. These three key factors are predicted to have direct as well as indirect influence on training. These above mentioned three key variables formed the foundation of the theory of planned behaviour.

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2.17 Hypotheses Development

The hypothesis is directly related to a theory but contains operationally defined variables and is in testable form. Hypotheses allow the researcher to determine, through research, if our theory is correct.
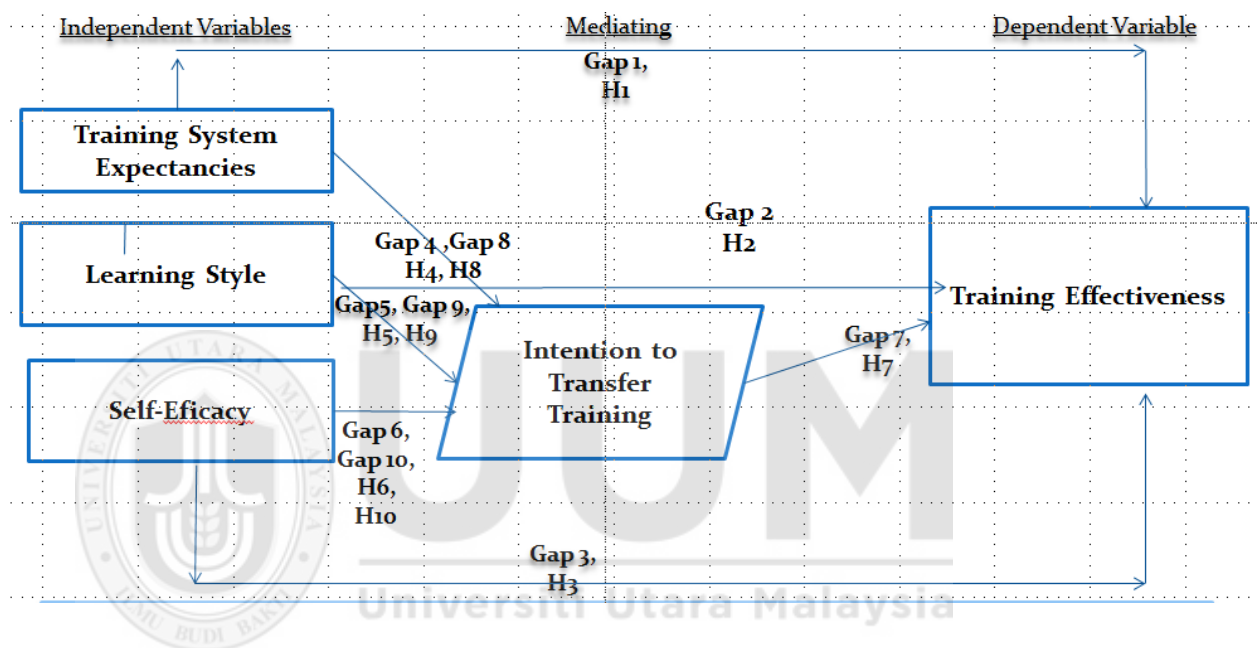
Figure 2.5
Model of the Study

From the above diagram, it is therefore hypothesized that;

H₁: Training System Expectancies directly influence Training Effectiveness.

Personal experiences prior to training affect the outcomes through their influence on training effectiveness (Smith-Jentsch *et al*., 1996). As discussed in an earlier section, training system expectancies is a crucial variable that impacts intention to transfer training (e.g. Ford *et al*., 1992; Huczynski & Lewis, 1980). According to Ford *et al*. (1992), training system expectancies contribute to the agents' willingness to transfer obtained skills after the training

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has been completed. Literature reveals various situational, contextual, and trainee variables that influence the complex transfer process (Laker, 1990). Intention to transfer training is one of these many intervening materials. The literature reveals that training system expectancies significantly impacts training effectiveness, but on a closer examination, intention to implement is significant in reinforcing the connection between training effectiveness and training system expectancies.

The findings revealed that agents perceiving greater levels of support from supervisors for training and a higher level of implementation intention are both valued advantages of learning new knowledge and skills (Al-Eisa *et al*., 2009). Intention to transfer training was reported to mediate the training system expectancies-training effectiveness relationship by Colquitt *et al*. (2000); a finding supported by Facteau *et al*. (1995) who also reported a strong relationship between training system expectancies and intention to transfer training. However, there are inconclusive findings as to the direct influence of supervisors support on training effectiveness.

Chiaburu *et al.,* 2005, found that training system expectancies was neither related to skill nor training effectiveness, justifying the fact that transfer intention poses an actual issue. Hence, the present study focuses on the direct link of training system expectancies with intention to transfer training, as a mediating variable, while considering the relationship with training effectiveness. It is therefore hypothesized that training system expectancies (independent variable) significantly affects intention transfer training (mediating variable).

In other words, this study examines the direct relationship that links training system expectancies and training effectiveness with the intention to implement training as a mediator in the relationship hypothesizing that it interacts with training system expectancies and causes the effect upon training effectiveness. As previously discussed, several researchers (Foxon,

1995; Colquitt, *et al*., 2000; Al-Eisa, *et al*., 2009) dedicated to training effectiveness and training outcome revealed training system expectancies to strongly predict transfer outcomes. In other words, exerting influence on and support from colleagues will increase employee's transfer intention and actual training effectiveness (Richey, 1992).

Thus, training system expectancies can be described as perceived support from the trainee's immediate supervisor following the completion of training (Duffy & Wong, 2000). Training system expectancies was contended to relate to general job performance following training of skill acquisition by Bhanthumnavin (2003). He described it as the positive work interaction between the subordinate and his supervisor; a support that is linked with the intention of the former to learn and transfer. Also, Burke & Hurley (1992) termed training system expectancies as the level to which agents view their immediate manager as helping them in the performance of their jobs and being concerned and respectful towards agents. Training system expectancies in light of respect and job assistance will in turn, affect the intention of agents to transfer and thus, transfer outcome (Facteau *et al*., 1995).

Many individuals participate in training and development for reasons specifically related to work performance and work skill needs. With training system expectancies, it may be possible for agents to achieve financial rewards for skill learning and support. Those with a firm desire to obtain pay raises and promotions will likely have stronger intention to take part in training and development. Where individuals perceive that participation, many people take part in planning and development for reasons specifically related to solve performance and workplace skill needs. It may be possible for agents to achieve financial rewards for skill learning and support.

H2. Learning Style directly influences training effectiveness.

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Learning Styles were found to significantly influence training effectiveness (Gambetta, 1987; Baron, 2001). Previous experience builds strong confidence to use learning strategies in training programmes (Bandura, 2006). Learning Styles depends on levels of education or skill in training effectiveness. Based on the above arguments, this study hypothesized that:

Studies concerning agents' training effectiveness through self-efficacy found a strong link to training effectiveness (Gist *et al*., 1991; Quionones, 1995). Meanwhile, Chiaburu *et al*; 2005; Gaudine and Saks (2004); Ford et al. (1998); Kirwan & Birchall (2006) contended that self-efficacy facilitates a worker's training effectiveness, following the completion of training, to the working environment, with the trainee's transfer intention having a key role in this relationship (Velada *et al.,* 2007).

Keeping track of the dynamics of learning style upon returning from training involves more than transferring of acquired skills to the actual job. Various learning styles have been determined to be significant to the training (Baron, 2001). Once the agents come back from training, it is expected that they will be committed to transfer the skills learned from training to the task at hand at a different pace based on the learning style, experience, and age of the agent. Those that are older and more experienced are more likely to take their job status seriously following training in comparison to agents that are young and less experienced (Baron, 2001). Consequently, opportunities to use the gained knowledge and accomplishment and to employ them successfully in the job depend on the agent's intention of implementing.

Quantitative study findings by Blume *et al.* (2010) revealed that agent characteristics like the experience and age and aspects of work environment significantly affects training as motivation or intention to transfer as intervention. In addition, Tziner *et al.* (2007) showed that the use of transfer strategies like motivation or the stimulation of the agent's intention to transfer training, experience and learning style arw all considered as significant prerequisites

of successful training. This finding was mirrored by Baldwin & Ford's (1998) findings where direct as well as indirect effects of agent demographic characteristics such as age and experience were found to significantly affect training.

Ford (1992) outlined the importance of agent's experience in transfer by inferring that the level to which an agent is offered activity or achieves work experiences that are related to the tasks for which the agent is trained in is directly associated with the intention and training effectiveness. Prior literature such as Shariff & Makhadmah (2012) and Tracey *et al*. (1995) stressed that factors like job characteristics and the learning style of the agent are significant for training. Moreover, Tracey *et al.* (1995) reported that the learning style of the agent relates to the behaviour application obtained from a training course while Elangovan & Karakowsky (1999) revealed that training is referred directly to style of learning and intention to transfer skill following the training completed.

Along the same line, Sheriff & Makhadmah (2012) revealed that demographic variables such as age, experience, learning style and number of training programmes attended indirectly impact training effectiveness in the context of the hotel sector, in a survey that tried to determine whether learning style has an actual impact on the factors influencing training effectiveness. The findings also showed that the prior experience of agents indirectly impacts training effectiveness. According to them, the agent's experience could be a causal factor of the intention to take the training, skills, and experiences that assist work performance. They, too, found that the agents of various learning style levels comprehend the meaning of making do with the developments in society, especially in certain skills and knowledge relevant to the job as this may trigger skills acquisition and eventual acclamation. Researchers like Chang (1997) debated against the experience influence upon the agent's attitude following the training but according to Petty *et al*. (2007), learning style affects training, implementation intention, and transfer.

Finding a business style, maturity level, and interest are critical learner characteristics for the successful outcome of training in any type of learning environment (Yilmaz-Soylu & Akkoyunlu, 2002). More importantly, the learning level achieved through learning styles of agents is one of the most critical factors indicating the training a success. To make sure that training is effective, characteristics, abilities, transfer intention, and learners' experiences have to be brought into account in the individual as well as group level when planning for training outcome (Kemp, Schot, & Hoogma,1998)

H₃: Self-efficacy directly influences training effectiveness.

Along with self-efficacy, the experiences produced by the behaviour intention of agents are partial determinants of what a person becomes and what he/she can do and thus, subsequently affecting his/her behaviour (Davis & Luthans, 1980). This behaviour may later add to the learning style which may eventually impact training effectiveness. Through the discussion on self-efficacy and training in literature, the following hypothesis is postulated;

Tennnant *et al*. (2002) stated that immediate superior support provided to employees following the completion of training significantly impacts training effectiveness. This contention is supported by Ling (2007) who claimed that immediate superior's feedback and support help agents to gather and employ the skills learned in training. Other researchers like Davis & Davis (1997), Karuppaiya (1996), also stated that cooperation and assistance from immediate supervisors will improve the transfer and effectiveness of training. Support from supervisor towards training directly impacts pre-training motivation (Facteau *et al*., 1995; Mathieu *et al*., 1992; Tannenbaum *et al*., 1994). The following hypotheses are drawn from the above discussion.

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Machine and Fogarty (2003) revealed that intention of training, implementation along with a transfer is significantly moved by self-efficacy and enhancing natural processes of transfer. They make a conclusion that transfer implementation intention has been understudied in prior literature and addressed for further testing to clarify the promotion and enhancement of training success through training effectiveness. Self-efficacy is described as the opinion of the person that he/she is capable of meeting the grooming requirements and mastering the contents of the training program (Gist *et al*., 1991; Stevens, Bavetta & Gist, 1993). Self-efficacy is positively linked with training performance on the grounds that self-efficacy plays a motivational role and eventually involves the degree of effort applied by the performer (Mathieu & Martineau, 1997; Mathieu *et al.,* 1993).

Thus, for effective training, agents should be extremely confident of their capabilities to transmit after the windup of the programme and they should have the intention to implement the skills to reinforce this confidence. Also, Tziner, Fisher, Senior and Weisberg (2007) revealed transfer implementation intentions to be related to self-efficacy and other individual transfer enhancing activities. They added that perceived capability following training/learning does not guarantee an agent's specific intentions of learning skills application. They reasoned out that the degree of the agent's self-efficacy is a substantial predictor of transfer training intentions. In other words, self-efficacy is a substantial predictor of transfer intentions prior to and observing the training (Tziner *et al*., 2007).

Furthermore, Machin & Fogarty (2003) suggested that agents' transfer intentions be confirmed against their actual behaviour after the completion of training. Also highlighted in training literature is the study by Mathieu *et al*. (1993) where self-efficacy was discovered to depend on the intention of grooming and training operation. Self-efficacy was also revealed to indirectly refer to training through agent's implementation intention (Mullins *et al*., 1998).

H₄ Training System Expectancies directly influence Intention to Transfer Training

There is significant relationship between Training System Expectancies and Intention to Transfer Training. As such, while supervisors motivate and support agents in their training effectiveness, the former may be lenient and are more favourable towards their group at the expense of other groups. Prior research revealed that individuals tend to relate positive attributes with people of the same age or education more than those who aren't, and to relate negative attributes quite easily with those out of their age or education level group. On the basis of the above discussion, screening effects differ between in-group and out-group individuals while positive screening effects are reinforced in the context of in-group members, potential discrimination may arise in the context of out-group members (Baron, 2001). However, for the accomplishment of training effectiveness and superior organizational performance, training system expectancies is necessary. Organizations and agents can reach their goals if training is effectively transferred to the workplace setting (Bhatti & Kaur, 2010).

H₅ Learning Style directly influence Intention to Transfer Training

There is significant relationship between the influence of Learning Style and Intention to Transfer Training. Furthermore, the agent's learning style is another learning style factor that directly and indirectly impacts training effectiveness. Agents with learning styles that are consistent with certain training techniques have more potential to show superior performance (Simon. 2000). In his findings, Simon (2000) stated that the learning styles of agents have a key function in training effectiveness and in his psychoanalysis, he indicated that the assumptions in light of learning style are generally upheld by agents during and following the completion of training. He also stated that agents' instruction is significantly influenced by learning which eventually triggers agents' intention to transfer skills to the workplace

context. He further claimed that the learning style is an important view of training and education that could influence the intention to implement and training effectiveness.

Therefore, it can be said that in order to motivate the design of the agents to transfer their learned knowledge to their projects, the programme materials should be developed with the ags learning style and relevant material in mind. According to Simon (2000), learning styles have a central part in the apprehension of the agents' abilities and in anticipating the training programmes' effectiveness. This is the reason why the management of organizations is concerned about investigating learning styles, particularly high ranking staff, to enable them to contribute to the efficient application of training budges. An agent's learning style identification can be a beginning step to designing a training plan that is consistent with the individual's style.

H$_6$ Self-efficacy directly influence Intention to Transfer Training

There is significant relationship between Self Efficacy and Intention to Transfer Training. In addition, Mathieu *et al.* (1993) revealed that self-efficacy is the ability to estimate his/her power to successfully achieve agents' targeted performance which is related to training reaction. Similarly, Mullins, Fisher, Howell, Schmitt & Kozlowski (1998) hypothesized that transfer training intention is a mediator between self-efficacy and training, indicating that the agents may be confident to carry out the skills obtained from training, but if they do not possess the aim to do so, the skills will be more likely to be removed. On the same line, agents having low self-efficacy will be less likely to attempt to transfer the acquired knowledge to their jobs (Badlishah & Majid, 2016).

H$_7$ Intention Transfer Training directly influence Training Effectiveness

Intention to Transfer Training directly influence perceived Training Effectiveness.

H_8: Intention to transfer the training mediates the relationship between the training system expectancies, learning style and self-efficacy with training effectiveness.

H_9: Intention to transfer the training mediates the relationship between the learning style and training effectiveness.

H_{10}: Intention to transfer the training mediates the relationship between the self-efficacy and training effectiveness.

From the above hypotheses, a mediating variable (or intervening variable) is one that surfaces between the time the independent variables start operating to influence the dependent variable and the time their impact is felt on it. There is thus a temporal quality or time dimension to the mediating variable. to other words. bringing a mediating variable into play helps you to model a process. 'the mediating variable surfaces as a function of the independent variable(s) operating in any situation. and helps to conceptualize and explain the influence of the independent variable(s) on the dependent variable.

Based on Thayer & Teachout's (1995) model, intention to transfer training effectiveness indicates training effectiveness and this is linked to training outcome, self-efficacy, and mode of learning. Other researchers (e.g. Machine & Fogarty, 2004; Tubbs & Ekeburg, 1991 cited by Powell, 2009) also contended that intention to transfer training is an antecedent of agent's transfer initiation or transfer-related actions. Likewise, in their test of Thayer & Teachout's (1995) conceptual model, Machin & Fogarty (2003) discovered that the perceptual experiences of agents towards several intention stimulus activities is linked to training which eventually brings about training effectiveness.

They also revealed transfer implementation intentions to be related to post-training (Machin & Fogarty, 2003). Despite the later findings of Machin & Fogarty, which revealed that

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perceived learning success is not a guarantee of intention to transfer, the level of post-training efficacy of agents were found to strongly predict transfer implementation intention which eventually predicts the effectiveness of preparation. Machine & Fogarty (2003) claimed that transfer intention is an agent variable that takes on the central part in the process of transfer and actual transfer. In other words, agent transfer intention can be supported against his/her actual transfer following training completion. However, empirical evidence supporting transfer intention-training effectiveness relationship is even more involved.

In a similar study, Foxon (1993) stated that the agent's transfer intention is concerned with the likelihood that he/she performs positively after training and during the transfer process which may be thought as likelihood for effective preparation. This stage is vital as it indicates that to a large extent, agents show an attitude shift from cognition to action in the transition which shows their commitment to extend through the conveyance procedure. Accordingly, Clemenz (2001) hypothesized that transfer intention forms a linkage between reaction and levels of transfer contained in Kirkpatrick's evaluation model. Training system expectancies, learning styles, self-efficacy, and training system expectancies are the factors that assist in training effectiveness as evidenced in the literature. These factors appear to be mediated by intention to transfer training. Hence, an agent having a high level of self-efficacy, an adaptable style of learning and experience, is expected to transfer skills obtained post training. In other words, agents who intend to transfer skills obtained from training are more likely to employ what they have gained, in terms of skills and knowledge, in the workplace setting.

Additionally, the intention to implement is also an indication of the strength of factors determined to influence the effectiveness of training. While some researchers, including Chiaburu *et al.,* 2005, Saks (2002); Baron (2001) and Tennant *et al.* (2002) contended a direct relationship between factors (training system expectancies, learning styles, self-

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efficacy and training effectiveness and intention to transfer, others (Tziner *et al*., 2007; Elangovan & Karkowsky, 1999) claimed that intention to transfer mediates between the factors and actual transfer.

Along the same lines, to make sure that training is effective, trainees' attitudes, interests, values, and expectations should be kept in mind. Noe (1986) presented this model regarding motivational influences upon training effectiveness to examine the mediating relationship between learning and behavioural change. He stressed that, trainees' attitudes, interests, values, and expectations may impact training effectiveness. Additionally, Holton (1996) extended Noe's model of training effectiveness and referred to it as HRD evaluation research and measurement model. This model conceptualizes a holistic approach to estimating if the training programs are effective. It primarily relates to the skill learned by agents with individual performance and application in the workplace setting.

