

# A Study on the Motivation to Transfer Training in the Banking Industry of Bangladesh

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## Abstract

Training and development activities in the banking sector of Bangladesh are quite extensive due to the compliance requirements for the central bank and other banks. These training programmes focus not only on increasing knowledge but also on transferring that knowledge to the job. However, the effectiveness with which training is transferred primarily depends on the motivation to transfer. There is extant research from recent years on the motivation to transfer training in different industries and in this sector. However, little is known about the motivation to transfer training in the banking industry of Bangladesh. Thus, this study attempts to identify the factors that influence the motivation to transfer training in the banking sector of Bangladesh. A sample of 275 employees who obtained training from banks was surveyed using a structured questionnaire. Data were analysed using the structural equation modelling (SEM) technique. The results show that self-efficacy, supervisory support and opportunity to perform have a significant impact on the motivation to transfer training in the banking industry of Bangladesh. This study suggests that the supervisory styles and working environment of banks play the most important role in motivating employees to transfer training in this sector of Bangladesh.

## Keywords

Self-efficacy, supervisory support, opportunity to perform, working environment

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## **Background**

The transfer of training is of paramount importance to the effectiveness of training programmes in any organization (Arthur, Bennett, Edens, & Bell, 2003; Kontoghiorghes, 2001, 2002; Noe & Schmitt, 1986). Therefore, firms invest highly in professional development through training to enhance employees' knowledge of desired outcomes (Massenberg, Schulte, & Kauffeld, 2017). Training is more important in service organizations. Bangladesh Bank, the central bank of Bangladesh, expended USD 2.20 million in 2016 on building capabilities within its employees (Bangladesh Bank, 2017). Billions of dollars have been invested in the commercial banks of Bangladesh (Bangladesh Bank, 2017; Sobhani, Zainuddin, & Amran, 2011). Because sound bank operations and the high capabilities of employees are crucial for handling complex banking activities, the effectiveness of training is critical in this sector.

To attain better organizational performance, sound human resource (HR) practices with effective training systems are indispensable (Absar, Nimalathasan, & Jilani, 2010; Hossain, 2014). To be competitive and excel in performance, banks require continuous and value-adding training programmes. Banks also must adjust to external changes such as the changes in and development of information and communication technology, globalization and regulations through training and development programmes (Absar, Amran, & Nejati, 2014). Successful adaptation to these changes primarily relies on the effective utilization of human capital, which can be achieved through training (Absar et al., 2014).

Although Bangladeshi banks are well equipped with in-house training facilities, they are still lagging in building the capacity of their employees compared to the financial sector in other countries (Ahmed, 2017). Recent incidences where accounts at Bangladesh Bank were hacked and the ability of the employees of public banks to handle technology and cyber security systems are examples of the ineffectiveness of training. For example, in 2016, hackers stole USD 101 million from the Bangladesh Bank account of the Federal Reserve Bank of New York. In 2013, hackers stole USD 250,000 from Sonali Bank of Bangladesh. Hence, investment in capacity building through training appears to have been essentially ineffective in Bangladesh in enhancing the competency of employees in the banking sector of Bangladesh (Ahmed, 2017).

In the private commercial banks of Bangladesh, regular training programmes are conducted by professional trainers at their own training institutes (Ahmed, 2017; Hossain, 2014). However, observation shows that training effectiveness is rarely reflected at work. The prime reason training is not transferred concerns the motivation of the trainees to transfer (Al-Eisa, Furayyan, & Alhemoud, 2009; Bhatti, Battour, Sundram, & Othman, 2013; Gegenfurtner, Veermans, Festner, & Gruber, 2009; Seyler, Holton, Bates, Burnett, & Carvalho, 1998). Research reveals that the motivation to transfer training is related to a number of factors, such as individual motivation, environmental factors and the training itself (Gegenfurtner et al., 2009). In Bangladesh, work motivation is directly concerned with growth opportunities, job security, attraction to work, job challenges, promotion opportunities, recognition, teamwork and above all, an acceptable working environment (Safiullah, 2015; Tanjeen & Nath, 2016).

