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**TRAINING EFFECTIVENESS AMONG GENERAL INSURANCE AGENTS AND  
INTENTION TO TRANSFER TRAINING AS MEDIATOR**



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In Fulfilment of the Requirements for the Degree of Doctor of Philosophy**

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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               |



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# 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).

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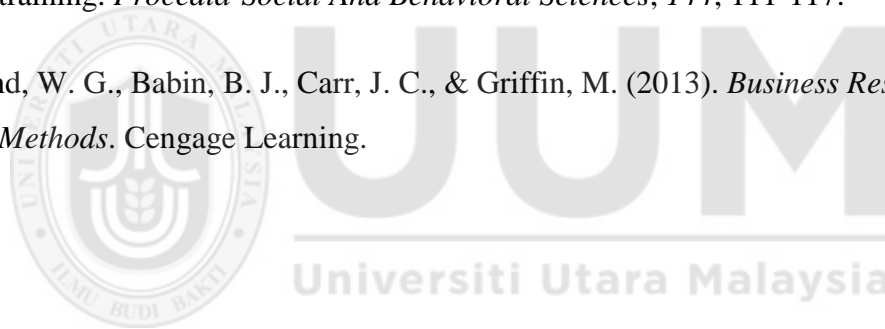
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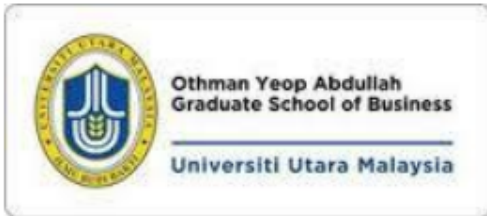
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## APPENDIX A



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Email: oyagsb@uum.edu.my

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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.

|    |  | <b>1</b>                     | <b>2</b>        | <b>3</b>       | <b>4</b>     | <b>5</b>                  |
|----|--|------------------------------|-----------------|----------------|--------------|---------------------------|
|    |  | <b>Strongly<br/>Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly<br/>Agree</b> |
| 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                 | 2        | 3       | 4     | 5              |
|----|--|-------------------|----------|---------|-------|----------------|
|    |  | Strongly Disagree | Disagree | Neutral | Agree | 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

|    |   | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|----|---|--------------------------|-----------------|----------------|--------------|-----------------------|
| 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

|    |  | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|----|--|--------------------------|-----------------|----------------|--------------|-----------------------|
| 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

|    |  | <b>Strongly Disagree</b> | <b>Disagree</b> | <b>Neutral</b> | <b>Agree</b> | <b>Strongly Agree</b> |
|----|--|--------------------------|-----------------|----------------|--------------|-----------------------|
| 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:

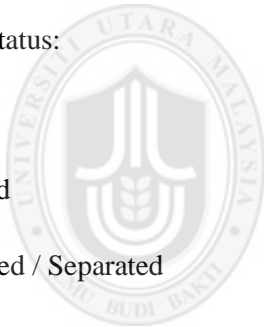
- Male       Female

2. Age:

- 18-24  
 25-34  
 35-44  
 45-54  
 55 or older

3. Marital Status:

- Single  
 Married  
 Divorced / Separated  
 Widowed



4. Ethnic Group:

- Malay  
 Chinese  
 Indian  
 Other indigenous, please state: .....

5. Job level in organization:

- Normal Agent  
 Unit Manager/Agency Officer/Senior Agent/Middle Level Agent  
 Manager/Agency Manager/Top Agent

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

Less than 1 year

1-4

5-9

10-14

15-19

20-24

25 or more

7. Number of years you are an agent:

Less than 1 year

1-4

5-9

10-14

15-19

20-24

25 or more



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8. Academic qualification while first joined as an agent:

SRP/ LCE / JC

SPM / MCE / SC

STPM / HSC / Diploma

Undergraduate / Professional Degree

Master

PhD

9. Present Academic qualification:

SRP/ LCE / JC

SPM / MCE / SC

STPM / HSC / Diploma

Undergraduate / Professional Degree

Master

PhD

**Thank You For Your Time And Support.**

**Your Contribution To This Research Is Highly Appreciated.**



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