The mediating variable is the variable that mediates the effect of an independent variable to its dependent variable. If the direct effect from variables such as training system expectancies, learning style and self-efficacy, is variable Y, training effectiveness does not exist, instead the effect of existing indirectly variable through another variable M, such as intention to transfer training then in this case M is a mediating variable (Hair, Black, Babin & Anderson 2010). According to a study by Hawley & Barnard (2005), most previous research on training effectiveness examined various contextual factors such as influence on employee learning effectiveness. Previous studies, in the same direction, however, tend to enhance the performance of agents by looking into developmental training options to equip agents with adequate knowledge to effectively function in their respective working environment.

2.18 Conclusion

This chapter presented and discussed the theoretical framework underpinning this study and the hypothesis generated from the research objectives and research questions respectively. It also showed how the theory of planned behaviour (TBP) is related to the present study in order to contribute conclusive findings to the existing literature on the subject matter.

Confining to the context of the present study, training effectiveness can be used to explain the process of using knowledge and skill acquired through training to improve job performance (Bates & Khasawneh, 2005). In explaining the relationship of the research variables, studies have shown that a relationship existed between intention to transfer training (Chokri & Talal, 2013; Brown, 2002), learning style (Rossi *et al.*, 2010; Rossi, 2009), and self-efficacy (Sherer & Maddux.,1982) to influence training effectiveness. Therefore, the underlying hypothesized statements of the present study are as explained above.
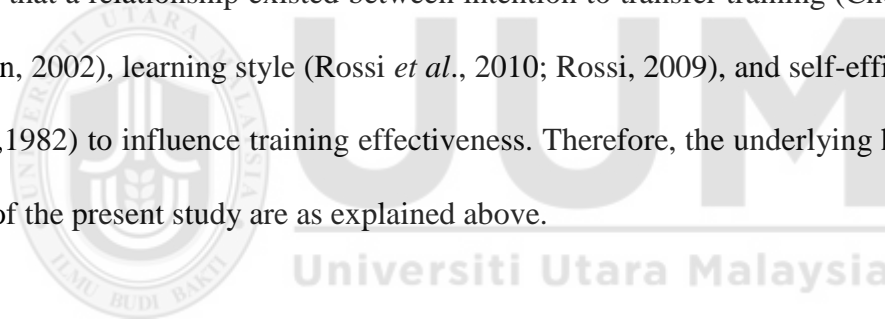
CHAPTER 3

METHODOLOGY

3.1 Introduction

This chapter provides a discussion of the study's research methodology. The methodology was developed to empirically achieve the purpose and objectives of the present study. This chapter first begins with a selection of the samples for the study. Next, survey questionnaire development, including the measurement of the variables and the pilot test, is discussed.

3.2 Research Philosophy

This overarching term relates to the development of knowledge and the nature of that knowledge. At first reading this sounds rather profound. But the point is that this is precisely what the researchers are doing when embarking on research – developing knowledge in a particular field. The knowledge development you are embarking upon may not be as dramatic as a new theory of motivation. But even if the purpose has the relatively modest ambition of answering a specific problem in a particular organisation it is, nonetheless, developing new knowledge. The research philosophy you adopt contains important assumptions about the way in which you view the world. These assumptions will underpin your research strategy and the methods you choose as part of that strategy. In part, the philosophy you adopt will be influenced by practical considerations. However, the main influence is likely to be a particular view of the relationship between knowledge, as stipulated in the adaptation of belief from TPB, and the process by which it is developed.

The researcher who is concerned with facts, such as the resources needed in a manufacturing process, is likely to have a very different view on the way research should be conducted from the researcher concerned with the feelings and attitudes of the workers towards their managers in that same manufacturing process. Not only will their strategies and methods probably differ considerably, but so will their views on what is important and, perhaps more significantly, what is useful. In this discussion we examine three major ways of thinking about research philosophy: epistemology, ontology and axiology. Each contains important differences which will influence the way in which you think about the research process.

3.2.1 Epistemology

Epistemology concerns what constitutes acceptable knowledge in a field of study. The most important distinction is one hinted at above in our example of two researchers' views of what they consider important in the study of the manufacturing process. The researcher (the 'resources' researcher) who considers data on resources needed is likely to be more akin to the position of the natural scientist. This may be the position of the operations management specialist who is comfortable with the collection and analysis of 'facts'. For that researcher, reality is represented by objects that are considered to be 'real', such as computers, trucks and machines. These objects have a separate existence to that of the researcher and for that reason, this researcher would argue that the data collected are far less open to bias and therefore more 'objective'. The 'resources' researcher would place much less authority on the data collected by the 'feelings' researcher, who is concerned with the feelings and attitudes of the workers towards their managers in that same manufacturing process. The 'resources' researcher would view the objects studied by the 'feelings' researcher – feelings and attitudes – as social phenomena which have no external reality. They cannot be seen, measured and modified like computers, trucks and machines. You may

argue, of course, that human feelings can be, and frequently are, measured. Indeed, the 'resources' researcher may place more authority on such data were it to be presented in the form of a table of statistical data. This would lend the data more objectivity in the view of the 'resources' researcher. But this raises the question of whether those data presented in statistical form are any more deserving of authority than those presented in a narrative, which may be the choice of the 'feelings' researcher.

The 'resources' researcher is embracing what is called the positivist position to the development of knowledge whereas the 'feelings' researcher is adopting the interpretivist perspective. We deal with both in the next section on epistemology, as well as the stance of the researcher taking the position of the realist and the pragmatist.

3.2.2 Realism

Realism is another epistemological position which relates to scientific enquiry. The essence of realism is that what the senses show us as reality is the truth: that objects have an existence independent of the human mind. The theory of realism is that there is a reality quite independent of the mind. In this sense, realism is opposed to idealism. The development of hypotheses was conducted a piece of research for his dissertation on the economic benefits of working from home for software developers. He studied the literature on home working in general and read in detail two past dissertations in his university library that dealt with the same phenomenon, albeit that they did not relate specifically to software developers. Realism is a branch of epistemology which is similar to positivism in that it assumes a scientific approach to the development of knowledge. This assumption underpins the collection of data and the understanding of those data. This meaning (and in particular the relevance of realism for business and management research) becomes clearer when two forms of realism are contrasted. The first type of realism is direct realism. Direct realism says that

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what you see is what you get: what we experience through our senses portrays the world accurately.

The second kind of realism is called critical realism. *Critical realists* argue that what we experience are sensations, the images of the things in the real world, not the things directly. Critical realists point out how often our senses deceive us. For example, when you next watch an international rugby or cricket match on television you are likely to see an advertisement for the sponsor in a prominent position on the actual playing surface. This looks like it is standing upright on the field. However, this is an illusion. It is in fact painted on the grass. So what we really see are sensations, which are representations of what is real. The *direct realist* would respond to the critical realist that what we call illusions are actually due to the fact that we have insufficient information. We don't perceive the world in television images. We move around, move our eyes and ears, use all our senses. In the case of the television advertisement, the complete experience of it would include seeing it from all directions and angles. A simple way to think about the difference between direct and critical realism is as follows. Critical realism claims that there are two steps to experiencing the world. First, there is the thing itself and the sensations it conveys. Second, there is the mental processing that goes on sometime after that sensation meets our senses. Direct realism says that the first step is enough. To pursue our cricket (or rugby) example, the umpire who is the critical realist would say about his umpiring decisions: 'I give them as I see them!'

The umpire who is a direct realist would say 'I give them as they are!' Business and management research is concerned with the social world in which we live. So you may agree with writers such as Bhaskar (1989) who identify with the critical realist epistemology. Their argument is that as researchers we will only be able to understand what is going on in the social world if we understand the social structures that have

given rise to the phenomena that we are trying to understand. In other words, what we see is only part of the bigger picture. Bhaskar (1989) argues that we can identify what we don't see through the practical and theoretical processes of the social sciences. Thus the critical realist's position is that our knowledge of reality is a result of social conditioning (e.g. we know that if the rugby player runs into the advertisement that is standing up he will fall over!) and cannot be understood independently of the social actors involved in the knowledge derivation process (Dobson, 2002). A further important point needs to be made about the distinction between direct and critical realism, both of which are important in relation to the pursuit of business and management research.

The first relates the capacity of research to change the world which it studies. The direct realist perspective would suggest the world is relatively unchanging: that it operates, in the business context, at one level (the individual, the group *or* the organisation). The critical realist, on the other hand, would recognize the importance of multi-level study (for example, at the level of the individual, the group *and* the organisation). Each of these levels has the capacity to change the researcher's understanding of that which is being studied. This would be the consequence of the existence of a greater variety of structures, procedures and processes and the capacity that these structures, procedures and processes have to interact with one another. We would therefore argue that the critical realist's position that the social world is constantly changing

3.2.3 Interpretivism

It may be critical of the positivist tradition and argue that the social world of business and management is far too complex to lend itself to theorising by definite 'laws' in the same way as the physical sciences. Those researchers critical of positivism argue that rich

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insights into this complex world are lost if such complexity is reduced entirely to a series of law-like generalisations. If you sympathise with such a view your research philosophy is likely to be nearer to that of the interpretivist. Interpretivism is an epistemology that advocates that it is necessary for the researcher to understand differences between humans in our role as social actors. This emphasises the difference between conducting research among people rather than objects such as trucks and computers. The term 'social actors' is quite significant here. The metaphor of the theatre suggests that as humans we play a part on the stage of human life. In theatrical productions, actors play a part which they interpret in a particular way (which may be their own or that of the director) and act out their part in accordance with this interpretation. In the same way we interpret our everyday social roles in accordance with the meaning we give to these roles.

In addition, we interpret the social roles of others in accordance with our own set of meanings. The heritage of this strand of interpretivism comes from two intellectual traditions: phenomenology and symbolic interactionism. Phenomenology refers to the way in which we as humans make sense of the world around us. In symbolic interactionism we are in a continual process of interpreting the social world around us in that we interpret the actions of others with whom we interact and this interpretation leads to adjustment of our own meanings and actions. Crucial to the interpretivist epistemology is that the researcher has to adopt an empathetic stance. The challenge here is to enter the social world of our research subjects and understand their world from their point of view. Some would argue that an interpretivist perspective is highly appropriate in the case of business and management research, particularly in such fields as organisational behaviour, marketing and human resource management.

Not only are business situations complex, they are also unique. They are a function of a particular set of circumstances and individuals. This immediately raises questions about the

generalisability of research that aims to capture the rich complexity of social situations. However, the interpretivist would argue that generalisability is not of crucial importance. We are constantly being told of the ever-changing world of business organisations. If we accept that the circumstances of today may not apply in three months' time then some of the value of generalisation is lost. Similarly, if we accept that all organisations are unique, that too renders generalisation less valuable.

3.2.4 Ontology

It was earlier that epistemology concerns what constitutes acceptable knowledge in a field of study. The key epistemological question is 'can the approach to the study of the social world, including that of management and business, be the same as the approach to studying the natural sciences?' The answer to that question points the way to the acceptability of the knowledge developed from the research process. Ontology, on the other hand, is concerned with nature of reality. To a greater extent than epistemological considerations, this raises questions of the assumptions researchers have about the way the world operates and the commitment held to particular views.

The two aspects of ontology we describe here will both have their devotees among business and management researchers. In addition, both are likely to be accepted as producing valid knowledge by many researchers. The first aspect of ontology we discuss is objectivism. This portrays the position that social entities exist in reality external to social actors concerned with their existence. The second aspect, subjectivism, holds that social phenomena are created from the perceptions and consequent actions of those social actors concerned with their existence.

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3.2.5 Objectivism

This portrays the position that social entities exist in reality external to social actors. An example of this may be management itself. You may argue that management is an objective entity and decide to adopt an objectivist stance to the study of particular aspects of management in a specific organisation. In order to substantiate your view you would say that the managers in your organisation have job descriptions which prescribe their duties, there are operating procedures to which they are supposed to adhere, they are part of a formal structure which locates them in a hierarchy with people reporting to them and they in turn report to more senior managers. You may argue that managers in an organisation you are studying are different from managers in another organisation. For example, their duties may differ, and this points to the notion of management in your organisation being the creation of those social actors concerned with its creation, that is, the managers themselves. But this is to miss the point that management in your organisation has a reality that is separate from the managers that inhabit that reality.

3.2.6 Subjectivism

The subjectivist view is that social phenomena are created from the perceptions and consequent actions of social actors. What is more, this is a continual process in that through the process of social interaction these social phenomena are in a constant state of revision. Remenyi *et al*. (1998) stress the necessity to study 'the details of the situation to understand the reality or perhaps a reality working behind them'. This is often associated with the term constructionism, or social constructionism. This follows from the interpretivist position that it is necessary to explore the subjective meanings motivating the actions of social actors in order for the researcher to be able to understand these actions. Social constructionism views reality as being socially constructed. Social actors, such as the customers you may plan to study in your organisation, may place many different

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interpretations on the situations in which they find themselves. So individual customers will perceive different situations in varying ways as a consequence of their own view of the world. These different interpretations are likely to affect their actions and the nature of their social interaction with others.

In this sense, the customers you are studying not only interact with their environment, they also seek to make sense of it through their interpretation of events and the meanings that they draw from these events. In turn their own actions may be seen by others as being meaningful in the context of these socially constructed interpretations and meanings. Therefore, in the case of the customers you are studying, it is your role as the researcher to seek to understand the subjective reality of the customers in order to be able to make sense of and understand their motives, actions and intentions in a way that is meaningful. All this is some way from the position that customer service in an organisation has a reality that is separate from the customers that perceive that reality. The subjectivist view is that customer service is produced through the social interaction between service providers and customers and is continually being revised as a result of this. In other words, at no time is there a definitive entity called 'customer service' t is constantly changing. This objectivist–subjectivist debate is somewhat similar to the different ways in which the theoretical and practical approaches to organisational culture have developed in recent years.

Smircich (1983) noted that objectivists would tend to view the culture of an organisation as something that the organisation 'has'. On the other hand the subjectivist's view would be that culture is something that the organisation 'is' as a result as a process of continuing social enactment. Management theory and practice has leaned towards treating organisation culture as a variable, something that the organisation 'has': something that can be manipulated, changed in order to produce the sort of state desired by managers. The subjectivist viewpoint would be to reject this as too simplistic and

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argue that culture is something that is created and re-created through a complex array of phenomena which include social interactions and physical factors such as office layout to which individuals attach certain meanings, rituals and myths. It is the meanings that are attached to these phenomena by social actors within the organisation that need to be understood in order for the culture to be understood. Furthermore, because of the continual creation and re-creation of an organisation's culture it is difficult for it to be isolated, understood and then manipulated.

3.2.7 Pragmatism

It is unavoidable that the debates on both epistemology and ontology have had a competitive ring to them. The debate is often framed in terms of a choice between either the positivist or the interpretivist research philosophy. Even if you accept the Guba and Lincoln (1994) argument we noted earlier, that questions of method are secondary to questions of epistemology and ontology, you would still be excused for thinking that choosing between one position and the other is somewhat unrealistic in practice. If this is your view then you would be adopting the position of the pragmatist. Pragmatism argues that the most important determinant of the research philosophy adopted is the research question – one approach may be 'better' than the other for answering particular questions. Moreover, if the research question does not suggest unambiguously that either a positivist or interpretivist philosophy is adopted, this confirms the pragmatist's view that it is perfectly possible to work with both philosophies.

This mirrors a theme which recurs in this book. This is that mixed methods, both qualitative and quantitative, are possible, and possibly highly appropriate, within one study. Tashakkori and Teddlie (1998) suggest that it is more appropriate for the researcher in a particular study to think of the philosophy adopted as a continuum rather than opposite

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positions. They note that 'at some points the knower and the known must be interactive, while at others, one may more easily stand apart from what one is studying' (Tashakkori and Teddlie, 1998:26). Tashakkori and Teddlie (1998) contend that pragmatism is intuitively appealing, largely because it avoids the researcher engaging in what they see as rather pointless debates about such concepts as truth and reality. In their view you should 'study what interests you and is of value to you, study in the different ways in which you deem appropriate, and use the results in ways that can bring about positive consequences within your value system' (Tashakkori & Teddlie, 1998).

3.2.8 Axiology

Axiology is a branch of philosophy that studies judgements about value. Although this may include values we posess in the fields of aesthetics and ethics, it is the process of social enquiry with which we are concerned here. The role that your own values play in all stages of the research process is of great importance if you wish your research results to be credible. . Heron (1996) argues that our values are the guiding reason of all human action. He further argues that researchers demonstrate axiological skill by being able to articulate their values as a basis for making judgements about what research they are conducting and how they go about doing it. After all, at all stages in the research process you will be demonstrating your values. Choosing one topic rather than another suggests that you think one of the topics is more important. Your choice of philosophical approach is a reflection of your values, as is your choice of data collection techniques. For example, to conduct a study where you place great importance on data collected through interview work suggests that you value personal interaction with your respondents more highly than their anonymous views expressed through a questionnaire. An interesting idea which comes from Heron's (1996) discussion of axiology is the possibility of writing your own statement of

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personal values in relation to the topic you are studying. This may be more evidently applicable to some research topics than others.

Those topics concerned with personal career development, for example, may be obvious candidates for this process. For example, it would be an issue of personal value that it is the responsibility of the individual to take charge of her own career development. In areas of finance it may be a strongly held value of the researcher that as much information as possible should be available to as many stakeholders as possible. A statement of values may be of use both to you as the researcher and those parties with whom you have contact in your research. The use to you would be a result of your 'being honest with yourself' about quite what your values are. This would, for example, heighten your awareness of value judgements you are making in drawing conclusions from your data. These value judgements may lead to the drawing of conclusions which may be different from those drawn by researchers with other values. Other relevant parties connected with your research may include any fellow researchers, your supervisor and the university research ethics committee. This latter body may be of particular relevance to thoughts about the role of values in research topic choice and ways of pursuing research. Being clear about your own value position may help you in deciding what is appropriate ethically and arguing your position in the event of queries about decisions you have made.

3.2.9 Positivism

This research philosophy reflects the principles of positivism then which adopt the philosophical stance of the natural scientist. You will prefer 'working with an observable social reality and that the end product of such research can be law-like generalisations similar to those produced by the physical and natural scientists' (Remenyi *et al*., 1998). Like the

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'resources' researcher earlier, only phenomena that you can observe will lead to the production of credible data. To generate a research strategy to collect these data you are likely to use existing theory to develop hypotheses. These hypotheses will be tested and confirmed, in whole or part, or refuted, leading to the further development of theory which then may be tested by further research. The hypotheses developed, lead to the gathering of facts that provide the basis for subsequent hypothesis testing. Both the examples we have cited so far, that of the 'resources' researcher, will be concerned with facts rather than impressions.

Such facts are consistent with the notion of 'observable social reality' similar to that employed by the physical and natural scientists to which we referred in Remenyi *et al.*'s (1998) definition earlier. Another important component of the positivist approach to research is that the research is undertaken, as far as possible, in a value-free way. At first sight this is a plausible position, particularly when one contrasts the perspective of the 'resources' researcher with the 'feelings' researcher in our earlier example. The 'resources' researcher would claim to be external to the process of data collection in the sense that there is little that can be done to alter the substance of the data collected. The assumption is that 'the researcher is independent of and neither affects nor is affected by the subject of the research' (Remenyi *et al.*, 1998). After all, the 'resources' researcher cannot change the fact that there are five trucks and ten computers. In Box 4.1 Brett would collect data that would facilitate the estimation of quantitative cost estimates and allow the hypotheses to be tested. The 'resources' researcher's claim to be value free is, on the face of it, rather stronger than that of the 'feelings' researcher. It may be argued that the 'feelings' researcher is part of the data collection process. It would be normal for at least part of the process of data collection on the feelings and attitudes of the workers towards their managers to include the personal involvement of the 'feelings' researcher with those workers.