Research shows that trainees are demotivated to apply their knowledge and skills to their own organizations due to lack of a favourable environment and support from their supervisors (Bhatti et al., 2013; Chauhan, Ghosh, Rai, & Shukla, 2016; Na-nan, Chaiprasit, & Pukkeeree, 2017). Employees want their own expectations to be met by their organizations. Therefore, the motivation to transfer training depends on the desire of the trainees (Gegenfurtner et al., 2009; Seyler et al., 1998). The study shows that employees characterized by a proactive personality, self-efficacy and attention to detail often exhibit the motivation to express acquired knowledge (Kontoghiorghes, 2004). Employees who have a high level of career commitment can find a good space to develop, identify the link between the job and organizational strategy and feel accountable to their organizations. These employees are more likely to show the motivation to transfer training to work (Gegenfurtner et al., 2009; Seyler et al., 1998). Several organizational factors also influence an individual's intention to apply learning, such as a supervisor's support, a supportive working environment, top management support, logistical support and peer support (Burke & Hutchins, 2007; Powell, 2009). By contrast, role ambiguity, role overload, job insecurity, a poor relationship with supervisors and peers and a limited linkage between job and strategy negatively influence individuals' transfer of training (Olk & Friedlander, 1992; Tannenbaum & Yukl, 1992). The motivation to transfer training is most commonly studied in the Western context, and little is known about the South Asian context and countries such as Bangladesh. Therefore, this study attempts to uncover the factors that influence the motivation to transfer training among bank employees in Bangladesh.

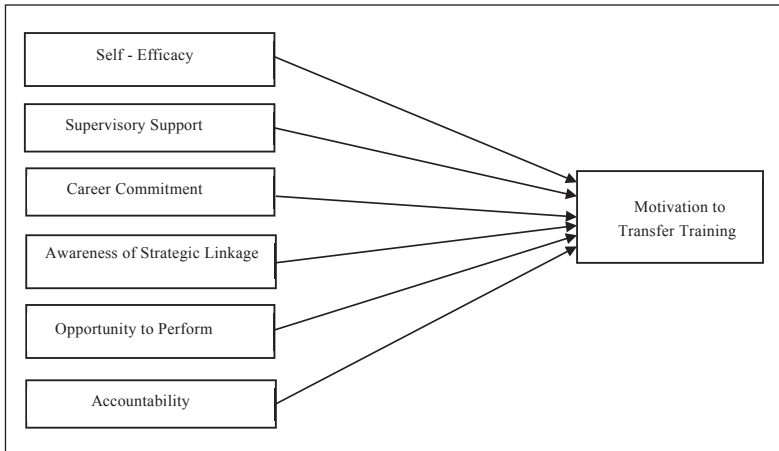
## Literature Review

The transfer of training is concerned with the trainee's motivation (Gegenfurtner et al., 2009). The term "transfer motivation" was first coined by Noe (1986), who defined it as a trainee's desire to use the knowledge and skills acquired in the training programme on the job. The transfer of training creates the bridge between learning and behavioural change and works best in a favourable working environment. Several research studies have developed conceptual models to investigate the antecedents of the motivation to transfer training (Beier & Kanfer, 2010; Colquitt, LePine & Noe, 2000; Holton, 1996; Kontoghiorghes, 2004). Research on the transfer of training has also demonstrated the importance of motivation as a precursor to the transfer of training (Gegenfurtner et al., 2009; Renkl, Mandl, & Gruber, 1996; Volet, 1999). However, researchers have identified no significant relationship between motivation and the transfer of training (Burkolter, Kluge, Sauer, & Ritzmann, 2009; Karl & Ungsrithong, 1992; Wolfe, Nordstrom, & Williams, 1998). They argue that training effectiveness depends not only on trainees' acquired knowledge but also on their values, attitudes, interests and expectations (Noe, 1986).

In a review, Gegenfurtner et al. (2009) categorized all the identified factors of motivation to transfer training into three broad categories: individual factors, training-related factors and organization-related factors. The individual and organizational factors were then further divided into pretraining and post-training factors,

and the training-related factors were categorized into pretraining and during-training factors. Individual-related factors are, for example, attitude towards training, motivation to learn, personality traits, work commitment, self-efficacy, expectancy and training reaction. Training-related factors are concerned with framing, intervention design and learning, while environmental or organizational factors are, for example, organizational culture, job characteristics and social support, which all influence motivation to transfer training. Kontoghiorghes (2001) identified some important antecedents to motivation to transfer training, such as a motivating job, future advancement opportunities and rewards for group work. He also identified positive relationships between motivation to transfer training and organizational commitment, job importance and opportunities for advancement. Seyler et al. (1998) identified environmental factors that are linked to motivation to transfer training, such as the usefulness of acquired knowledge, support from colleagues, support from supervisors, sanctions from supervisors and so on. Performance coaching and feedback are also important factors that motivate trainees to apply their training knowledge at work (Bates & Holton, 2004; Devos, Dumay, Bonami, Bates, & Holton, 2007; Kirwan & Birchall, 2006).

In the transfer of training, the nature of the job is treated as an important motivator. Research has identified the relationships between motivation to train and work autonomy (Axtell, Maitlis, & Yearta, 1997), workload (Bates & Holton, 2004; Kirwan & Birchall, 2006), opportunity to perform (Bates & Holton, 2004; Bates, Holton, Seyler, & Carvalho, 2000; Devos et al., 2007; Kirwan & Birchall, 2006; Ruona, Leimbach, Holton, & Bates, 2002; Seyler et al., 1998) and situational constraints (Machin & Fogarty, 1997; Noe & Wilk, 1993). Studies have also identified the association between the learning climate of the organization and employee motivation to transfer learning. Baldwin, Magjuka, and Loher (1991) found stronger transfer intentions among trainees who are engaged in learning activities. Most of the models of the transfer of training are developed and tested in Western settings, and scant research has concentrated on the validation of the Western model in the Asian context. For example, in a sample of 287 public employees of Saudi Arabia, Al-Eisa et al. (2009) identified the influence of supervisors' support and self-efficacy on motivation to transfer training. Bhatti et al. (2013) conducted a study of 503 bank employees in Malaysia and identified the impact of instrumentality, learner readiness and peer and supervisor support on the motivation to transfer training. In India, Chauhan et al. (2016) found a mediating role of motivation to transfer training in the relationship between peer support, supervisor support and the transfer of training. Madagamage, Warnakulasooriya, and Wickramasuriya (2014) conducted a study in Sri Lanka and found a positive influence of self-efficacy on motivation to transfer training. Recently, Na-nan et al. (2017) studied the influence of environmental factors on motivation to transfer training in Thailand and identified organizational support, supervisor support, peer support, technological support and opportunity to use knowledge and skills as determinants of the motivation to transfer training. In Bangladesh, Bhuiyan (2017) investigated 212 civil service employees to identify the impacts of individual and work-related factors on post-training transfer



**Figure 1.** Conceptual Model for Motivation to Transfer Training

**Source:** The authors.

and found that post-training motivation to transfer, self-efficacy, peer support, collaboration and team learning and a strategic link have a significant impact on post-training performance.

Hence, the present study includes both individual and environmental factors influencing the motivation to transfer training. From the individual perspective, this study includes self-efficacy and career commitment, and from an environmental perspective, it includes supervisory support, awareness of a strategic linkage, opportunity to perform and accountability (Figure 1).