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reality is represented by objects that are considered to be 'real', such as computers, trucks and machines.

These objects have a separate existence to that of the researcher and for that reason, this researcher would argue that the data collected are far less open to bias and therefore more 'objective'. The 'resources' researcher would place much less authority on the data collected by the 'feelings' researcher, who is concerned with the feelings and attitudes of the workers towards their managers in that same manufacturing process. The 'resources' researcher would view the objects studied by the 'feelings' researcher – feelings and attitudes – as social phenomena which have no external reality. They cannot be seen, measured and modified like computers, trucks and machines. You may argue, of course, that human feelings can be, and frequently are, measured. Indeed the 'resources' researcher may place more authority on such data were it to be presented in the form of a table of statistical data. This would lend the data more objectivity in the view of the 'resources' researcher. But this raises the question of whether those data presented in statistical form are any more deserving of authority than those presented in a narrative, which may be the choice of the 'feelings' researcher.

The 'resources' researcher is embracing what is called the positivist position to the development of knowledge whereas the 'feelings' researcher is adopting the interpretivist perspective. We deal with both in the next section on epistemology, as well as the stance of the researcher taking the position of the realist and the pragmatist.

3.3 Research Paradigm

The purpose of research approach is to provide necessary information on the research and also to hypothesise in an accurate manner (Hair, Money, Samuel & Page, 2007). In addition, research approach is an avenue for the researcher to use a series of investigation to carry out data collection (Babatunde & Selamat, 2012). A research approach is described not

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only as just a work plan which embraces what has to be done to complete the project but how the work plan will flow from the project's research design (De Vaus, 2001).

The function of a research approach is to give credence to the evidence obtained in order for the researcher to answer the preliminary questions as unequivocally as possible (De Vaus, 2001). As noted by Yin (1989), research approach deals with "a logical problem and not a logistical problem".

A cross-sectional design will be used in this study as a strategy of research in terms of suitability, feasibility, and ethical considerations. A cross sectional design will look at data that were collected across a whole population to provide a snapshot of that population at a single point in time. A strategy is a plan of action planned to accomplish a definite goal (Denscombe, 2010). Questionnaire method will be employed, on the one-off, which will test the hypothesis under study.

The epistemological position that advocates working with an observable social reality. The emphasis is on highly structured methodology to facilitate replication, and the end product can be law-like generalisations similar to those produced by the physical and natural scientists. This research philosophy reflects the principles of positivism which adopt the philosophical stance of the natural scientist. The researcher prefer 'working with an observable social reality and that the end product of such research can be law-like generalisations similar to those produced by the physical and natural scientists' (Remenyi *et al*., 1998:32). Like the 'resources' researcher earlier, only phenomena that you can observe will lead to the production of credible data. To generate a research strategy to collect these data you are likely to use existing theory to develop hypotheses. These hypotheses will be tested and confirmed, in whole or part, or refuted, leading to the further development of theory which then may be tested by further research.

The hypotheses developed, lead to the gathering of facts that provide the basis for subsequent hypothesis testing. Both the examples we have cited so far, that of the 'resources' researcher will be concerned with facts rather than impressions. Such facts are consistent with the notion of 'observable social reality' similar to that employed by the physical and natural scientists to which we referred in Remenyi *et al.*'s (1998) definition earlier. Another important component of the positivist approach to research is that theresearch is undertaken, as far as possible, in a value-free way. At first sight this is a plausible position, particularly when one contrasts the perspective of the 'resources' researcher with the 'feelings' researcher in our earlier example. The 'resources' researcher would claim to be external to the process of data collection in the sense that there is little that can be done to alter the substance of the data collected. The assumption is that 'the researcher is independent of and neither affects nor is affected by the subject of the research' (Remenyi *et al.*, 1998:33). After all, the 'resources' researcher cannot change the fact that there are five trucks and ten computers.

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A personal interview, for example, will involve the 'feelings' researcher framing the questions to ask and interpreting the respondent's examples. It is hard to imagine that the 'feelings' researcher would ask every respondent exactly the same question in exactly the same way and interpret every response with computer-like consistency. The 'feelings'

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researcher is a human, not an automaton. The argument exist here will complete freedom from the inclusion of our own values as researchers is impossible. Even the researcher seeking to adopt a decided positivist stance exercises choice in the issue to study, the research objectives to pursue and the data to collect. Indeed, it could be argued that the decision to adopt a seemingly value free perspective suggests the existence of a certain value position. It is frequently advocated that the positivist researcher will be likely to use a highly structured methodology in order to facilitate replication (Gill & Johnson, 2002).

Furthermore, the emphasis will be on quantifiable observations that lend themselves to statistical analysis. However, as you read through this chapter and the next you will note that this may not necessarily be the case since it is perfectly possible to adopt some of the characteristics of positivism in your research, for example hypothesis testing, and use largely qualitative methods. The epistemological position that advocates working with an observable social reality. The emphasis is on highly structured methodology to facilitate replication, and the end product can be law-like generalisations similar to those produced by the physical and natural scientists.

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After all, the 'resources' researcher cannot change the fact that there are five trucks and ten computers. Data collected would facilitate the estimation of quantitative cost estimates and allow the hypotheses to be tested. The 'resources' researcher's claim to be value free is, on the face of it, rather stronger than that of the 'feelings' researcher. It may be argued that the 'feelings' researcher is part of the data collection process. It would be normal for at least part of the process of data collection on the feelings and attitudes of the workers towards their managers to include the personal involvement of the feelings' researcher with those workers.

A questionnaire, for example, will involve the 'feelings' researcher framing the questions to ask and interpreting the respondent's examples. It is hard to imagine that the 'feelings' researcher would ask every respondent exactly the same question in exactly the same way and interpret every response with computer-like consistency. The 'feelings'

researcher is a human, not an automaton. You may argue, of course, that complete freedom from the inclusion of our own values as researchers is impossible. Even the researcher seeking to adopt a decided positivist stance exercises choice in the issue to study, the research objectives to pursue and the data to collect. Indeed, it could be argued that the decision to adopt a seemingly value free perspective suggests the existence of a certain value position. It is frequently advocated that the positivist researcher will be likely to use a highly structured methodology in order to facilitate replication (Gill and Johnson, 2002).

Furthermore, the emphasis will be on quantifiable observations that lend themselves to statistical analysis. However, as you read through this chapter and the next you will note that this may not necessarily be the case since it is perfectly possible to adopt some of the characteristics of positivism in your research, for example hypothesis testing, and use largely qualitative methods.

3.4 Research Design

The present study adopted a quantitative research design approach based on a survey questionnaire in examining the influence of training system expectancies, learning style and self-efficacy on training effectiveness and the mediating effect of intention to transfer training. The units of analysis selected are the Insurance Agent attached to all General Insurance in Malaysia. The aims of the research are twofold in terms of measuring training effectiveness. First, to identify the importance of conceptual and decision making training and its effect upon agent's transfer and second, to study the direct effect of training system expectancies, learning style, self-efficacy and learning style on intention to transfer training and training effectiveness and the indirect effect of training system expectancies, learning style, self-efficacy on training effectiveness through intention to transfer training. The present section presents a detailed explanation of the study design, research instruments and

hypotheses, sample criteria, research population, and data collection procedures. In addition, multiple regression analysis is used for data analysis.

Quantitative research design, in nature, can be divided into predictive and explanatory. The former designs aim at identifying variables for the prediction of a specific outcome, describing and forecasting a trend or phenomenon, discovering whether or not there is a tendency to certain responses among individuals. On the other hand, the latter design aims at identifying a predictor variable to expect the outcome of cause-and-effect as the criterion variable (Creswell, 2005). The quantitative survey questions in the current study are predictive in nature, but the predictive use in the study takes more of an explanatory and non-experimental form of quantitative research (Johnson & Christensen, 2004).

3.5 Research Process

Scientific research involves a systematic process that focuses on being objective and gathering a multitude of information for analysis so that the researcher can come to a conclusion.

3.5.1 Nature of the Study

This study makes use of descriptive analysis followed by regression analysis to determine and describe the workers' characteristics towards transferring of soft skills acquired during training to find the effectiveness of training on the actual job. Numerical indices like averages, percentages, and spread measures can be calculated, and variables summarized and examined one by one of the inferential statistics (PLS).

3.5.2 Population and Sampling Size

The population for this study was registered agents for all Malaysia's General Insurance companies, where the companies are registered member with PIAM. Based on the

statistics released by the BNM as at 31 December 2015, there are 19 General Insurance companies registered as PIAM's member.

For the purpose of this research, and given limited accessibility to the population, as well as limited financial resources and time (Trochim & Donnelly, 2008), this study will cover General Insurance agents nationwide. According to the report published by PIAM in the 2015 annual report, there are 39,220 registered general insurance agents in Malaysia.

From the total number of agents, the researcher had referred to Krejcie & Morgan (1970), where it was stipulated that the minimum samples size for the confidence of the population of 40,000, in which the figure is the closest to the total number of agents, is equivalent to 380.

Based on the total population, about 380 agents will be used as the samples for the research. Agents from the selected insurance companies will answer the questionnaires through cooperation from their Human Resource Department. The department had channelled it to the respective agency department where the questionnaire was distributed via marketing executive which serve general insurance agents.

There are a number of reasons for choosing the agents training effectiveness in the general insurance sector for this study. First, in the context of development, the insurance sector as a portion of the financial sector has become an important pillar of strength in the economy of Malaysia. The financial sector is one of the largest contributors to GDP in the services sector, making an 11.8 percent contribution in 2011 (Economic Report, Ministry of Finance, Malaysia 2013).

Second, the labour force in the financial sector has grown. According to the Malaysian Economic Report (2013), the financial sector is the source of employment for

about 7 per cent of the workforce. This places the financial sector among the four major sectors, which absorb close to 60 per cent of the country's workforce.

3.5.3 Sampling Techniques

The present study employed a purposive sampling method to select the sample because of the difficulties faced in using random sampling method. Employees who participated in soft skill training or those who were sponsored to attend by the universities are selected as respondents to the questionnaire. Additionally, the participants responding to the questionnaire are requested to reply to questions concerning soft skill acquisition, training system expectancies, self-efficacy and learning style, ability to transfer training and applying training on the job effectively. According to some researchers (Sekaran, 2003; Bryman, 2004; & Alomar, 2004), purposive samples are produced when the sample selection is conducted by the researcher through his/her own judgment. The selected samples are made based on their easy access or their importance. Moreover, the study sample is selected from the trainees returning back to their work stations following their completion of soft-skills training in the past.

3.5.4 Data Collection Method

This study distributed the questionnaires to all agents in the General Insurance sector in Malaysia through "Drop off" and "Pick up". The method employed is due to the accessibility of the insurer and considering the nature of the traffic nationwide. The researcher distributed invitation via emails to the Agency Management staff of a selected insurance company requesting distribution of the survey questionnaire to their agents.

3.5.5 Pretest and Pilot Study

A pre-test and a pilot survey were conducted to refine the research instrument. A pre-test usually refers to a small scale trial of the particular research component. However, a pilot test is the process of carrying out a preliminary study, going through the entire research procedure with small samples. For the pre-test, the questionnaires were sent to 40 agents from one insurance company.

It is possible to conduct a pilot study prior to the actual administration of the self-completion questionnaire. Pilot studies can be crucial to identify potential areas of respondent confusion given that in a self- completion questionnaire the researcher is not present to clarify misunderstandings (Bryman and Bell, 2015).

They will review all aspects of the survey instrument including the appropriateness of the questions, scales, and instructions. After the pilot test, which was performed to agents attached to a Malaysian General Insurance Industry company to examine statistical and methodological accuracy, especially reliability of the measures and normality of data distribution.

The pilot test was conducted in an insurance company and it was found that it is possible to conduct a pilot study prior to the actual administration of the self-completion questionnaire. Pilot studies can be crucial to identify potential areas of respondent confusion given that in a self-completion questionnaire, the researcher is not present to clarify misunderstandings (Bryman & Bell, 2015).

3.5.6 Instrumentation

The questionnaire contains two sections. The first section included demographic information regarding qualification, age, gender, experience, position, insurance company

specification, and basic management course. While the second section included items on training effectiveness, training effectiveness intentions, learning style, self-efficacy, and training system expectancies. All variables were measured using 5-point Likert-type scale of 'strongly disagree 1", "disagree 2", "neutral 3", "agree 4" and 'strongly agree 5". For the full questionnaire, kindly refer to Appendix A. The measure used in the study are stated below:-

Table 3.1.
Measure used in the study

Variable	Source of the scale	Conceptual Definition of Variables	Sample Item
Training effectiveness	Machin and Fogarty (2003)	Application of knowledge and skills by individuals to their job attained via training.	I grade myself how successfully I can apply the skill that I have learned
Training system expectancies	Switzer, Nagy & Mullins (2005)	Influence by previous training experience and syllabus.	My supervisor and peers have told me that my conduct towards my work has improved after I have undergone the training.
Learning style	Honey and Mumford (1986)	Acquiring and processing knowledge to attain goals.	I prefer to adopt step by step approach for problem solving.
Self-efficacy	Bandura (1977)	Skills and stresses on the individual's belief about performance ability.	When I make plans, I am certain that I can make them work.
Intention to transfer training	Machin and Fogarty (2003)	The motivation to transfer knowledge and skills in accordance to work settings.	I am perfect to keep use of my trained skills on the job

The variable, which is related to the Theory of Planned Behavior (TPB) comes from the adaptation of belief from the source of scale, conceptual definition and sample item.

3.5.7 Data Analysis

Data analysis, also known as analysis of data or data analytics, is a process of inspecting, cleansing, transforming, and modeling data with the goal of discovering useful information, suggesting conclusions, and supporting decision-making. Data analysis has

multiple facets and approaches, encompassing diverse techniques under a variety of names, in different business, science, and social science domains.

3.5.7.1 Structural Equation Model (SEM)

The study will use Structural Equation Modelling Partial Least Squares (SEM-PLS) for data analysis to determine the overall model/goodness of fit (GOF), multiple regression analysis, confirmatory factor analysis (CFA), test of significance, etc. (Selamat *et al*., 2008; Dwivedi, 2007; Chin, 1998).

Structural equation modelling (SEM) is a statistical technique for testing and estimating causal ralationships using a combination of statistical data and qualitative causal assumptions. Structural equation models (SEM) allow both confirmatory and exploratory modelling, meaning they are suited to both theory testing and theory development. Confirmatory modelling usually starts out with a hypothesis that gets represented in a causal model. The concepts used in the model must then be operationalized to allow testing of the relationships between the concepts in the model. The model is tested against the obtained measurement data to determine how well the model fits the data. The causal assumptions embedded in the model often have different implications which can be tested against the data.

With an initial theory, SEM can be used inductively by specifying a corresponding model and using data to estimate the values of free parameters. Often the initial hypothesis requires adjustment in light of model evidence. SEM can be used purely for exploration; this would usually be a technique similar to exploratory factor analysis, a technique commonly used in psychometric. Among the strengths of SEM is the ability to construct latent variables: variables that are not measured directly, but are estimated in the model from several measured variables, each of which is predicted to 'tap into' the latent variables. This allows the modeller to explicitly capture the unreliability of measurement in the model, which in

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theory allows the structural relations between latent variables to be accurately estimated. Factor analysis, path analysis, and regression all represent special cases of SEM. SEM allows flexibility that a researcher has for the interplay of theory and data (Chin, 1998).

The researcher's choice of PLS3 is based on its theoretical conditions, measurement conditions, distributional considerations, and practical considerations.

3.5.8 Data Analysis Procedures

This study attempted to examine the influence of learning style, self-efficacy, and training system expectancies on the intention to transfer training and the training effectiveness in the context of Malaysian General Insurance industry sector. In examining the hypothesized model, the partial least squares structural equations modelling PLS SEM approach was followed. In doing so, two steps were followed. First the validity and reliability of the instrument were checked. Second, the hypothesized relationships were examined and reported.

3.6 Structural Equation Modelling (SEM) (PLS Path Modelling)

The latest version of the statistical software partial least squares structural equation modelling (PLS-SEM) approach was employed to examine the correlation between the Training Effectiveness and Intention to Transfer Training with the independent variables Intention to Transfer, Training, Learning Style, Self-Efficacy, and to examine the mediation effect of Intention to Transfer Training on the relationship between Training System Expectancies, Learning Style, Self-Efficacy with Training Effectiveness.

Structural Equation Modeling, or *SEM,* is a very general statistical modeling technique, which is widely used in the behavioral sciences. It can be viewed as a combination of factor analysis and regression or path analysis. The interest in SEM is often on *theoretical*

constructs, which are represented by the latent factors. The relationships between the theoretical constructs are represented by regression or path coefficients between the factors. The structural equation model implies a structure for the covariances between the observed variables, which provides the alternative name *covariance structure modeling.* However, the model can be extended to include means of observed variables or factors in the model, which makes covariance structure modeling a less accurate name. Many researchers will simply think of these models as 'Lisrel-models,' which is also less accurate. LISREL is an abbreviation of Linear Structural RELations, and the name used by Joreskog for one of the first and most popular SEM programs. Nowadays structural equation models need not be linear, and the possibilities of SEM extend well beyond the original Lisrel program. Browne (1993), for instance, discusses the possibility to fit nonlinear curves.

Structural Equation Modeling provides a very general and convenient framework for statistical analysis that includes several traditional multivariate procedures, for example factor analysis, regression analysis, discriminant analysis, and canonical correlation, as special cases. Structural equation models are often visualized by a graphical *path diagram.* The statistical model is usually represented in a set of matrix equations. In the early seventies, when this technique was first introduced in social and behavioral research, the software usually required setups that specify the model in terms of these matrices. Thus, researchers had to distill the matrix representation from the path diagram, and provide the software with a series of matrices for the different sets of parameters, such as factor loadings and regression coefficients. A recent development is software that allows the researchers to specify the model directly as a path diagram. This works well with simple problems, but may get tedious with more complicated models. For that reason, current SEM software still supports the command- or matrix-style model specifications too.

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Structural equation modeling has its roots in path analysis, which was invented by the geneticist Sewall Wright (Wright, 1921). It is still customary to start a SEM analysis by drawing a path diagram. A path diagram consists of boxes and circles, which are connected by arrows. In Wright's notation, observed (or measured) variables are represented by a rectangle or square box, and latent (or unmeasured) factors by a circle or ellipse. Single headed arrows or 'paths' are used to define causal relationships in the model, with the variable at the tail of the arrow causing the variable at the point. Double headed arrows indicate covariances or correlations, without a causal interpretation. Statistically, the single headed arrows or paths represent regression coefficients, and double-headed arrows covariances. Extensions of this notation have been developed to represent variances and means (cf. McArdle, 1996). The first example is a representation of a confirmatory factor analysis model, with six observed variables and two factors.

3.7 Chapter Summary

The present chapter presented a sketch of the research methods and the methods used for data collection. It provided a description of the study samples and the statistical determines utilized for data analysis.

The study strength lies in the fact that it sheds light on the training programmes' effectiveness in the public sector, and in addition to this, it identifies factors that can improve training effectiveness among general insurance agents.

Comprehensively, both simple and advanced statistical tools and method were used and are appropriate for analysing the relationship among the variables and the model. According to Hair *et al*., (2010), partial least squares (PLS) have become a popular technique as an alternative to SEM technique such as LISREL, AMOS and other programs.