### *Self-efficacy and Motivation to Transfer*

Self-efficacy is an important factor in the transfer of training. In his seminal work on social learning theory, Bandura (1982) described self-efficacy as an individual's perception of his or her ability to perform a task, which is positively linked to the transfer of training. The higher the self-efficacy of employees, the more confident they will be in exhibiting the acquired knowledge. In challenging conditions, employees with low self-efficacy are less likely to come forward to perform the task, whereas employees with high self-efficacy are more likely to come forward and overcome challenging situations (Robbins & Judge, 2009). Previous studies suggest that the interaction between a trainee's ability and motivation substantially influences training effectiveness (Burke & Hutchins, 2007; Colquitt et al., 2000; Facticeau, Dobbins, Russell, Ladd, & Kudisch, 1995; Mathieu, Tannenbaum, & Salas, 1992; Noe & Wilk, 1993; Tai, 2006). Self-efficacy also has a significant relationship with the motivation to transfer training (Al-Eisa et al., 2009; Seyler et al., 1998). In a meta-analytic review, Colquitt et al. (2000) identified the role of self-efficacy in employees' training motivation and training outcomes. The capability and motivation of the trainees are equally important to

determining training performance. The influence of employee self-efficacy on motivation to transfer training is found to be significant in Saudi Arabia (Al-Eisa et al., 2009) and Sri Lanka (Madagamage et al., 2014). Based on these findings, the following hypothesis has been developed in this study.

*Hypothesis 1: There is a positive relationship between self-efficacy and the motivation to transfer training.*

### **Supervisor's Support and Motivation to Transfer Training**

Studies have found mixed results on the influence of supervisors' support over training effectiveness. Some research studies have found a positive relationship between supervisors' support and the motivation to transfer training (e.g., Brinkerhoff & Montesino, 1995; Chiaburu, Van Dam, & Hutchins, 2010; Clark, Dobbins, & Ladd, 1993; Cohen, 1990; Fecteau et al., 1995; Gregoire, Propp, & Poertner, 1998). Other researchers have not found any relationship between supervisory support and the transfer of training (Madagamage et al., 2014; Russell, Terborg, & Powers, 1985; van der Klink, Gielen, & Nauta, 2001). Noe and Schmitt (1986) identified support from the supervisor as an important factor for the transfer of training in an organization. Support primarily comes from supervisors and peers (Fecteau et al., 1995), but from among the various forms of support, supervisors' support holds the highest importance on the transfer of training. As the theoretical underpinnings of support are unclear, this relationship requires further investigation.

Supervisors are usually involved with the planning and execution of training programmes at the organization (Ng, 2015). Sometimes, supervisors attend external training programmes and impart training knowledge to their subordinates through formal and informal in-house training sessions (Ghosh, Chauhan, & Rai, 2015). Therefore, supervisors' support impacts the motivation to transfer training (Al-Eisa et al., 2009; Bhatti et al., 2013; Chauhan et al., 2016; Na-nan et al., 2017). Hence, the following hypothesis is developed for testing:

*Hypothesis 2: There is a positive relationship between supervisors' support and motivation to transfer training.*

### **Career Commitment and Motivation to Transfer Training**

Career commitment is the degree to which an employee displays a committed attitude towards his or her vocation and the motivation to work in a preferred vocation (Blau, 1985). Employees usually fix their career goals and are likely to move forward to achieve those goals. If employees are more eager to advance their careers, they are more likely to transfer the knowledge and skills they have acquired in training sessions. Trainees will have more commitment to advancing their careers when they have a clear understanding of their career expectations that matches their acquired training knowledge. Previous research has tested the

relationship between career commitment and the motivation to transfer training in work situations (Cheng & Hampson, 2008; Kontoghiorghes, 2002) and revealed mixed results (Nikandrou, Brinia, & Bereri, 2009). To check the relationships in Bangladesh, the following hypothesis has been drawn.

*Hypothesis 3: There is a positive relationship between career commitment and the motivation to transfer training.*

### ***Opportunity to Perform and Motivation to Transfer Training***

The opportunity to perform can be explained as the degree to which a trainee possesses relevant knowledge and skills that can be reflected at work (Ford, Quinones, Sego, & Sorra, 1992). Baldwin and Ford (1988) identified the opportunity to perform as one important factor that has an impact on the transfer of training. The opportunity to perform includes all pertinent experiences for which the trainee is trained (Ford et al., 1992; Na-nan et al., 2017). Ford et al. (1992) identified three dimensions of the opportunity to perform: breadth, activity level and task type. Breadth describes the number of trained tasks used on the job. The activity level defines the number of times each trained task is performed and the task type explains the difficulty of the trained task performed. Trainees need to obtain real exposure for their learnt skills and knowledge within their work. When trainees obtain ample scope to exhibit their acquired skills at work, it is more likely that they will be motivated to transfer that knowledge. Thus, the exposure of learnt training skills is dependent not only on supervisors but also on the trainees (Ford et al., 1992). Research has also found an association between a trainee's opportunity to perform and his or her motivation to transfer training in Western settings (Seyler et al., 1998). Recently, a positive relationship was found in Thailand (Na-nan et al., 2017). Therefore, the following hypothesis can be postulated in this study for verification.

*Hypothesis 4: There is a positive relationship between trainees' opportunity to perform and their motivation to transfer training.*

### ***Awareness of Strategic Linkages and Motivation to Transfer Training***

Training can help employees visualize the strategic HR goals of the organization. Awareness of strategic linkages identifies the degree to which a trainee is capable of creating a bridge between the acquired training skills and the strategic goals of the organization. Few research studies have investigated the relationships between the awareness of strategic links and the motivation to transfer training (Burke & Hutchins, 2007). If employees are given a chance to take part in achieving departmental goals, they will be more likely to transfer their learnt skills. However, Madagamage et al. (2014) tested this linkage between the awareness of strategic linkage and motivation to transfer training in Sri Lanka and found no significant

relationship between them. As previous research has produced mixed results, this study further tests the relationship in the banking context of Bangladesh. Therefore, the following hypothesis is developed for testing.

*Hypothesis 5: There is a positive relationship between awareness of strategic links and motivation to transfer training.*

### **Perceived Accountability and Motivation to Transfer Training**

Kontoghiorghes (2002) defines accountability as the extent to which the organization and management expect trainees to express their learnt training knowledge at work and hold them responsible for its use. Burke and Saks (2009) emphasized the importance of trainees' accountability at work. After training, employees feel an obligation to invest their learning in the organization. A heavier sense of responsibility on the part of the trainee will have a positive impact on the trainees' motivation to transfer. Schlenker (1997) emphasized the force of the self-responsibility of a trainee as a psychological adhesive that motivates trainees to apply their learnt knowledge at work. Therefore, this study hypothesizes the following:

*Hypothesis 6: There is a positive relationship between accountability and the motivation to transfer training.*

### **Training in the Banking Industry of Bangladesh**

The banking sector plays a vital role in the economic development of Bangladesh, representing 95 per cent of the financial sector's total assets (Ahmed, 2012). The banking sector contributes approximately 26.5 per cent of the GDP of Bangladesh (Bhunia & Baten, 2012). As a large population (45%) does not utilize banking services in Bangladesh, the government is allowing new banks to operate (Bangladesh Bank, 2012). Due to major market opportunities, both local and foreign investors pay attention to investing in this sector (Bhunia & Baten, 2012). Facing severe competition, banks are emphasizing competitiveness as an important issue. To survive in a competitive environment, private commercial banks require highly skilled and committed personnel to enhance services (Mahmud & Idrish, 2011; Newaz & Zaman, 2012; Rubel, Rimi, & Walters, 2017). Hence, this sector requires qualified HRs that can satisfy the clients' demands (Mahmud & Idrish, 2011). Banking is a dynamic profession in which individuals need to be self-motivated, challenge driven and diligent (Rahman & Iqbal, 2013). Banking jobs are treated as prestigious and of high repute in Bangladesh society (Rahman & Iqbal, 2013). As a potential career destination, millions of qualified graduates prefer private banks, which ensure the quality of banking services. The new generation of Bangladesh prefers banks as their first career choice (Ahmed & Uddin, 2012; Islam, Mohajan, & Datta, 2012). To manage HRs, banks face a serious challenge in motivating and retaining their employees to sustain high performance.