CHAPTER FOUR

FINDINGS

4.1 Introduction

This chapter presents the data analysis process and results of the study. The analysis was done to prove that the independent variable, that is the adaptation of belief, and depended variable as stipulated in this research's framework, Firstly, the chapter describes the response rate and the demographic profile of the respondents that includes gender, age, education level, and job tenure. It then follows with the data analysis on the goodness of measures to test the validity and the reliability of the variables and statistics of the study variables. Further, the results of the study, particularly in the relationship between all the variables involved are reported. Finally, the results of the hypothesis testing are presented under the main analysis.

The method of analysis is through Smart PLS, with the first stage to validate the measurement model, and the second stage to test structural model to confirm the hypotheses.

4.2 Response Rate

A total of 500 questionnaires was distributed to General Insurance companies nationwide which were randomly selected following the cluster sampling technique discussed in Chapter 3 (page 106). Data collection was carried out between October 2014 and February 2015. Out of 500 questionnaires that were distributed, only 430 (86%) were returned, only 380 were usable, giving a usable response rate of 76 percent. From the 430 questionnaires returned to researcher, 50 were found to be non-usable. Out of them, 41 questionnaires were incomplete with 9 questionnaires were answered by non-agents. Thus, they were not included in the data analysis. Such response rate is acceptable. This consideration is supported by

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using the Daniel Soper's G power test analysis. In this procedure, the number of paths leading to the endogenous construct with the most paths was calculated and a minimum sample size was suggested. Therefore, the sample size (n=380) used for analysis in this study is considered enough to achieve an adequate level of statistical power in PLS since it is above the minimum requirement as suggested by the test. Furthermore, the sample of 380 is adequate because PLS-SEM is an appropriate technique for model testing with small sample size (Hair, Ringle *et.al.,* 2011). Table 4.1 summarized about the distribution of questionnaires in the study.

Table 4. 1
Questionnaires distribution

Response Rate	
Questionnaires Distributed	500
Returned	430
Returned and Usable	380
Returned and Unusable	50
Not Returned	70
Response Rate	86%
Usable Response Rate	76%

4.3   Response Bias

Response bias is a general term for a wide range of cognitive biases that influence the responses of participants away from an accurate or truthful response. These biases are most prevalent in the types of studies and research that involve participant self-report, such as structured interviews or surveys. Response biases can have a large impact on the validity of questionnaires or surveys.

4.3.1   Non Response Bias

In this study, the test for non-response bias was not conducted given the way the data were collected. The method of data collection was a self-administered whereby the

questionnaires were hand delivered to the agents via the marketing officer of each participating General Insurance company. Therefore, the test for deviations between the respondents and non-respondents was not employed as all the participating respondents returned the questionnaires within the predetermined time.

4.4 Profile of Respondents

Table 4.2 provides a summary of the distribution of samples on demographic characteristics (N=380).

Table 4.2
Profile of Respondents (N=380)

Variables	Categories	n	(%)
Gender	Male	135	35.5
	Female	245	64.5
Age	18-24	93	24.5
	25-34	112	29.5
	35-44	95	25.0
	45-54	51	13.4
	55 or older	29	07.6
Marital Status:	Single	202	53.2
	Married	165	43.4
	Widowed	13	03.4
Ethnic Group:	Malay	216	56.8
	Chinese	119	31.3
	Indian	19	5.00
	Other indigenous	26	6.90
Job level in organization	Normal Agent	135	35.5
	Unit Manager/Agency Officer/Senior Agent/Middle Level Agent	133	35.0
	Manager/Agency Manager/Top Agent	112	29.5
Number of years as an agent in current insurance company	Less than 1 year	95	25.0
	1-4	51	13.4
	5-9	29	07.6
	10-14	202	53.2
	15-19	165	43.4
	20-24	5	01.4
	25 or more	216	56.8

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Table 4.3 (Continued)			
Variables	**Categories**	**n**	**(%)**
Academic Qualification when started as an Agent	SRP/LCE	57	15.0
	SPM/MCE	198	52.0
	STPM/HSC/Diploma	68	18.0
	Degree	46	12.0
	Master	11	3.0
	PhD	0	0
Academic Qualification currently hold	SRP/LCE	57	15.0
	SPM/MCE	198	52.0
	STPM/HSC/Diploma	68	18.0
	Degree	46	12.0
	Master	11	3.0
	PhD	0	0

From the Table, the majority (53%) of the respondents were female. The majority of the respondents (54.3%) where diploma holder and were aged between 31 to 50 years. The majority of them (92.7%) holds their current position not more than 10 years and 43.7% of them were with the industry from 11 to 20 years.

4.5 Descriptive Analysis

Descriptive analysis was carried out with SPSS. The analysis provides some information regarding the distribution of scores on continuous variables (Pallant, 2010). The score implies that the General Insurance Agents perceived their job as meaningful and important since the mean score on Training Effectiveness and Intention to Transfer Training, are 3.91 and 3.87 respectively. Besides that, the mean score for Training System Expectancies is considered as low (M=3.66). The mean score for Learning Style (M=3.98) indicates that agents feel a considerably high degree of Learning Style for their job. While Self-Efficacy the components of psychological empowerment that have the third lowest score, which is 3.83.

Table 4.3

Descriptive statistics for the studied variables

Construct	N	Minimum	Maximum	Mean	Std. Deviation
TEQ1	380	1	5	3.86	0.632
TEQ2	380	1	5	3.91	0.662
TEQ3	380	1	5	4.12	0.562
TEQ4	380	1	5	3.99	0.572
TEQ5	380	1	5	3.86	0.7
TEQ6	380	1	5	3.76	0.693
TOTAL TE	380	1	5	**3.91**	**0.637**
TSEQ1	380	1	5	3.69	0.771
TSEQ2	380	1	5	3.76	0.797
TSEQ3	380	1	5	3.89	0.626
TSEQ4	380	1	5	3.78	0.796
TSEQ5	380	1	5	3.76	0.788
TSEQ6	380	1	5	3.74	0.765
TSEQ7	380	1	5	3.66	0.714
TSEQ8	380	1	5	3.52	0.814
TSEQ9	380	1	5	3.7	0.782
TSEQ10	380	1	5	3.48	0.83
TSEQ11	380	1	5	3.59	0.798
TSEQ12	380	1	5	3.37	0.919
TOTAL TSE	380	1	5	**3.66**	**0.783**
LSQ1	380	1	5	4.1	0.572
LSQ2	380	1	5	3.8	0.845
LSQ3	380	1	5	4.07	0.582
LSQ4	380	1	5	4.09	0.591
LSQ5	380	1	5	4.08	0.585
LSQ6	380	1	5	3.93	0.582
LSQ7	380	1	5	3.87	0.687
LSQ8	380	1	5	3.93	0.629
TOTAL LS	380	1	5	**3.98**	**0.634**
ITTTQ1	380	1	5	3.74	0.66
ITTTQ2	380	1	5	3.83	0.602
ITTTQ3	380	1	5	3.92	0.704
ITTTQ4	380	1	5	3.98	0.603
ITTTQ5	380	1	5	3.9	0.719
TOTAL ITTT	380	1	5	**3.87**	**0.658**
SEQ1	380	1	5	3.92	0.633
SEQ2	380	1	5	3.79	0.737
SEQ3	380	1	5	4.12	0.627
SEQ4	380	1	5	3.36	0.93
SEQ5	380	1	5	3.98	0.633
TOTAL SE	380	1	5	**3.83**	**0.712**

- **TE**=*Training Effectiveness*, **TSE**=*Training System Expectancies*, **LS**=*Learning Style*, **ITTT**=*Intention To Transfer Training*, **SE**=*Self-Efficacy*

In short Learning Style has the highest score of 3.98 on 5 point Likert scale, while Training System Expectancies gives the lowest score of 3.66.

4.6 Goodness of Measurement Model

The goodness of measurement is assessed for the purpose of confirming the reliability and validity of the measurement items. In PLS, there is two-staged process involved in order to determine the goodness of measurement (Chin, 1998; Henseler, Ringle & Sinkovics, 2009). First, the assessment of the reliability and validity of the measurement model which is the outer model. Second, is the assessment of the structural model or the inner model. The measurement model or the outer model may be depicted by two different measurements, that is reflective and formative mode. The reflective indicators are considered as functions of the latent variable. In other words, the reflective mode is the causal relationship established from the latent variable to observed variables.

Reflective indicators are represented as a single headed arrows pointing from latent variable to the observed variables. In PLS-SEM, the associated coefficients for the relationships between latent variable and observed variables are known as outer loadings. Unlike reflective indicator, formative indicators are assumed to cause a latent variable (Urbach & Ahlemann, 2010). Formative indicators are delineated by single headed arrow pointing towards latent variable. The associated coefficients for formative relationships are known as outer weights (Hair *et. al*., 2011). The selection of the outer model, whether to be reflective or formative, is subject to theoretical support (Hair *et. al.,* 2011; Henseler, *et. al*., 2009; Diamantopoulos & Winklhofer, 2001).

Structural Model/ Inner Model
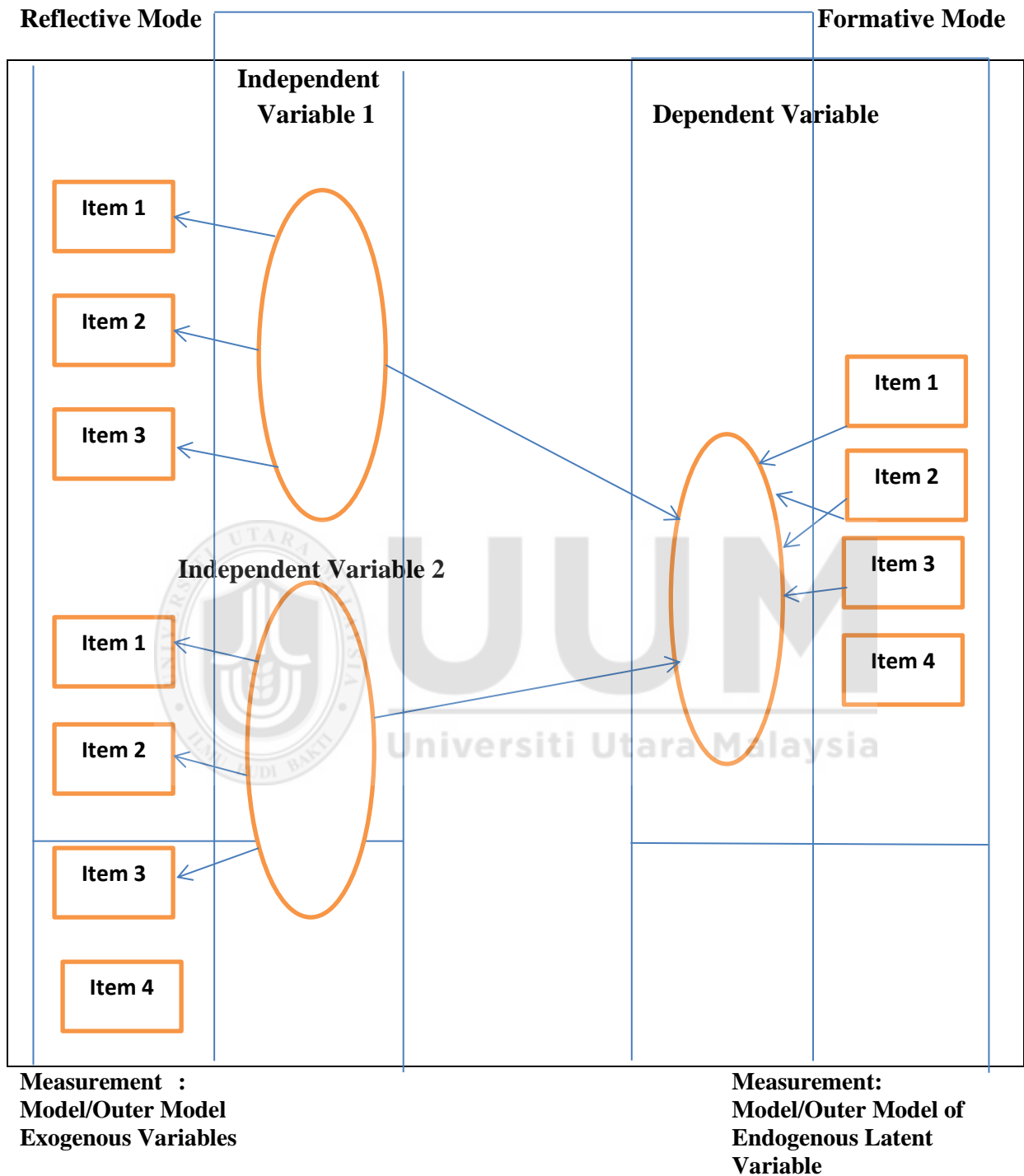
Figure 4.1
Example of PLS Path Model

The presenting study proposed a model consists of determinants/antecedents, focus of

study, outcome and mediator. The model postulates that training system expectancies (TSE),

learning style (LS) are the determinants of training effectiveness (TE). Training effectiveness is the focus of this study, while an intention to transfer training (ITTT) is proposed to mediate the relationship between training system expectancies, learning style, self-efficacy and training effectiveness. Figure 4.2 represents the measurement model for this study.
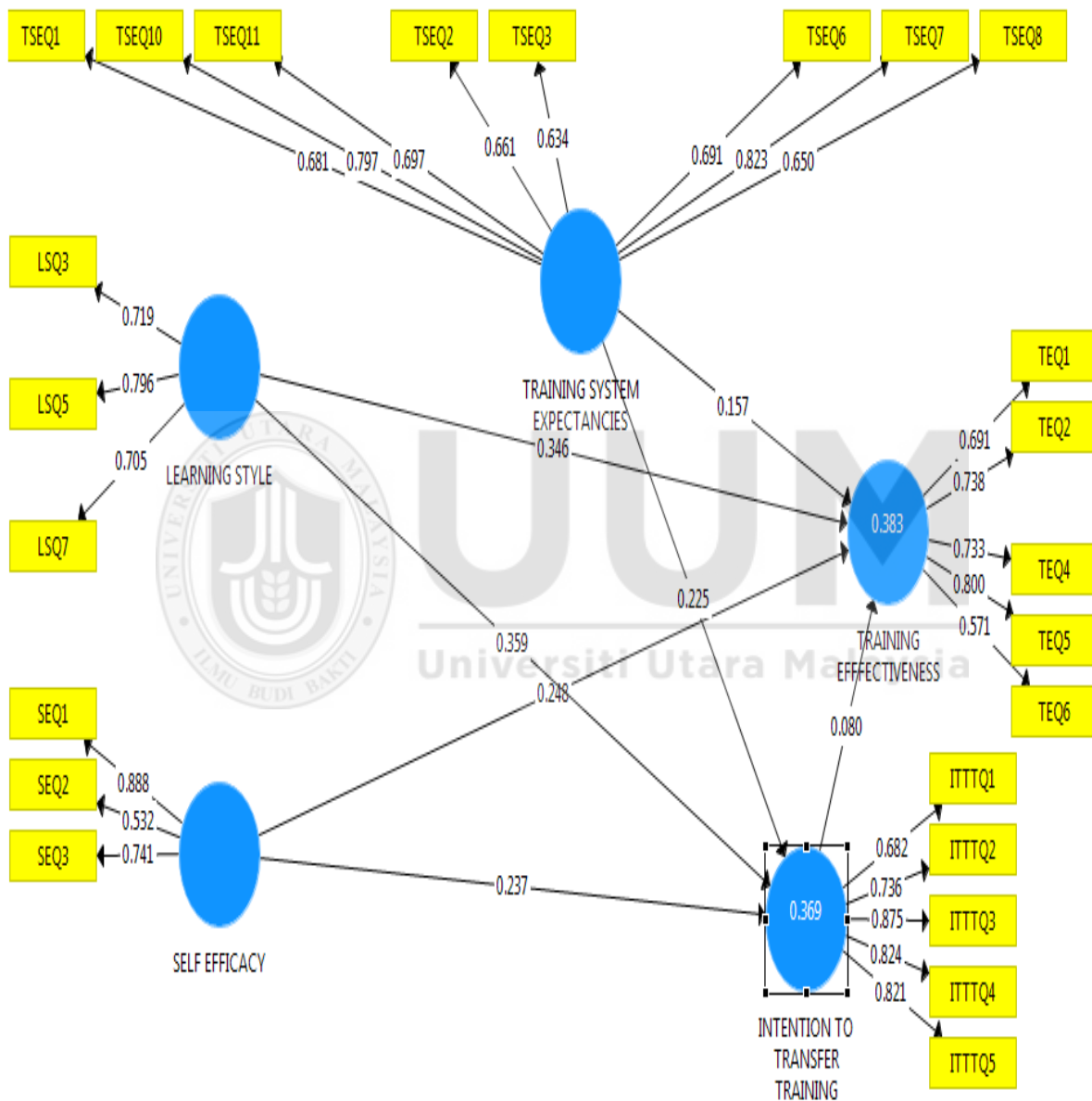
Figure 4.2
Research Model of the Study

4.6.1 Construct Reliability and Validity

The reliability of each item/construct is assessed by examining the loadings of the respective items on their respective latent construct (Hulland, 1999) or internal composite reliability. Meanwhile, the construct validity can be measured through convergent (AVE) and discriminant validity (cross loadings). Convergent validity refers to the degree where multiple items used in the research to measure the same concept are in agreement (Ramayah et al. 2011). Convergent validity of the measures used in this research is examined through outer loadings, the value of the average variance extracted (AVE). AVE value of 0.5 and higher should be achieved to prove that the latent variable explains more than half of its indicators' variance (Hair *et al,* 2011). Discriminant validity can be defined as a situation when two or more distinctively different concepts are not correlated to one another (Sekaran & Bougie, 2011). The two methods that have been put forward to determine the construct discriminant validity are the cross loadings and Fornell-Larcker criterion. In the cross loading method, the loadings and cross loadings were examined by running the PLS algorithm analysis.

Discriminant validity was ascertained when an indicators loading pertaining to its associated latent construct was higher than all the remaining constructs. Please refer to Table 4.4 for loadings and cross loadings of the constructs. Hair *et al.* (2011) recommended that indicators with a very low loading of 0.4 should always be eliminated from further consideration. If the study has two types of construct; reflective and formative, they would be examined separately.