Banking sector employees are now less committed, less motivated and dissatisfied due to banks' poor HR strategies (Majumder, 2012). As a service-oriented organization, banking services must be sensitive when dealing with people (Majumder, 2012).

Although training and development are neglected in private sector organizations in Bangladesh (Mahmood & Absar, 2015), a few industries are emphasizing employee training, such as pharmaceuticals and banks. Private organizations consider employee training to be an expense rather than an investment (Mahmood & Absar, 2015). In the private sector, employers face problems prioritizing training needs; industry and educational institutions are not linked, even though existing training programmes do not reflect industry demand (Mahmood & Absar, 2015). Banks organize both internal and external training for the employees. Training programmes commonly offer foundational training that includes anti-money laundering (AML), service excellence, product knowledge, credit management and foreign exchange. Advanced training is provided for mid-level managers that focus on the management of activities, customers and leadership development. Following the compliance requirements of the central bank of Bangladesh, bank employees are required to receive training on AML every two years.

## Research Methods

This section of the article explains the sample design and description, the questionnaire design, data collection, the data analysis and results.

### *Participants and Procedures*

This study administered a survey to justify the theoretical framework and apply it to identify the motivation to transfer training in Bangladeshi banks. Participants in this study were private bank officers who attended different training programmes at their banks. The training programmes took place from July 2014 to July 2016 in different bank training centres of the banks. This study also covers all generations of banks operating in Dhaka. Respondents were selected randomly from the bank branches. Participation in the survey was voluntary. An accompanying covering letter guaranteed anonymity and confidentiality for all respondents. The questionnaire with a cover letter and an envelope was distributed to 324 respondent officers. The respondents were instructed to place the completed questionnaire in the envelope and return it to the researcher. A total of 275 respondents returned the filled-up questionnaire. Table 1 shows the distribution of the respondent officers.

The majority of the respondents were between 26 and 40 years of age ( $n = 102$ ; 37.09%) and had worked for their current employer for up to five years ( $n = 86$ ; 31.27%). Most of the respondents had at most five years of ( $n = 86$ ; 31%) work experience in the current job. Table 2 shows the demographic profile of the respondent officers.

**Table I.** Distribution of Responding Officers

<b>Generation of Banks</b>	<b>Banks</b>	<b>No. of Respondents</b>	<b>Total</b>
First-generation banks (established before 1991)	United Commercial Bank	13	64
	Islami Bank Bangladesh	9	
	National Bank	10	
	IFIC Bank	9	
	The City Bank	12	
	AB Bank	11	
Second-generation banks (established from 1991 to 1999)	Dhaka Bank	11	71
	Dutch-Bangla Bank	13	
	Prime Bank	9	
	Eastern Bank	8	
	Al-Arafah Islami Bank	9	
	NCC Bank	10	
	Social Islami Bank	11	
Third-generation banks (established from 1999 to 2010)	BRAC Bank	12	104
	Jamuna Bank	14	
	Bank Asia	10	
	Mercantile Bank	11	
	Mutual Trust Bank	9	
	Premier Bank	11	
	First Security Islami Bank	8	
	EXIM Bank	9	
	Shahjalal Bank	8	
	Trust Bank	12	
Fourth-generation banks (established from 2011 to present)	Meghna Bank	11	36
	Modhumoti Bank	8	
	Union Bank	8	
	Midland Bank	9	
<b>Total</b>			<b>275</b>

**Source:** The authors (survey data).

### Questionnaire Design

All the items of the constructs on the transfer of training were identified from previous studies through a literature review. The items were originally in English. To support a better understanding by the respondents, the items on the questionnaire were translated into Bengali following the back translation method (Brislin, 1980).