Table 4.4

Loading and Cross Loading

Variable /Dimension	Intention To Transfer Training	Learning Style	Self Efficacy	Training Effectiveness	Training System Expectancies
ITTQ1	**0.682**	0.266	0.337	0.321	0.248
ITTQ2	**0.736**	0.346	0.362	0.355	0.36

Table 4.4 (Continued)

Variable /Dimension	Intention To Transfer Training	Learning Style	Self Efficacy	Training Effectiveness	Training System Expectancies
ITTQ3	**0.875**	0.474	0.355	0.386	0.364
ITTQ4	**0.824**	0.421	0.421	0.321	0.202
TTTQ5	**0.821**	0.443	0.327	0.282	0.252
LSQ3	0.298	**0.779**	0.231	0.44	0.006
LSQ5	0.452	**0.796**	0.355	0.348	0.125
LSQ7	0.354	**0.705**	0.332	0.367	0.287
SEQ1	0.473	0.344	**0.888**	0.448	0.304
SEQ2	0.159	0.153	**0.532**	0.202	0.283
SEQ3	0.285	0.380	**0.741**	0.347	0.121
TEQ1	0.216	0.328	0.364	**0.691**	0.316
TEQ2	0.364	0.296	0.432	**0.738**	0.255
TEQ4	0.354	0.412	0.303	**0.733**	0.256
TEQ5	0.428	0.454	0.319	**0.800**	0.209
TEQ6	0.084	0.348	0.276	**0.571**	0.112
TSEQ1	0.258	0.139	0.336	0.257	**0.681**
TSEQ2	0.294	0.188	0.274	0.298	**0.797**
TSEQ3	0.242	0.097	0.091	0.22	**0.634**
TSEQ6	0.312	0.204	0.062	0.144	**0.691**
TSEQ7	0.35	0.117	0.163	0.264	**0.823**
TSEQ8	0.148	0.148	0.29	0.153	**0.650**

4.6.2 Assessment of Reflective Measurement Model

To measure reliability, all items' loading for reflective constructs were inspected to pass a cutoff point of 0.5, as recommended by Hair *et al.,* (2010). The higher the loadings mean that there is more shared variance between the construct and low loadings shows very small explanatory power of the model, as well as reducing the estimated parameters linking the construct (Hulland, 1999). To assess convergent validity, outer loadings, composite

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reliability (CR) and the average variance extracted (AVE) were determined. Any loadings below 0.5 were deleted, resulting in final AVE and CR above the benchmark value of 0.5 and 0.7 respectively (Please refer to Table 4.5). In addition, discriminant validity for reflective measurement model can also be established through the Fornell-Larcker criterion. According to this criterion, the square root of AVE for each latent construct should be greater than the correlations of any other latent construct. As shown in Table 4.6, the square root of AVE for each construct is evidently higher than the correlation for each construct.

Table 4.5
Result Summary for Reliability and Validity Constructs

	Cronbach's Alpha	Rho_A	Composite Reliability	Average Variance Extracted (AVE)
Training System Expectancies	0.856	0.87	0.888	0.5
Learning Style	0.588	0.592	0.785	0.549
Self Efficacy	0.582	0.699	0.772	0.54
Intention to Transfer Training	0.847	0.857	0.892	0.625
Training Effectiveness	0.751	0.764	0.835	0.505

Table 4.6
Fornel l-Larcker Criterion Analysis for Checking Discriminant Validity

	Intention To Transfer Training	Learning Style	Self-Efficacy	Training Efffectiveness	Training System Expectancies
Intention To Transfer Training	0.790				
Learning Style	0.499	0.741			
Self-Efficacy	0.455	0.414	0.735		
Training Efffectiveness	0.423	0.518	0.477	0.711	
Training System Expectancies	0.365	0.186	0.310	0.328	0.707

4.6.3 Assessment of Formative Construct

The assessment for formative construct was done in three steps, (i) testing for weight significant; (ii) test for multicollinearity, and (iii) test of the correlation of the indicators with

the latent construct. First, the significant of the weight was assessed by using a bootstrapping technique to calculate the significance of path coefficients. It is common that the weight of formative items is generally lower than reflective item loadings. However, these small weights should not be misinterpreted as a poor measurement model (Chin, 1998). The weight of each item actually indicates its relative contribution to the construct. In other words, the t-value obtained from the bootstrap analysis implied the importance of each item or indicator in forming a latent construct. Therefore, no minimum threshold value for indicator weight is set up. Next, multi-collinearity test was performed. Multi-collinearity between indicators is considered to be a key issue in evaluating the formative construct. In the test, variance inflation factor (VIF) is used as an indicator of multi-collinearity, with a suggested cut off value of 5 (Hair *et, al,.* 2011).

4.7 Assessment of Structural Model

This part addresses the assessment of the structural model. It includes a step-by-step, annotated illustration of the testing of the whole model (i.e., the model integrating both the measurement and the structural components), as well as its cross-validation, assessment of statistical power, and comparison to a rival model.

4.7.1 Direct Effect

By running PLS-SEM algorithm and bootstrapping, the structural model was performed (Chin, 2010). Structural model assessment was performed to test the hypotheses relationships among the variables. This test can be done only after measurement model analysis has passed all the recommended criteria.

In the structural assessment, the path coefficients and R^2 values are examined first. In other words, after computing the path estimates in the structural model, a bootstrap analysis

was performed to assess the statistical significance of the path coefficients. The path coefficient represents the hypothesized relationships among the constructs. If the standardized values of the path coefficients close to +1, it means that there is a strong positive relationships (and vice versa for negative values) and that they are almost always significant (Hair *et al.*, 2014). Thus, the path coefficients for this study were produced as shown in Figure 4.2 and Table 4.8. From the table it is clear that all the path coefficients were positive and significant.

Next, is to look at the result of the coefficient determination or R^2. The R^2 indicates the variance in the endogenous variable (also referred to as dependent variable) that is explained by the exogenous variables (also referred to as independent variables) and the main target construct's level of R^2 should be high (Hair *et al*., 2014). The rule of thumb for acceptable R^2 varies, but according to Cohen (1998), R^2 value of 0.26 and above is considered substantial, which means that the estimated model fit the data very well. In this study, the endogenous variables appear to have R^2 value of 0.369 and 0.383 (see Table 4.7). On the other hand, Chin, (1998a) proposed that R^2 values of 0.67, 0.32, or 0.19 for endogenous latent variables in the inner path model are considered as substantial, mediate, or weak respectively.

Table 4.7
R_2 of Endogenous latent variable

	R Square	**Result**
Intention To Transfer Training	0.369	Supported
Training Efffectiveness	0.383	Supported

Both Table 4.8 present the results of the direct effect hypothesized in this study while Table 4.9 present the mediating effect (indirect effect) in this study. The results from the output of the algorithm and bootstrapping PLS-SEM confirm that there is a positively

significant relationships between Training System Expectancies and Training Effectiveness (O=0.157, t=3.003, p=0.002), Learning Style and Training Effectiveness (O=0.346,t=6.976,p=0.000), Self-Efficacy and Training Effectiveness (O=0.248, t=3.887, p=0.000), Training System Expectancies and Intention to Transfer Training (O = 0.225, t=3.541, p=0.000), Learning Style and Intention to Transfer Training (O=0.359,p=6.897, p=0.000), Self Efficacy and Intention to Transfer Training (O = 0.237, t = 5.046, p=0.000). Therefore, Hypotheses 1,2, 3,4, 5 and 6 are supported. From R^2, it was further found that 36.9% of the variance in Intention to Transfer Training is explained by exogenous variables such as training system expectancies, learning style & self-efficacy.

Table 4.8
Results of Direct Effect

Hypothesis No.	Hypothesized Effect	Path coefficient	Standard Error	T-Value	P-Value	Decision
H_1	Training System Expectancies – Training Effectiveness	0.157	0.052	3.003	0.002	Supported
H_2	Learning Style – Training Effectiveness	0.346	0.005	6.976	0.000	Supported
H_3	Self-Efficacy-Training Effectiveness	0.248	0.064	3.887	0.000	Supported
H4	Training System Expectancies-Intention to Transfer Training	0.225	0.064	3.541	0.000	Supported
H5	Learning Style-Intention to Transfer Training	0.359	0.052	6.897	0.000	Supported
H6	Self-Efficacy-Intention to Transfer Training	0.237	0.047	5.046	0.000	Supported
H7	Intention to Transfer Training – Training Effectiveness	0.08	0.053	1.505	0.133	Not supported

P<0.01; P<0.05; P<0.1

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4.8 Mediating Effect of Intention to Transfer Training

A **mediator** transmits the effect of antecedents on the outcome, either in part or whole (Baron & Kenny, 1986; MacKinnon, 2008)

Table 4.9

Results of Mediating Effects

Hypothesis No.	Hypothesised Effect	Original Sample (O)	Sample Mean (M)	2.5%	97.5%	Decision
H_8	Training System Expectancies-Intention to Transfer Training -Training Effectiveness	0.018	0.017	-0.009	0.039	Not supported
H_9	Learning Style-Intention to Transfer Training -Training Effectiveness	0.029	0.029	-0.013	0.072	Not supported
H_{10}	Self-Efficacy-Intention to Transfer Training -Training Effectiveness	0.019	0.020	-0.007	0.052	Not supported

Comparing PLS-SEM with regression, PLS-SEM has the ability to test mediating variables as part of a comprehensive model (MacKinnon, 2008). It is noteworthy that the test of inner model estimates, in terms of values and significance, is not limited to direct relation. Whereas, researchers can study total affects i.e. by considering direct and indirect effects together. Interpretation of total effects is particularly useful in studies with the objective of examining the differential impact of different driver constructs on a criterion construct via several mediating variables (Albers, 2010). This study also targeted to examine the mediating effect of Intention to Transfer Training on the relationships among the independent variables of the Training System Expectancies, Learning Style and Self Efficacy with the dependent

variable of Training Effectiveness. In doing that, the Smart PLS 3.0 was employed to examine the interaction effect of Intention to Transfer Training.

As performed in Table 4.9, the mediating effect of Intention to Transfer Training on the relation among the Training System Expectancies, Learning Style and Self-Efficacy with the dependent variable of Training Effectiveness, was examined using the PLS algorithm. The results revealed that the intention to transfer the training was not found to be a significant mediator on the relationship between them. This result is shown in Table 4.9 where it does not support the hypotheses of the study of H_8, H_9 and $H_{10.}$

4.10 Hypotheses Descriptions Result (support or not supported)

Hypotheses	Description	Result
H_1	Training System Expectancies directly influence Training Effectiveness	Supported
H_2	Learning Style directly influence Training Effectiveness	Supported
H_3	Self-efficacy directly influence to Training Effectiveness	Supported
H_4	Training System Expectancies directly influence to Intention to Transfer Training	Supported
H_5	Learning Style directly influence to Intention to Transfer Training	Supported
H_6	Self-efficacy directly influence to Intention to Transfer Training	Supported
H_7	Intention to Transfer Training directly influences Training Effectiveness.	Not supported
H_8	Intention to transfer the training mediates the relationship between the training system expectancies and training effectiveness	Not supported
H_9	Intention to transfer the training mediates the relationship between the learning style and training effectiveness	Not supported
H_{10}	Intention to transfer the training mediates the relationship between the self-efficacy and training effectivene	Not supported

4.10 Chapter Summary

This research employs PLS SEM as the major analysis technique since the assumption of multivariate normality of the data was not fulfilled. Since PLS-SEM is relatively new analytical technique in construction, an elaborate treatment of the mechanics of the PLS-SEM analysis technique was given in this chapter. Prior to testing the model of the study, rigorous procedures to establish the validity and reliability of the outer model were followed as it is the standard of PLS-SEM data analysis reporting.

Once the measurement model has been proven to be valid and reliable, the next step was to test the hypothesized relationships. Before examining the hypothesized relationships, the predictive power of the model was investigated and reported and the goodness of the overall model was confirmed. After that, the structural model was examined and the results were reported in details. As shown below, the hypotheses H_1, H_2, H_3, H_4, H_5 and H_6, were statistically supported by the findings of the study, whereas the other hypotheses H_7, H_8, H_9 and H_{10} were not.
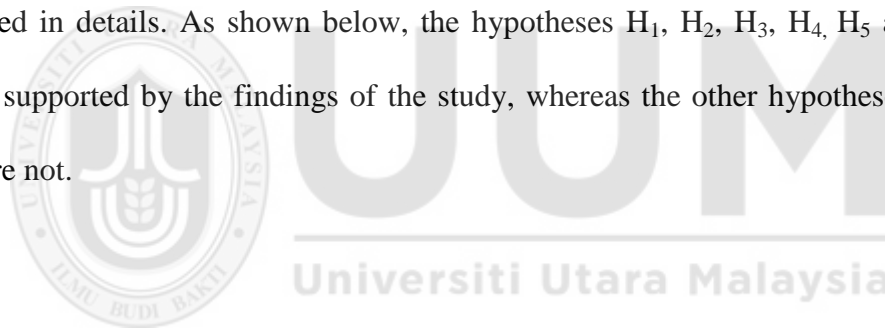
CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATION

5.1 Introduction

This chapter summarizes the study, elaborates the findings, and highlights the contributions of the study to the existing knowledge. It also sheds light on the investigation of the variables of the present study, namely; training system expectancies, learning style, and self-efficacy, on training effectiveness among General Insurance agents in Malaysia. The chapter also presents a discussion pertaining to analysis of the issues regarding the relationship between the independent variables, mediating variables and dependent variable of insurance agents. This chapter further discusses the limitations of the study and suggests future research avenues based on the encountered limitations. Finally, this chapter brings down the curtain tracing the concluding remarks of study.

5.2 Summary of the Study

As significant, the optimisation of human resources will attain the ends set by both administration and individuals (Ghosh *et al.,* 2011). The training progression essentially contributes towards achieving excellence in all façades of life. Although the role of training for the improvement of an employee's skills and knowledge has long been acknowledged, insurance agents were exposed to training to acquire technical and instructional knowledge, skills and attitudes to handle their tasks at their respective workplaces. However, despite the huge sum of investment appropriated for training programmes yearly by the indemnity companies, studies in the area of human resource management showed great interest in the evaluation of training plans in an effort to rationalize the benefits of significant investments on training agents (Collins & Kim. 2010; Huang. 2001; Cheng, 2001).

Difficulties arise, however, when an attempt is made to implement the development

of management agents that covers only training with the access to effectiveness to generate an educated workforce in various economic sectors in order to achieve the economic and industrial development programme more effectively. In the annual report for 2015, the BNM is convinced that enhancing human skills will help in leading sustainable economic growth. The focus of future growth of Malaysia lay in terms of creating additional job opportunities through the knowledge based economy, and building on vocational, insurance and technical support recommendation, thus the insurance sector contributes to the growth as stipulated in the report as one of the vital sectors to achieve future growth.

To be significant, General Insurance companies require the reappearance of huge investments in human capital in terms of competencies, quality, and highly productive agents. The training is considered ineffectual if the actors are not being able to transfer their acquired knowledge, accomplishment, and attitude to the workplace which takes on a crucial role in change processes (Ford, 2009; Heilmann, 2007; Jacobs, 2002; Kappelman & Richards, 1996; Lawes, 1996). Training has been known as a mechanism for knowledge creation in the past decades where training effectiveness is often categorized into knowledge, attitudes, and skills whereby the evaluation of training becomes more and more important (Rowold, 2007). It clears up the strength of the training plan and its achievement in equipping agents towards achieving the degree in competencies for all individuals to attain during the training (Gil & Mataveli, 2015; Baldwin & Ford, 1988).

In Malaysia, General Insurance companies must continuously enhance agents' knowledge, skills, abilities and attitudes in order to face competition, which includes the proposed development plan and of the achievement of the goals (Kauffeld & Lehmann-Willenbrock, 2010). This refers to the trending outcome which was supported by the BNM which had emphasized Human Resource Development (HRD) and based on the annual reports from 2010 to 2015, whereby Malaysia has recorded a dynamic growth in the number

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of insurance agents with an increase of 5.6%, indicating a bigger need for HRD (BNM, Annual Report 2015).

Training methods and evaluation have undergone changes, and in the past decades, training effectiveness is often categorized into knowledge, attitudes, and skills whereby knowledge is a key outcome domain and the effect on skill development or change in behavior is perceived to be the main outcome of training evaluation and its effectiveness (Ghosh *et al.,* 2011*;* Collins & Kim, 2010). Moreover, in parliamentary procedure to clarify the understanding of the training effectiveness process, other major, but discreet variables in the transfer process have to be defined and determined (Liyanage *et al.,* 2009; Cheng & Hampson, 2008).

In short, regardless of the requirement to link training, training evaluation, and training effectiveness, it is noteworthy that some companies doubt that training evaluation, as a feature of change, could reinforce the transfer of agents training in the workplace which constitutes a learning element (Gil *et al.,* 2011). A case in point focuses on Malaysia and extensively attempted to develop employee skill by offering training plans for improving skills and productivity among agents (Bhatti & Kaur, 2010; Brinia & Pefanis, 2013). The method overlooks the question of whether or not the behavioural changes gained through training are genuinely transferred to daily organizational work tasks (Carr, 2002; Antonapocoulou & Gabriel, 2001).

Training programme effectiveness can be reported as comprising of acquisition and transfer of training (Tracey, 2001) with the latter indicating training effectiveness (Baldwin & Ford. 1988) which is reflected in behavioural changes in the work to which agents effectively apply the knowledge, skills, and attitudes. If no positive outlook on behavior changes surfaces, training effectiveness does not conform to its original objective (Gil & Mataveli, 2015; Goldstein & Ford, 2002; Kirkpatrick, 2007). Training effectiveness gauges

the level to which training achieves what it is intended for as the contemporary business world urges companies to increase and maintain their competitiveness (Saari *et.al.*, 1988; Skylar Powell & Yalcin, 2010).

One of the critical objectives of training is to enhance job effectiveness. In fact, to properly assess training effectiveness, variables enhancing or inhibiting the achievement of goals should be recognised. Various examples of training effectiveness were utilized to find these elements and their consequence on the training goal (Mathieu *et al.,* 1993). These examples reveal the meaning of both individual and environmental variables in the transfer of training, thus creating value creation for General Insurance companies (Gil & Carillo, 2014). In the meantime, organized training programmes may not be effective if variables (individual and environmental) offset processes of stimulating scholarship and transfer (Gallego and Gil, 2012).

Moreover, an individual characteristic like self-efficacy has been identified as a predictor of training effectiveness. Self-efficacy solidifies the basic constructs underlying training effectiveness (Tannenbaum *et al.,* 1993). In other words, the degree of the agent's self-efficacy can predict effectiveness of learning transfer and this may explain why it has been included and advocated by studies as a crucial variable in the conclusion of the overall training effectiveness (Huang, 2001; Paglis & Erich, 2010). Self-efficacy is generally defined as the people's perception of their capacity for governance and execution of cause of action needed to reach a specified type of performance (Bandura, 2012).

It is significant to note that evaluation of programmes should also concentrate on the issue of training and not just in the process (Skylar Powell & Serkan Yalcin, 2010). Thus, determining the effectiveness of the training programme is imperative to the success of any organization. Moreover, the understanding of real transfer and the issues pertained to it are still equivocal. Factors related to personal character such as self-efficacy have also been

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highlighted to undermine a successful breeding program (Paglis, 2010). The approaches that have been employed failed to offer an extensive appraisal of training, cost-effectiveness acting as the major consideration for the neglect.

The above justifies the researcher's involvement in investigating the matters pertaining to adaptation of beliefs, that is training system expectancies (working environment), self-efficacy, and learning mode. Thus, the present work has determined its effect upon training effectiveness. Also, the trainee's intention to transfer training has been studied as a mediator of the above relationship plus the involvement of training system expectancies as a moderator between the aim to transfer training and training effectiveness. The present work is conducted in the context of Malaysian General Insurance.

Grounded along the problem statement of this work and the comprehensive review of the relevant literature reported in Chapter 1 and Chapter 2, the present study aimed to accomplish the following objectives:

1. To determine the extent to which training system expectancies influence training effectiveness for agents.

2. To determine the extent to which learning style influences training effectiveness for agents

3. To determine the extent to which self-efficacy influences training effectiveness for agents.

4. To determine the extent to which training system expectancies influence intention to transfer training for agents.

5. To determine the extent to which learning style influences intention to transfer training for agents.

6. To determine the extent to which self-efficacy influences intention to transfer training for agents.

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7. To determine to the extent the intention to transfer training mediates the relationship between training system expectancies, learning style, self-efficacy and perceived training effectiveness for agents.

To accomplish the above-mentioned objectives of this study, a comprehensive critique of previous literature studies was conducted and described throughout this study with more specific focus in Chapter 2. The inspection of related literatures revealed that most of the studies on training effectiveness, with reference to agents in General Insurance companies, have been conducted in other regions of the world while very few studies in this region were conducted in Malaysia and the findings of training effectiveness studies have not been formalised in a cross-ethnic context (Majid & Badlishah, 2016)

Nevertheless, research done previously are yet to decide on whether or not a link exists between training effectiveness, individual and organizational factors (Cheng, 2001. Karuppaiya, 1996; Roberson & Huang, 2001; Traces & Tews, 1995; Warr & Bunce, 1995). Despite the fact that some researchers such as Brown & McCracken, 2009, Hunt & Hunt, 2004 and Van Eerde, 2003 utilized experimental designs in their evaluation of training effectiveness, according to Frese *et al.*, '2003, an experimental design having only a single control group may be inadequate to decide if the behaviour change is assigned directly to training and to attain the Hawthorn effect of repetitive testing.

Frese *et al.* (2003) therefore recommended that more control groups are utilized to minimize or decrease the Hawthorn effect attributed to experimental patterns. The above recommendation portrays that experimental designs have their own drawbacks when applied to assess training effectiveness and hence the present study tries to minimise these events through the use of an adapted questionnaire from prior literature to be practiced in the current survey research. More importantly, very scarce research has been conducted in Malaysia with reference to training effectiveness despite the rising degree of interest by the BNM in HRD.

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In other words, the Malaysian government looking to enhance human resource skills that will organise the required human capital resources in a sustainable economic growth and to the universe of job opportunities to satisfy the increasing young generation and to encompass the knowledge based economy (Majid & Badlishah, 2016).

Accordingly, the General Insurance companies spend a high proportion of the annual budget expenditure on HRD, as required by PIAM, a society that reports and administer all General Insurance Agents' activities for BNM, with the main focus to lessen as much as possible complaints on products sold by agents. It is apparent that such huge investment of the companies for CPD training programmes is required to generate returns in the form of eminent quality, rich, competent agency force and at the same time focuses on decreasing customers' complaints as much as possible. Alas, the human capital competence and character of the current agents, especially in the insurance sectors falls short of justifying this significant investment for its development due to non-compliance of 20 CPD compulsory training hours annually by the General Insurance agents (Majid & Badlishah, 2016)

Additionally, a majority of General Insurance companies have so far not explored the many available evaluation options for the training programme outcome. According to Hung (2001), a company that evaluates its training programmes tends to obtain a high degree of effectiveness of the programme. Similarly, Aldolaim (2006) said that the sole way of training outcome evaluation in insurance companies in Malaysia are through interviews and reflection of participants. This contributed to the researcher's assumption in the present study that the depressed level of effectiveness of training in Malaysian General Insurance comes from poor level of evaluation of agents' training programmes.

The transference of knowledge and skill acquired from training to actual job situations is crucial in order to consider the training programme as effective, efficient, and able to satisfy the expected objectives of the investiture. Nevertheless, works devoted to

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studying the actual degree to which an individual worker transfers knowledge, accomplishment, and attitude obtained during training to the actual employment situations are still few. The little evidence available reveals that training outcome transfer falls short of expectations particularly in light of the huge investment spent for human resources development (Bankerhoff & Gill, 1994). Thus, the present study proposes training effectiveness among General Insurance companies in Malaysia to resolve some of these ambiguities by examining the influence of training system expectancies, self-efficacy, and learning style. Therefore, the aims of the survey have been discussed in Chapter 1, Chapter 2 presented the literature review to identify the relevant variables to be used for this work, and the framework has been presented in Chapter 3. Furthermore, it has been argued in Chapter 2, this framework is theoretically grounded in the Theory of Planned Behaviour (TPB) postulated by Ajzen (1991).

To gather the master data, the present study used a structured questionnaire distributed to marketing personnel who is in charge of office administration in various insurance companies in Malaysia. After data screening, the proposed hypotheses were examined using structural model assessment for testing the goodness of fit of the proposed model and mediation plus moderation analysis using Partial Least Squares (PLS-SEM) approach. The findings of the analysis were described in Chapter 4 and are further discussed in the succeeding sub-sections. This study concludes with contributions, insurance implications, limitations of the study, and suggestions for future inquiry.

5.3 Discussion

The following sub-sections discuss the findings of the study in the same order as the objectives of the study.

5.3.1 Influence of Training System Expectancies on Training Effectiveness

The outcomes of the survey revealed that training system expectancies have a positive impact on training effectiveness. The finding, similar to the majority of previous surveys that indicate a positive linkage between training system expectancies and training effectiveness. According to it, training effectiveness is reported to be significantly associated with immediate training system expectancies (Tennant *et al.* 2002), suggesting that immediate superior has a central part in shaping the potency or lack thereof of the training programmes. Ling (2007) supported this argument by stating that immediate superior's feedback and support helps the participant to coordinate and employ the learned skills. In the context of Malaysia, correlation studies conducted for training effectiveness showed that deficiency of support from immediate superior hindered the training effectiveness of organizations (Karuppaiya, 1996). It has also been revealed that training system expectancies in training directly impacts pre-training motivation (Facteau. *et al.,* 1995; Mathieu *et al.,* 1992; Tannenbaum *et al.,* 1993).

Prior studies by Rouillier and Goldstein (1991) and Ford *et al.* (1992) revealed transfer environment to be improved through strong financial backing from the supervisor as agents are more likely to believe in opportunities to acquire competencies with this documentation. Similarly, Tennant *et al.* (2002) revealed that support from immediate supervisors is significantly correlated with strength of training, indicating an immediate supervisor's key role in shaping the potency or lack thereof of training plans. Supportive supervisors enormously contribute to training, motivation, and the sensing of the employee's utility of training (Cohen, 1990). When offered a choice of whether to attend training or not, and the employee chooses to go, both motivation and learning for the said training is maximized (Baldwin *et al.*1991).

So, by exposing the positive relationship between training system expectancies and training effectiveness, the determinations of the present study contradict with the findings of

aforementioned previous studies. Nonetheless, this finding of study gains support and is coherent with the determinations of the study by *Chiaburu et al.* 2005, who found that training system expectancies was related to skill employment nor training effectiveness. Thus, it can be indicated that training effectiveness depends to a greater extent on the willingness and capacity of the trainee to acquire new skills and knowledge and optimally utilize them while doing the specified projects.

Individuals may have particular attitudes towards training experiences in an organisation. They may also have previous reinforcements concerning participation in training and development. Individuals may have formulated beliefs concerning the extent to which the training provided would be of value in achieving the ultimate goal of learning. These expectancies may be influenced by previous experience with the training programme and/or the trainer, knowledge required concerning the reputation and quality of the training and development event and the general quality of the training function in the organisation (Switzer, Nagy, & Mullins, 2005). Individuals may attend training and development for affective or hedonic reasons (Kraiger, Ford, & Salas, 1993). These affective responses will likely relate to past training experiences, the process of enrolling for training or the organisation's nomination processes. These attitudes are likely to influence future intention to participate. Particular post-training experiences may have the effect of enhancing an individual's self-esteem, providing affirming feedback or are simply entertaining. However, they may also have been negative, boring, extremely difficult, demoralising or humiliating. Depending on the nature of previous training experiences, these will influence intention to participate in the future.

The results of the study exhibited that training system expectancies has a positive significant impact on the intention to transfer training. This finding is consistent with the previous studies that indicate a positive linkage between training system expectancies and

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intention to transfer training. Supervisor's support is a crucial variable that impacts training, implementation intention and training transfer (e.g. Ford *et al*., 1992; Huczynski & Lewis, 1980). According to Ford *et al*. (1992), supervisor's support contributes to the employees' willingness to transfer obtained skills following the training completed. Literature reveals various situational, contextual and trainee variables that influence the complex transfer process (Laker, 1990).

The findings of previous studies revealed that trainees perceiving greater levels of support from supervisors for training and a higher level of implementation intention acquire valued advantages of learning new knowledge and skills (Al-Eisa *et al*., 2009). In addition, past researchers (e.g., Foxon, 1995; Colquitt *et al*., 2000) dedicated to training transfer and training outcome revealed training system expectancies as a strong predictor of transfer outcomes. Training system expectancies was contended to relate to general job performance following training of skill acquisition by Bhanthumnavin (2003). In other words, exerting influence on and support from colleagues will increase employee's transfer intention and actual training transfer (Richey, 1992). Moreover, Intention to transfer training was reported to moderate the training system expectancies-training transfer relationship by Colquitt *et al*. (2000); a finding supported by Facteau *et al*. (1995) who reported also reported a strong relation between training system expectancies and intention to transfer training.

Thus, the findings of the study confirm the importance of training system expectancies in order to motivate the trainees to transfer their knowledge acquired during training while performing their everyday tasks. Supervisors may provide their support through feedback, encouragement and assistance; for instance, training transfer may fail if the supervisor fails to show his support for the transfer or if the trainee is under-motivated to do so. Hence, the role of supervisor is instrumental and catalytic in furthering training transfer by the employees.

Previous training transfer success is also important. Campbell (1989) suggested that an individual's previous success in applying new learning on the job can affect intentions to participate in training and development. Where an individual has had success in mastering training content, applying ideas on the job and receiving rewards for application, this will foster stronger intentions to participate. The training-related histories of individuals have the effect of creating attitudes, values and behaviour that influences participation intentions. It is well established that past learning transfer success will enhance positive expectations about the outcomes of training, increase training-related motivation and lead to stronger intentions to participation in training and development (Noe, 1986).

5.3.2 Influence of Learning Style on Training Effectiveness

The outcomes of the study demonstrated that learning style has a positive impact on training effectiveness. These results offer an added reinforcement to the determinations of the previous studies that found learning style to play a notable role in determining training effectiveness (Saad, 2014).

Prior research reveals that the employee's learning style is an instrumental learning style factor that directly and indirectly impacts training effectiveness (Shariff & Al-Makhadmah, 2012). Agents with learning styles that are consistent with a certain training technique are more likely to exhibit superior performance (Simon, 2000). In his findings, Simon (2000) stated that the learning styles of agents have a key function in training effectiveness and in his psychoanalysis, he indicated that the assumptions in light of learning style are generally maintained by agents during and following the completion of training.

Moreover, it can be said that in order to motivate the intention of the agents to change their learned knowledge to their tasks, the programme materials should be developed having the agent's learning style and relevant material in mind. According to Simon (2000), learning

styles have a central part in the apprehension of the agent's abilities and in anticipating the training programmes' effectiveness. This is the reason why management of organizations is concerned about seeing the agents' learning style which enables them to contribute to the efficient application of training budget. Trainee's learning style identification can be a beginning step to designing a plan that is coherent with the individual's style. Learning style, maturity stage, and interest are critical learner characteristics for the successful outcome of training in any character of learning environment (Yilmaz-Soylu & Akkoyunlu, 2002). More importantly, the learning level achieved through learning styles of agents is one of the most critical factors indicating training effectiveness.

Norms and culture within organisations influence intentions to participate in training and development (Benson, Finegold, and Mohrman, 2004; Holton, 2005). These include the role of developmental norms (Klein, Noe, & Wang, 2006) and the general transfer environment (Kozlowski & Salas, 1997; Kraiger, McLinden, & Casper, 2004). We focus on five subjective norms here: development norms, transfer environment, contribution expectations, achievement norms and norms related to staffing where individuals perceive these norms in different ways.

Development Norm:- refer to perceptions of the organisation's learning culture. A continuous learning culture may emerge to reflect an organisation's belief system that considers training and development as a key responsibility for all employees. Continuous learning cultures value and support learning activities and the application of learning outcomes on the job. Farr and Middlebrooks (1990) found that when these values are widely shared within an organisation they will positively influence intentions to participate in training. Development norms are influenced by trainee perceptions of past training and development opportunities. Where positive perceptions exist, individuals will expect strong approval for participating in training and development. This

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approval will come from both managers and co-workers. The perceived presence of supports or constraints is highlighted as a particular characteristic of development norms. Social supports are particularly important. Social support is characterised as a positive social environment where participation in training and development is encouraged, regular feedback is provided regarding development needs or where employees are encouraged to implement newly acquired skills and knowledge by both supervisors and peers.

Alternatively, the support of peers or co-workers may not be forthcoming. The organisation may have developed a norm of non-compliance with management initiatives. There may also be a strong culture of underperformance. This suggests that where employees decide to participate in training and development, this behaviour will be considered undesirable. A planned behaviour approach suggests that employees who have opportunities to participate in training and development will make an assessment of the level of approval or disapproval from peers, co-workers and managers, and use this to decide whether to participate in training and development. Hurtz and Williams (2009) conceptualise the development norms of the organisation along three dimensions: perceptions of general support for development; co-worker support for development; and supervisory support. Noe and Wilk (1993) suggest that the assessments made by employees will explain intention to develop new skills and participate in formal training and development activities.

Cohen (1990) found that where trainees had more supportive supervisors, they entered training with stronger beliefs that the training would be useful. Supervisors demonstrated their support through discussion of the training with employees, the establishment of training goals, provision of release time to prepare for the training

and the provision of general encouragement to the employees. Cohen (1990) also found that where trainees set developmental goals prior to participation they had stronger intentions to participate.

Perceptions of the Transfer Environment:- Perceptions of the transfer environment can influence intentions to participate (Kontoghiorghes, 2004; Holton *et al.,* 2001). Transfer of training is generally defined as the extent to which trainees effectively apply the knowledge, skill and attitudes gained in a training context back to the job. The more recent literature has focused on examining the transfer environment. Earlier studies by Rouillier and Goldstein (1991) and Ford, Quinones, Sego, and Sorra (1992) found that the transfer environment was enhanced by strong supervisory support.

These studies emphasise the importance of situational, goals and task and structural cues. Where employees have opportunities to apply what they have learned this will influence both intentions to participate. Kontoghiorghes (2004) studied the impact of both the transfer climate and the work environment on intentions to participate. Dimensions of transfer climate found to be significant included accountability for training, opportunities to practice, opportunities to use new skills and knowledge and the rewards available to employees who use these new skills. Saks and Belcourt (2006) found that the amount of transfer declines significantly with time post-training. The overall decline was explained by poor trainee input and involvement, training attendance policies, and supervisory involvement both before and after training.

Contribution Expectations of the Organisation Culture:- Contribution expectations focus on the extent to which an organisation's cultures supports employee contribution. Contribution expectations focus on the extent to which the employee believes it is possible to influence decisions, contribute ideas and implement changes in work practices. Organisations may, for example,

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implement work systems that demand a lot from individuals. Strong contribution expectation cultures are generally supported by a variety of initiatives such as employee involvement and participation programmes, quality circles, continuous improvement teams, self-managed team and empowerment activities. Positive contributions will influence both intentions to participate and participation behaviours. Employees are most likely to value training and development activities that facilitate involvement in self-managed activities. Foucher and Brezot (1997) concluded that more opportunities to contribute in a decentralised management style stimulated stronger intentions to participate.

Achievement Norms:- Some organisation cultures are characterised by competitive behaviours. These behaviours have a collective character and differ from the achievement expectations of individuals. Culture may promote achievement norms such as achieving exceptional performance, high potential employee labels and fast track career progression. Achievement-focused cultures tap into the autonomy orientation of individuals. High achievement-oriented individuals will attend to cues in the culture that suggest "free choice" and norms that highlight exceptional achievement. Organisations increasingly mandate that employees include stretch goals in their performance and development plans. The organisation's culture will base its rewards on how well these stretch goals are achieved. Similarly, Drach-Zahavy and Erez (2002) found that performance will decrease when goals are framed in terms of avoiding a negative outcome rather than a positive one. In the context of training, the primary achievement-related activity focuses on skill development, certification and enhancement of opportunities for job and career advancement. Where achievement norms within the culture are strong, this will have a positive impact on individual decisions to participate in training and development.

Norms Related to Staffing:- How individuals perceive the organisation's staffing strategies will influence their intention to participate in training and development. Collins and Kehoe (2009) make a distinction between a commitment staffing model and a professional staffing model. Commitment staffing places a strong emphasis on an employee's ability to adopt and grow with the organisation. There is a strong emphasis on employee development and extended tenure. In contrast, Baron, Hannan, and Burton (2001) argue that a professional model places emphasis on specific task abilities and employment attachment through challenging work. Organisations that follow a professional model do not invest substantially in generic competency development. Employees are more likely to place greater value on opportunities to acquire generic competencies. These provide greater portability and have greater value in the internal and external labour market. Specific competencies are of greater value to the organisation, however they have less portability. Noe and Wilk (1993) have suggested that intentions to participate in training and development will be influenced by employees' perceptions of these approaches.

The results of the study exhibited that learning style has a positive significant impact on the training effectiveness. These results extend an added support to the findings of the previous studies which revealed that learning style play a noteworthy role in determining training effectiveness. Prior research reveals that the employee's learning style is an instrumental learning style factor that directly and indirectly impacts training effectiveness. Trainees with learning styles that are consistent with a certain training technique are more likely to show superior performance (Simon, 2000). In his findings, Simon (2000) stated that the learning styles of employees has a key role in training effectiveness and in his analysis, he indicated that the assumptions in light of learning style are mostly upheld by employee during and following the completion of training. Moreover, it can be stated that in order to

motivate the intention of the trainees to transfer their learned knowledge to their jobs, the program materials should be developed having the trainee's learning style and relevant material in mind.

According to Simon (2000), learning styles have a key role in the understanding of trainees' abilities and in predicting the training programs' effectiveness. This is the reason why management of organizations is concerned about understanding the managerial staff's learning style, particularly high ranking staff to enable them to contribute to the effective application of training budges. Trainee's learning style identification can be a first step to designing a training program that is consistent with the individual's style. Learning style, maturity level, and interest are critical learner characteristics for the successful outcome of training in any type of learning environment (Yilmaz-Soylu & Akkoyunlu, 2002). More importantly, the learning level achieved through learning styles of trainees is one of the most critical factors indicating the training effectiveness.

5.3.3 Influence of Self Efficacy on Training Effectiveness

The findings of the analysis showed that self-efficacy has a positive impact on training effectiveness. This finding is in line with the previous studies that indicate a positive linkage between self-efficacy and training effectiveness. Self-efficacy is positively linked to training performance on the grounds that self-efficacy plays a motivational role and eventually involves the degree of effort applied by the performer (Mathieu & Martineau. 1997, Mathieu *et al.,* 1993). Bandura (1986, 2007) claimed that self-efficacy drives agents to be convinced of their ability to perform tasks following the training. If individuals are determined to take part in training and development, this adds to the meaning of both achievement and outcome expectations.

Likewise, individual positions and belief concerning training and development activities are critical determinants and are potential predictors of training effectiveness

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(Carbery & Garavan, 2011). In addition, Mathieu *et al.* (1993) discovered that self-efficacy positively correlates with training reactions and public presentation. Various researchers (eg Bhatti & Kaur, 2010; Kauffeld, & Lehmann-Willenbrock, 2010) identified factors affecting training effectiveness and a tight scrutiny of these genes show that they have their basis on individuals, working place situation, environmental, or contextual design which means that more often than not they are established on social learning theory (Bandura, 1986).

Specifically, the person and the environment go together and regulate each other through a mutual relationship. The behaviour produced in certain environmental conditions, and is reciprocated determines what a person becomes and what he/she is able to do and in turn, this determines the resulting behaviour. In the same way, social learning theory postulates that most people find out how to carry through their observation of others and then mimicking the behaviours which they believe are effective. Additionally, the theory acknowledges that supported or rewarded behaviours are more probable to be mimicked by observers (Noe, 1999). Effectiveness in training generates a critical skills enhancement and facilitates agents' career development through the reinforcement of supervisor. Self-efficacy is among the factors linked to training effectiveness, where the agents' transfer of knowledge and skills obtained in training to the work settings is more likely to happen. Self-efficacy is considered as an individual element that acts upon the training results (Colquitt *et al*., 2000).

To conclude, the positive linkage between self-efficacy and training effectiveness shows positive relationship between the aforementioned variables where a plausible explanation lies in the function of contextual factors. Broadly, the agents in Malaysia believe that they are self-sufficient in doing the tasks at hand. Thus, those with high self-efficacy levels pay the required level of attention to training plans, thus; the training results may be ideal. On, the other hand, people with low strata of self-efficacy believe in the value of

training to overcome their perceived shortcomings. Consequently, they create more honest utilisation of training plans.

The results of the study explored that Self-Efficacy has a negative impact on the Training Effectiveness. This finding contradicts and contrasts with the previous studies that indicate a positive linkage between self-efficacy and training effectiveness. Self-efficacy is positively related to training performance on the grounds that self-efficacy plays a motivational role and eventually affects the level of effort employed by the performer (Mathieu & Martineau, 1997; Mathieu *et al*., 1993). Bandura (1986, 2007) claimed that self-efficacy drives trainees to be convinced of their ability to perform tasks following the training. If individuals are determined to take part in training and development, this adds to the meaning of both achievement and outcome expectations. Similarly, individual attitudes and belief concerning training and development activities are critical determinants and are potential predictors of training effectiveness (Carbery & Garavan, 2011). In addition, Mathieu *et al*. (1993) revealed that self-efficacy, positive relates to training reactions and performance.

Several researchers (e.g. Bhatti & Kaur, 2010; Kauffeld & Lahmann, 2010) identified factors affecting training transfer effectiveness and a close examination of these factors show that they have their basis on individual, working place situation, environmental or contextual design which means that generally they are based on social learning theory (Bandura, 1986). Specifically, the person and the environment function together and determine each other through a reciprocal relationship. People generate the environmental conditions affecting their behavior reciprocally. Experiences produced by behavior also determine what a person becomes and what he/she is able to do, and in turn, this influences the resulting behavior. Simply stated, social learning theory postulates that most people learn how to behave through their observation of others and then mimicking the behaviors which they think are

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effective. Additionally, the theory acknowledges that supported or rewarded behaviors are more likely to be mimicked by observers (Noe, 1999). Effectiveness in training generates a critical skills enhancement and facilitates trainees' career development through the reinforcement of supervisor. Self-efficacy is among that factors linked to raining effectiveness assists the employees' transfer of knowledge and skills obtained in training to the work settings. Self-efficacy is viewed as an individual factor that influences the training results (Colquitt *et al*., 2000). However, despite the positive linkage between self-efficacy and training effectiveness, this study exhibits the negative relationship between the aforementioned variables. A plausible explanation lies in the role of contextual factors.

Generally, the General Insurance Agents believe that they are self-sufficient in performing the tasks at hand. So, those with high self-efficacy levels do not pay required level of attention to training programs, thus; the training results may not be as desired. On, the other hand, individuals with low levels of self-efficacy believe in the value of training to overcome their perceived shortcomings. Therefore, they make better use of training programs.

5.3.4 Influence of Training System Expectancies and Intention to Transfer Training

Result of the present study revealed that training system expectancies and intention to transfer training were positively related. In other words, good agents have the intention to transfer training. The outcomes of the study exhibited that training system expectancies have a positive significant impact on the intention to transfer training. This determination is consistent with the previous studies that indicate a positive linkage between training system expectancies and intention to transfer training. The current findings supported past empirical studies on training system expectancies and intention to transfer training. Training system expectancies is a crucial variable that impacts training, implementation design, and training effectiveness (e.g. Ford *et al.,* 1992; Huczynski & Lewis, 1980). One possible explanation

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for these results is that agents, according to Ford *et al.* (1992), training system expectancies contribute to the trainees' willingness to transfer acquired skills following the training. Thus, literature reveals various situational, contextual, and trainee variables that influence the complex transfer process (Laker, 1990).

The findings of previous studies revealed that agents perceiving greater levels of expectancies of the training system and a higher level of implementation intention acquire valued advantages of learning new knowledge and skills (Al-Eisa *et al.,* 2009). Past researchers (e.g., Foxon. 1995; Colquitt *et al.* 2000) devoted to training effectiveness and training outcome revealed training system expectancies as a solid predictor of transfer issues. Training system expectancies was contended to relate to general job performance following training of skill acquisition by Bhanthumnavin (2003). In other words, exerting influence on and support from colleagues will increase employee's transfer intention and actual training effectiveness (Richey. 1992). Moreover, intention to transfer training was reported to mediate the training system expectancies-training effectiveness relationship with Colquitt *et al.* (2000); a finding supported by Facteau *et al.* (1995) who also reported a strong relationship between training system expectancies and intention to transfer trains.

Therefore, the findings of the study confirm the importance of training system expectancies in order to motivate the agents to transfer their knowledge gained during training while doing their daily jobs. The scheme may provide support through feedback, encouragement, and assistance, but training effectiveness may fail if the organization fails to express documentation for the transfer or if the agents is under-motivated to behave so. Hence, the purpose of the system is instrumental and catalytic in furthering training effectiveness by the agents.

The concept of perceived behavioural control was proposed in order to deal with situations where intentions could not be acted upon due to resource or control limitations. In

our model we postulate that perceived behavioural control influences both intention to participate and, thereby, training participation behaviour. Perceived behavioural control may relate to perceptions of both personal and organisational resources. It includes four dimensions of control: self-directedness for learning; self-efficacy beliefs (Bandura, 1977); confidence to use personal learning strategies; and task/organisational constraints. This latterun category includes task characteristics, management sponsorship, participation in training and development decisions and resource constraints imposed on training and development.

Our model acknowledges relationships between perceived behavioural control and participation attitudes. Self-efficacy, for example, will be influenced by various expectations related to work, career and personal growth. Expectations regarding rewards, for example, will not impact behaviour if performance self-efficacy is low. However, self-efficacy will not affect intention and behaviour if an individual's expectations are not perceived as positive. In the context of training and development participation, the extent to which individuals mobilise their efforts will be determined by the outcomes and their self-efficacy that they can master the training content (Napier & Latham, 1986).

Confidence to Use Personal Learning Strategies:-We propose that the extent to which individuals perceive that they can use personal learning strategies is relevant in explaining their intention to participate in training and development. It is an important dimension of perceived behavioural control. Warr and Allen (1998) suggest that individuals may use a variety of personal learning strategies which may be cognitive, behavioural or self-regulatory in nature. The notion of confidence to use personal learning strategies taps into the strong desire which employees may have for self-determination. Self-determination is a sense of

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choice in initiating and regulating one's actions (Deci, Connell, & Ryan, 1989). In the context of intention to participate in training and development it reflects a sense of autonomy of choice over the initiation or continuation of learning behaviour and processes.

Task/Organisational constraints:-Various dimensions of the task or the organisation can set limits or present constraints on both intention to participate and participation behaviour. We focus on a number of these characteristics here.

Task Constraints:-Jobs may contain differing degrees of autonomy, complexity, task variation and growth potential (Kohn & Schooler, 1982). Low-task variety will likely weaken intention to participate in training and development and jobs that possess less learning potential will weaken intention to participate and participation behaviour.

Management Sponsorship:-It is proposed that management sponsorship in the form of support for training or giving permission to attend is important (Arthur, Bennett, Edens, & Bell, 2003). Participation in training may involve pay and promotion issues. Where individuals perceive that management are not supportive and are not likely to sponsor training activities that involve attendance off-site, this will likely have a negative impact on intentions to participate in training and development. Where senior organisational members actually encourage skill development and provide employees with resources in visible ways, it will increase intention to participate in training and development. Knowledge for Control Beliefs. Individuals will use various forms of knowledge to assess or determine their control beliefs in the context of intentions to participate in training and development. Knowledge is used by employees to self-assess readiness to participate in training to develop new skills and knowledge.

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Blanchard and Thacker (2007) highlight that organisations may formally do this via a thorough needs assessment before training activities are designed and delivered.

Learners can use the needs identification process to enhance knowledge of their learning needs, the necessary prerequisites for training and development, and whether the learning activity is appropriate. Knowledge of both self-readiness and of personal learning needs will lead to increased intention to participate in training and development and participation behaviour (Fowlkes, Salas, Baker, Cannon-Bowers, & Stout, 2000). Another dimension of knowledge for control beliefs concerns knowledge of organisational and career skill requirements. Management influence the amount and type of information that is available and the format in which it is available (Leisink & Greenwood, 2007). Management use various devices and strategies to communicate the skills that are valued by the organisation, the desirability to acquire particular competencies and the rewards available to employees who acquire skills and competencies (Bates, 2001; Baldwin, Magjuka, & Loher, 1991).

Management communicate important requirements concerning the value of certification and the regulatory and institutional requirements on the organisation (Garavan, Shanahan, & Carbery, 2008). Individuals likewise play an important role in terms of knowledge flow. They focus on aspects of information that are important to the job, the role and/or the career. Individuals will attend to issues related to the steps required to get access to training and development and what it takes to succeed in training. The attention given by the individual will determine the accuracy and completeness of the information that will be used to make decisions concerning participation. Where individuals have greater knowledge, this will strengthen their intention to participate in training and development. Participation in Training and Development Decisions.

Wlodkowski (1985) argued that the involvement of employees in decisions about the training process could influence their intention to participate in training and development. In the pretraining context, participation may span a spectrum of activities such as informing the employee regarding the training content, finding out about training content, finding out the trainees preferences for learning content and methods and provide the trainee with scope to make decisions concerning whether to attend or not. It may also involve situations where an individual has scope to influence the design of training and development activities. Kessels and Plomp (1999) introduce the concept of external consistency to refer to the level of congruence in how the training agenda is understood by various stakeholders, to what extent is there homogeneity of ideas and perceptions of the learning needs and the type of training situation desired. Greater involvement of the individual in the design process will lead to greater levels of external consistency.

The research on participation in training design and strategy selection decisions presents a mixed picture concerning its importance. Participation enables individuals to develop familiarity with the workings and content of the training. However, the depth and nature of pre-training information tends to vary. Baldwin et al. (1991) found that where trainees received information concerning the training, they were more likely to participate. Hicks and Klimoski (1987) found that where trainees were provided with a realistic description of the training, they reported more a stronger intention to participate. Participation in decisions concerning training choices may enhance feelings of involvement, create more realistic training expectations, provide signals as to the importance of the training and provide the learner with sufficient time to align personal goals with the goals of the training.

Resource Constraints on Training and Development":- Organisations differ interms of the resources they allocate to training and development. The first dimension of resources focuses on the financial allocation given to training and development on a yearly basis (Garavan *et al*., 2008). This resource is likely to vary depending upon economic conditions, the size of the organisation and whether the organisation is an independent subsidiary or part of a multinational organisation (Matlay, 2002). The second dimension concerns time off to participate, appropriate scheduling of training, appropriate and sufficient equipment, and the anticipated availability of training and development opportunities. Where the individual has positive perceptions of these resource dimensions, it will likely enhance both intention to participate and training and participation behaviour.

The TPB makes an important distinction between intentions and behaviour. Ajzen (1991) describes intentions as the extent to which people are willing to try hard to perform a behaviour or exert effort. Hurtz and Williams (2009) suggest that intention to participate can be operationalised by desire, felt responsibility and self-prediction. Desire is the individual's perception that he or she wants to participate in future development activities; felt responsibility refers to the feeling that he or she is obligated to participate in future development activities; and self-prediction is the expectation that he or she will participate in future training and development activities. Participation can be conceptualised as actual participation in voluntary or mandatory formal training and development activities. Carbery and Garavan (2007) suggested that actual participation means formal commitment which includes enrolling and participating in organisationally provided formal learning and development programmes. What constitutes attendance may include a variety of behaviours such as attendance at formal training classes, attendance at conferences, completion of a project or it may focus on the amount of time spent on each activity. Research suggests a

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strong relationship between intention and actual behaviour (Van Hooft & De Jong, 2009).

The results of the study exhibited that training system expectancies has a positive significant impact on the intention to transfer training. This finding is consistent with the previous studies that indicate a positive linkage between training system expectancies and intention to transfer training. Supervisor's support is a crucial variable that impacts training, implementation intention and training transfer (e.g. Ford *et al.*, 1992; Huczynski & Lewis, 1980). According to Ford *et al.* (1992), supervisor's support contributes to the employees' willingness to transfer obtained skills following the training completed. Literature reveals various situational, contextual and trainee variables that influence the complex transfer process (Laker, 1990). The findings of previous studies revealed that trainees perceiving greater levels of support from supervisors for training and a higher level of implementation intention acquire valued advantages of learning new knowledge and skills (Al-Eisa *et al.*, 2009). In addition, past researchers (e.g., Foxon, 1995; Colquitt *et al.*, 2000) dedicated to training transfer and training outcome revealed training system expectancies as a strong predictor of transfer outcomes. Training system expectancies was contended to relate to general job performance following training of skill acquisition by Bhanthumnavin (2003).

5.3.5 Influence of Learning Style on Intention to Transfer Training

Findings from the final study revealed the relationship between learning style and intention to transfer training showed that learning style has a positive significant impact on the intention to transfer training. These results supported the findings of previous studies which found that learning style highly influences intention to transfer training. Prior literature such as Shariff and Al-Makhadmah (2012), and Tracey *et al.* (1995) stressed that factors like job characteristics and the learning style of the trainee are significant for training effectiveness. Moreover, Tracey *et al.* (1995) discovered that the learning style of the trainee

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relates to the behaviour application obtained from a certain training course, while Elangovan and Karakowsky (1999) discovered that training effectiveness is referred directly to style of learning and intention to transfer skill after the training has been completed.

In addition, Simon (2000) argued that agents' instruction is significantly determined by learning style which eventually triggers trainee's intention to transfer skills to the work setting. He further claimed that the learning style is an ingredient in training that could influence the purpose to transfer training efficiently and efficaciously.

The results pertaining to the relationship between learning style and intention to transfer training exhibit that learning style has a positive significant impact on the intention to transfer training. These results are in line with the findings of the previous studies which revealed that learning style highly influences intention to transfer training. Prior literature such as Shariff and Al-Makhadmah (2012), Tracey *et al*. (1995) emphasized that factors like job characteristics and the learning style of the trainee are significant for training transfer. Moreover, Tracey *et al*. (1995) revealed that the learning style of the trainee relates to the behavior application obtained from a certain training course, while Elangovan and Karakowsky (1999) revealed that training transfer is related directly to style of learning and intention to transfer skill following the training completion. In addition, Simon (2000) argued that trainees' instruction is significantly influenced by learning style which eventually triggers trainee's intention to transfer skills to the workplace setting. He further claimed that the learning style is a factor in training and education that could influence the intention to transfer training efficiently and effectively

5.3.6 Influence of Self Efficacy on Intention to Transfer Training

The results pertaining the relationship between self-efficacy and intention to transfer training indicate that self-efficacy has a positive significant impact on the intention to

transfer training. These effects are similar with the findings of prior studies which indicated that self-efficacy is an important determinant of intention to transfer training.

Prior researches reported that self-efficacy adds to learning, motivation, and is linked to training motivation in a positive way (Colquitt *et al.,* 2000; Tracey *et al.,* 2001). In other words, a trainee who is highly confident of his/her capability to utilize the training content has a big potential to use the learned knowledge and skills following training completion Machin and Fogarty (2003) revealed that intention of training implementation along with a transfer is significantly moved by self-efficacy and enhancing the natural processes of transfer. They reasoned out that transfer implementation intention has been understudied in prior literature and addressed for further testing to clarify the promotion and enhancement of training effectiveness success through training effectiveness.

The relationship between self-efficacy and other variables, including transfer motivation and training effectiveness has been addressed by researchers and self-efficacy has been confirmed to maximize the degree of training effectiveness (Chiaburu *et al*, 2005; Saks. 2002; Ford *et al.,* 1998, Kirwan & Birchall, 2006; Latham & Frayne, 1989; Saks, 1995; Mathieu *et al*., 1992; Tannenbaum *et al*., 1991; Velada *et al.,* 2007). To affirm the above mentioned relationship further, the previous research reveals that agents having low self-efficacy will be less likely to attempt to transfer the learned material to their jobs (Al-Eisa *et al*., 2009). Thus, for effective training, agents should be extremely confident of their capabilities to transmit after the windup of the programme and they should have intention to implement the skills to reinforce this confidence. Also, Tziner *et al.* (2007) revealed that transfer implementation intentions need to be linked to self-efficacy. They added that perceived capability following training/learning does not guarantee trainee's specific intentions of adopting learning style. Nevertheless, they concluded that the level of trainee's self-efficacy is a substantial predictor of transfer training intentions. In other words, self-

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efficacy is a substantial predictor of transfer intentions prior to and observing the training (Tzincr *et al*., 2007).

Furthermore, training literature is also enriched by the inquiry guided by Mathieu *et al*. (1993) to review where self-efficacy was revealed to be related to intention of training effectiveness and training operation. Self-efficacy was also revealed to indirectly refer to training effectiveness through trainee's implementation intention (Mullins *et al.,* 1998). The results concerning the relationship between self-efficacy and intention to transfer training indicate that self-efficacy has a positive significant impact on the intention to transfer training. These results are consistent with the findings of the prior studies which indicated that Self Efficacy is an important determinant of Intention to Transfer Training. Prior researches reported that self-efficacy adds to learning, motivation and is linked to training, motivation in a positive way (Colquitt *et al*., 2000; Tracey *et al*., 2001). In other words, a highly confident trainee on his/her capability to apply the training content has a great potential to apply the learned knowledge and skills following training completion. Machin and Fogarty (2003) revealed that intention of training implementation along with transfer is significantly affected by self-efficacy and enhancing activities of transfer. They concluded that transfer implementation intention has been understudied in prior literature and called for further examination to clarify the promotion and enhancement of training transfer success through training effectiveness.

The relationship between self-efficacy and other variables including transfer motivation and training transfer has been addressed by researchers and self-efficacy has been confirmed to maximize the degree of training transfer (Chiaburu & Marinova, 2005; Saks, 2002; Ford *et al*., 1998; Kirwan & Birchall, 2006; Latham & Frayne, 1989; Saks, 1995; Mathieu *et al*., 1992; Tannenbaum *et al*., 1991; Velada *et al*., 2007). To support the aforementioned relationship further, the previous research reveals that employees having low

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self-efficacy will be less likely to try to transfer the learned material to their jobs (Al-Eisa *et al*., 2009). Therefore, for effective training, employees should be highly confident of their capabilities to transfer after the completion of the program and they should have intention to implement the skills to reinforce this confidence. Also, Tziner *et al*. (2007) revealed that transfer implementation intentions need to be related to self-efficacy. They added that perceived capability following training/learning does not guarantee trainee's specific intentions of adopting learning style. However, they concluded that the level of trainee's self-efficacy is a significant predictor of transfer training intentions. In other words, self-efficacy is a significant predictor of transfer intentions prior to and following the training (Tziner *et al*., 2007). Furthermore, training literature is also enriched by the research conducted by Mathieu *et al*. (1993) where self-efficacy was revealed to be related with intention of training transfer and training performance. Self-efficacy was also revealed to indirectly relate to training transfer through trainee's implementation intention (Mullins *et al*., 1998).

5.3.7 Influence of the Mediating Effect of Intention to Transfer Training On the Relationship Between Training System Expectancies, Learning Style, Self-efficacy and Training Effectiveness

It is demonstrated by the results that intention to transfer training was found to not mediate the effect of training system expectancies on training effectiveness even though the indirect effect is significant. This finding differs from the findings of the studies conducted by other researchers (e.g., Tziner *et al*., 2007; Elangovan & Karkowsky, 1999) who claimed that intention to transfer training mediates the relationship between the components (self-efficacy, training system expectancies, learning modes) and actual transfer of training or in other words training implementation and strength. Hence, the determinations of the study did not establish the mediating role of intention to transfer training as an outcome of training system expectancies and as a determinant of training effectiveness in the context of agents.

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Nevertheless, this finding stipulates that training system expectancies cannot indirectly affect training effectiveness with intention to transfer the training.

The results illustrated that intention to transfer training was found to have no mediating effect on the relationship between learning style and training effectiveness. Hence, the determinations of the survey highlight the opposite meaning of intention to transfer training as a consequence of learning style and as a determinant of training effectiveness in the context of agents attached to General Insurance companies in Malaysia. Thus, it can be argued with confidence that in order to attain desired results from training programmes, the agents must have an adequate learning style, which would efficiently and efficaciously raise their knowledge and boost their motivation, without taking in account the intention to transfer training.

The analysis showed that the intention to transfer training has no significant impact on the training effectiveness. These effects contradicts the determinations of the previous studies which found that the effectiveness of training is mostly influenced by intention to transfer training. Foxon (1993) stated that intention to transfer training is concerned with the likelihood that he/she performs positively after training and during the transfer process which may be a likelihood for effective preparation. This stage is vital as it indicates that to a large extent, agents show an attitude shift from cognition to action in the transition which shows their commitment to extend through the conveyance process (Kia & Ismail, 2013). Accordingly, Clemens (2001) hypothesized that transfer intention forms a linkage between reaction and levels of transfer contained in Kirkpatrick's evaluation model (1996).

Other researchers (e.g Machin & Fogarty. 2004; Tubbs & Ekeburg. 1991 cited by Powell, 2009) also contended that intention to transfer training is an antecedent of trainee's transfer initiation or transfer-related actions. Likewise, in their test of Thayer and Teachout's (1995) conceptual model, Machin and Fogarty (2003) discovered that the perceptual

experiences of agents towards several intention stimulus activities are related to training effectiveness which eventually brings about training effectiveness. They also revealed transfer training intentions to be related to post-training (Machin & Fogarty, 2003).

The results indicated that the intention to transfer training has a positive significant impact on the training effectiveness. These results are consistent with the findings of the previous studies which revealed that the effectiveness of training is largely influenced by intention to transfer trains. Foxon (1993) stated that the training transfer intention is related to the likelihood that he/she performs positively after training and during the transfer process which may as well be considered as a likelihood for effective training. This phase is critical as it indicates that to a large extent, trainees show an attitude shift from cognition to action in the transition which indicates their commitment to go through the transfer process. Accordingly, Clemenz (2001) hypothesized that transfer intention forms a linkage between reaction and levels of transfer contained in Kirkpatrick's evaluation model (1996). Other researchers (e.g. Machin & Fogarty, 2004; Tubbs & Ekeburg, 1991 cited by Powell, 2009) also contended that intention to transfer training is an antecedent of trainee's transfer initiation or transfer-related actions. Similarly, in their test of Thayer and Teachout's (1995) conceptual model, Machin and Fogarty (2003) revealed that the perceptions of trainees towards several intention stimulus activities is linked to training transfer which eventually brings about training effectiveness. They also revealed transfer implementation intentions to be linked to post-training (Machin & Fogarty, 2003).

Self-efficacy refers to an individual's confidence to cope with challenging situations (Bandura, 1977). Self-efficacy can be conceptualised as a potential antecedent to participation in training and development. While self-efficacy may be viewed as a general-person characteristic, the evidence suggests that it is best measured specific to a given task setting (Maurer, 2001). Individuals who possess the belief

that they are capable of mastering particular training content are more likely to display stronger intentions to participate in training. Self-efficacy influences intention to participate in training. Colquitt and Simmering (2000) summarised 20 years of research in factors affecting intention to participate and self-efficacy emerged as a particularly important individual characteristic.

Self-directedness is a key aspect of perceived behavioural control in the context of intention to participate in training and development (Brockett & Hiemstra, 1991). High self-directedness is related to both intention to participate and participation behaviour (Lankhuijzen, 2002). Individuals who are high on self-directedness are more likely to take on more difficult tasks and to be more goal-focused. Abele and Wiese (2008) found that self-directedness was relevant in explaining subjective career success. Self-directedness results in the setting of more specific goals and in the selection of more appropriate strategies to implement them.

The results of the study revealed that intention to transfer training was found to have no mediation effect on the relationship between self-efficacy and training effectiveness and there is no significant indirect outcome of self-efficacy on training effectiveness to intention to transfer training. This finding somewhat contradicts and contrasts with the studies led by other researchers (Tziner *et al.,* 2007). Elangovan & Karkowsky, 1999; Mullins *et al.,* 1998 who claimed that intention to transfer training mediates between self-efficacy and actual transfer of training or in other words, training implementation and effectiveness. Hence, the findings of the study indicate that there is no significant mediation effect of intention to transfer training on the relationship between self-efficacy and training effectiveness for General Insurance agents.

5.4 Implications of the Study

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This work broadens the understanding of training effectiveness on product knowledge among agents, particularly in Malaysia. As the insurance industry is increasingly becoming global, it is imperative to access the demand as well as rating of training programmes offered to agency force. This work is an early effort to study the factors that determine the purpose to change training and finally contribute to training effectiveness of agents.

As discussed earlier, this region is a flourishing marketplace with a high growth of customers and substantial economic power that will proceed to rise drastically in the coming years. This scenario demanded the examination of the variables under study in order to have an insight regarding training and development of well trained and competent agency administration staff that can play its crucial part in the management of operations of the General Insurance companies in a well-planned manner. The next sections will discuss the implications of this subject in terms of practical and theoretical point of view.

5.4.1 Theoretical Implications

This survey constitutes one of the pioneer attempts to investigate the meaning and importance of individual factors relating to agents towards intention to transfer training and consequently training effectiveness. Though these concepts may have been used in the training literatures, the relationships between these concepts remain vague. This study, therefore, does the call of former scholars who played up the scarcity of empirical study done in Malaysia which links individual factor of automation in transforming and training effectiveness.

It is apparent from prior discussions in this chapter and of the studies in the literature that research works dedicated to preparation and effectiveness in Malaysia are few and what exists reflects its dismal execution. Hence, the present study's main contribution is the unraveling and examination of the issues of variables pertaining to training effectiveness in

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the context of Malaysia. More important, this study's findings may contribute not only to information in Malaysia alone but to the balance of the regions' General Insurance companies as well by providing a guideline to how training programmes may be enhanced while at the same time highlighting the impact of training upon employee performance and productivity. Drawing out this contribution to training effectiveness literature, this survey concentrates on agents and hence it calls for an opportunity to repeat this study in other regional or global insurance companies in order to study how the conceptual training skills of staff are acquired and transferred in an insurance agency.

The most notable contribution of the work is the mediating effect of intention to transfer training in the relationship between self-efficacy, training system expectancies, learning style, and training effectiveness. To the best of our knowledge, there is an acute shortage of empirical inquiry, if any, that has examined this effect in the insurance industry especially Malaysia in particular. Therefore, this survey adds to the body of knowledge involving the sequential link that integrates self-efficacy, training system expectancies, learning style, intention to transfer training, and training effectiveness. Moreover, by studying the aforementioned mediating effect, this study further extends the underlying hypotheses of this study that comprise of Theory of Planned Behaviour (TPB) postulated by Ajzen (1991).

Lastly, many prior studies investigate a Western cultural context where training effectiveness has been examined using western subjects to grow and test the training effectiveness model (Thaver & Teachout, 1995). This work meets the gap regarding much needed work in this part of the continent to validate the findings of former studies and pass around the myths associated with agents in this region of the globe.

5.4.2 Managerial and Practical Implications

The findings of the survey highlighted several managerial implications. As we have pointed out in the earlier section of this chapter, there is an appalling need to comprehend what individual factors of the agents contribute in developing greater intentions to transfer knowledge and skills acquired through training in order to optimally achieve the desired results of training programmes. In summation, it is extremely significant that the gap between individual factors of agents and training effectiveness must be plugged. Thus, this study used intention to transfer training as a mediator variable.

In the past, insurance companies have overlooked the need to concentrate on training effectiveness with regards to agents in Malaysia. Only more recently, with the increasing interest and companies spending on HRD, it is imperative to study the causal factors of training effectiveness. The work found that learning style significantly impacts training effectiveness through intention to transfer training. Moreover, individual factors related to agents such as self-efficacy and learning style and environmental components such as training system expectancies examined in the study should be considered as a guideline or benchmark for augmenting training effectiveness by administrators of insurance companies.

This will result in a positive operation of the insurance sector as well as the entire government establishment in bringing about development in the country. Training practitioners can also gain from this study's findings along with insurance consultants. More importantly, actions chosen in light of the study findings may contribute to the betterment of the present area of training evaluation's effectiveness. The present work may contribute to the improvement of training through the extension of training activities towards the practical application in the environment of work of the agents.

In conclusion, the findings on the linkages between individual factors related to agents, intention to transfer training, and training effectiveness should strengthen the strategies of administrators of higher education establishments. The answers prove that training effectiveness is an effect of learning style and intention to transfer training. It means that for enhancing the effectiveness of training, it is apt that the learning style of potential agents must be sustained. Only those agents would exploit the maximum benefit of training and therefore develop the intentions to transfer training who would possess greater learning styles. Likewise, it was exposed by the results that self-efficacy and training system expectancies significantly impact intentions to transfer training. It can be inferred that the seniors or superiors of the agents must hold up and encourage their juniors and subordinates in order to move them to extract maximum benefits out of the training plan and subsequently implement the skills and knowledge gained through preparation for attaining higher degrees of business functioning.

5.5 Limitations of the Study

As with other researches, this survey also has a few limitations, thus, the above conclusions and contributions should be generalized with caution. Firstly, the study is restricted exclusively to General insurance agents; it does not take into consideration the investigation of operation personnel and their impact on training effectiveness with regards to agents.

Secondly, though the sample of this study exemplifies the pattern of the general population, future studies should bring into consideration other areas such as the rural area and investigate on a more diverse sample. Thirdly, the scope of the work is limited to insurance agents, and the effects might differ in case of other service industries. In conclusion, our study uses self-reporting techniques, which may be somewhat (socially)

biased as in the case of social division. Hence, regulation methods such as secondary data and other qualitative methods would be an elevated approach.

5.6 Future Research Directions

The research is exploratory in nature. Hence, it creates various prospects for future studies and to further broaden the area of study. First, future studies should concentrate on exploring further individual factors that can leverage intention to transfer training and therefore increase the likelihood of training effectiveness.

Second, future studies could also focus on examining training in the context of agents and discover if there are any differences in the training needs of agents and operational staff. On the tertiary level, the present work is cross sectional in nature because of time and price constraints. In future, longitudinal studies can be carried out in order to deliver a deeper investigation into the behaviour of agents in a General Insurance companies' context over a long period of time.

In conclusion, this survey should be duplicated in other regions of the world and across other service industries to validate the findings and implement the research theoretical model.

5.7 Concluding Remarks

This study addresses the remaining number of enquiries carried out on training effectiveness of agents specifically in the policy sector. Although research on training effectiveness gained attention a few decades ago, the subject remains an important region of research inquiry in HRD and goes forward to pull attention from young researchers. This study differs, as we looked at training effectiveness in the context of insurance agents.

Furthermore, several scholars have recognized the potential linkages between individual elements such as self-efficacy and learning style and environmental components such as

training system expectancies and intention to transfer training and training effectiveness. In that respect there is limited empirical evidence with subjective evidence that has examined the mediating role of intention to transfer training in the relationship between aforementioned factors and training effectiveness.

In this survey, we have spread out the Pandora box in determining the significance of these factors towards intention to transfer training leading to training effectiveness of managerial staff in insurance companies. This work adds to the training effectiveness literature by utilizing the intention to transfer training gap to measure the extent of leverage or strength in the relationship between individual elements such as self-efficacy and learning style and environmental components such as training system expectancies and training effectiveness.

The findings of the study provide some clarifications to the much debatable issue of whether it is desirable to measure intentions to transfer training in determining training effectiveness or whether these factors really matter when assessing the effectiveness of preparation. The outcomes of the findings pave the way for more future studies to be conducted in Malaysia.

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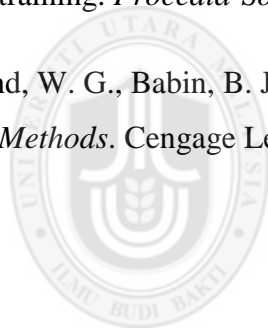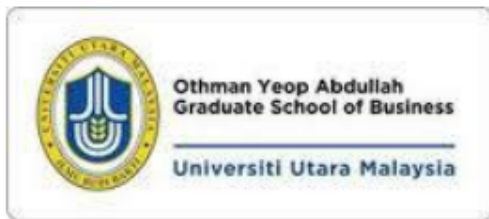
APPENDIX A

Othman Yeop Abdullah
Graduate School of Business
Universiti Utara Malaysia
06010 UUM Sintok
Kedah Darul Aman, Malaysia
Tel: (+604) 928 3930 | Fax: (+604) 928 5220
Email: oyagsb@uum.edu.my

Dear valued respondent:

Thank you in advance for participating in the survey.

I am a PhD student from Universiti Utara Malaysia, Sintok, Kedah. This set of questionnaire is planned to survey on training effectiveness in the General Insurance sector.

The questionnaire contains three (3) sections. It will consume no longer than 10 minutes to fill out the questionnaire. I would be grateful for, if you could answer the questions honestly. All responses will be handled with strict confidential and anonymous and will be practiced exclusively for academic purposes only.

I greatly value your contribution and help in advancing this research effort. Thank you so much for your time and cooperation.

Cordially,

Shahrizal Badlishah

PhD Student

Othman Yeop Abdullah Graduate School of Business

University Utara Malaysia

06010 Sintok, Kedah.

Please tick or fill in the appropriate response for each question.

SECTION I:

TRAINING EFFECTIVENESS in your organization.

Please indicate your answers in the appropriate corner.

		1 **Strongly Disagree**	2 **Disagree**	3 **Neutral**	4 **Agree**	5 **Strongly Agree**
1.	Does the latest training you have attended benefits your work ?					
2.	Is the course objective was clearly explained ?					
3.	Do you think the classroom setting is suitable for the course?					
4.	Does the training held so far increases your level of knowledge?					
5.	Does the training improve your skill?					
6.	Do the training changes your attitude?					

SECTION II

Please indicate your responses in the appropriate box.

A. TRAINING SYSTEM EXPECTANCIES

		1 **Strongly Disagree**	2 **Disagree**	3 **Neutral**	4 **Agree**	5 **Strongly Agree**
1.	My supervisor and peers have told me that my behavior towards my work has improved after I have undergone the Continuous Professional Development (CPD) courses.					
2	The productivity of my subordinates has improved due to the skills that I learned in CPD courses.					
3	My product knowledge in agency group has increased due to the skills that developed in CPD courses.					
4	My agency's group income has increased due to the skills that I have developed in CPD courses.					
5	Morale of my agency group is higher due to the skills that I developed in CPD courses.					
6	My subordinates are more committed to attain company's vision and mission due to the skills developed in CPD courses.					
7	I am able to transfer the skills learned in CPD courses back to my job.					
8	I have changed my job behavior in order to be consistent with the material taught in CPD courses.					

9	My actual job performance has improved due to the skills that I learned in CPD courses.					
10	Attending CPD training will give me the opportunity to interact with the facilitator and other participants.					
11	CPD training will help me develop good working habits, self-discipline, and a feeling a self-satisfaction.					
12	Attending CPD training will improve my knowledge and will increase my income.					

B. LEARNING STYLE

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I prefer to solve problems using a step by step approach rather than guessing.					
2.	I like to be absolutely right about any matters learned.					
3.	I prefer simple, straight forward training rather than something complicated.					
4.	I don't take things for granted as much. I need to check things out for myself.					
5.	For me, what matters most about what you have ascertained and it can be used at work.					
6.	I actively search out new projects to manage.					
7.	When I acquired new knowledge, I immediately start turning out how I can prove it.					
8.	I get big concern in shaping things out. I don't like to jump to conclusions.					

C. INTENTION TO TRANSFER TRAINING

		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	I have mastered the continual use of my trained skills on the job.					
2	I examine my work environment for potential barriers by using the skills that I have learned.					
3	I seek expert help/advice in order to maintain the skills that I have learned					
4	I look for opportunities in applying the skills that I have learned.					
5	I understood what was learned during training and I am confident I can easily explain what was learned to potential clients.					

D. SELF EFFICACY

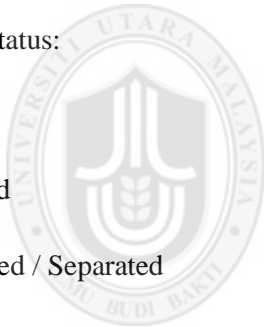|		Strongly Disagree	Disagree	Neutral	Agree	Strongly Agree
1.	When I make plans, I am certain that I can make them work.					
2	One of my strengths is I can make them work whenever I should.					
3	If I cannot do a job the first time, I will keep trying until I can.					
4	When I set important goals for myself, I rarely achieve them.					
5	I don't give up on things until I have completed them.					

SECTION III: PERSONAL INFORMATION

1. Gender:

    0 Male   **0** Female

2. Age:

    0 18-24

    0 25-34

    0 35-44

    0 45-54

    0 55 or older

3. Marital Status:

    0 Single

    0 Married

    0 Divorced / Separated

    0 Widowed

4. Ethnic Group:

    0 Malay

    0 Chinese

    0 Indian

    0 Other indigenous, please state: …………………………..

5. Job level in organization:

    0 Normal Agent

    0 Unit Manager/Agency Officer/Senior Agent/Middle Level Agent

    0 Manager/Agency Manager/Top Agent

6. Number of years in as an agent in this insurance company:

0 Less than 1 year

0 1-4

0 5-9

0 10-14

0 15-19

0 20-24

0 25 or more

7. Number of years you are an agent:

0 Less than 1 year

0 1-4

0 5-9

0 10-14

0 15-19

0 20-24

0 25 or more

8. Academic qualification while first joined as an agent:

0 SRP/ LCE / JC

0 SPM / MCE / SC

0 STPM / HSC / Diploma

0 Undergraduate / Professional Degree

0 Master

0 PhD

9. Present Academic qualification:

0 SRP/ LCE / JC

0 SPM / MCE / SC

0 STPM / HSC / Diploma

0 Undergraduate / Professional Degree

0 Master

0 PhD

Thank You For Your Time And Support.

Your Contribution To This Research Is Highly Appreciated.