**Table 2.** Particulars of the Responding Officers

Characteristics		Frequency	Percentage
Gender	Male	148	54
	Female	127	46
Age	25 years or below	89	32
	26–30 years	42	15
	31–35 years	31	11
	35–40 years	29	11
	41–45 years	38	14
	46–50 years	27	10
	51 years or more	19	07
Working experience	5 years or less	86	31
	6–10 years	79	29
	11–15 years	63	23
	16–20 years	41	12
	21 years or more	15	04
Tenure in current job	5 years or less	135	49
	6–10 years	73	26
	11–15 years	41	15
	16–20 years	21	08
	21 years or more	5	02

**Source:** The authors (survey data).

### *Measurement Items*

A five-point scale, ranging from 1 = strongly disagree to 5 = strongly agree, was used in this study. The items of the constructs are shown in Appendix A.

#### *Self-efficacy*

This study measured self-efficacy using three items developed by Machin and Fogarty (1997). The sample items include “I am confident that I am able to effectively use the skills learned in the training” and “I am confident that I am able to develop expertise in the skills learned from the training.” The Cronbach’s alpha is 0.83.

#### *Career Commitment*

A three-item scale developed by Blau (1985) and modified by Carson and Bedeian (1994) was used to measure career commitment. Sample items such as “This line of work/career field has a great deal of personal meaning to me” and “I clearly identify my chosen line of work/career field” were chosen. The reliability alpha is 0.90.

### *Supervisor Support*

This study used a six-item scale to evaluate supervisors' support, which was developed and used in previous research studies (Al-Eisa et al., 2009; Chiaburu & Tekalab, 2005; Xiao, 1996). The sample items were "My supervisor encourages me to attend the training programme," "My supervisor gives recognition and credit to those who apply new competencies on their jobs" and "My supervisor provides the time needed to practice the skills learned in training." The reliability alpha value is 0.97.

### *Opportunity to Perform*

A three-item scale developed by Ford et al. (1992) was used to measure opportunity to perform. The sample items were "I have the opportunity to apply the skills that I learned in training" and "I will have the opportunity to apply trained skills repeatedly in the organization." Cronbach's alpha was 0.94.

### *Awareness of Strategic Linkages*

Montesino's (2002) four-item scale was adapted to measure awareness of strategic linkages. Sample items were "I am aware of the mission, strategic goals and strategic direction of the organization" and "This training programme helps me to achieve the departmental goals." Cronbach's alpha of the scale is 0.90.

### *Accountability*

This study used a four-item scale developed by Burke and Saks (2009) for measuring accountability. Sample items were "I am aware of the organizational expectations of the competencies I should acquire from the training programme" and "My superior has discussed with me what I should acquire from this training programme." The reliability alpha is 0.89.

### *Motivation to Transfer*

This study measured motivation to transfer training using four items developed by Machin and Fogarty (1997). The sample items included "I intend to use the knowledge and skills acquired from the programme when I get back to the job" and "I will set specific goals for maintaining the skills that I have learned here." Cronbach's alpha is 0.92.

### *Data Analysis*

This study performed exploratory factor analysis (EFA) to identify the factors related to the motivation to transfer training and used multiple regression analysis to identify the significant factors. To help answer the research question relating to

predictors of the motivation to transfer training, structural equation modelling (SEM) using SmartPLS seemed appropriate because this methodology uses large sample data to analyse a hypothesized model. SEM distinguishes measurement and structural models considering underlying measurement error (Henseler, Ringle, & Sinkovics, 2009). In this study, the variance-based SEM technique was preferred to covariance-based techniques because the data that are not normally distributed ( $p < 0.01$ ) according to the Kolmogorov–Smirnov test. The partial least squares (PLS) technique is flexible in assuming data normality. Thus, the PLS technique is preferred for analysing complex models. SmartPLS 3.0 software (Ringle, Wende, & Becker, 2015) was used to identify the measurement and structural models.

## Results

### *Exploratory Factor Analysis*

A principal component analysis with varimax rotation on 23 items was conducted in this study. The data were appropriate for the factor analysis, as the Kaiser–Meyer–Olkin sampling adequacy value is 0.875, which is above the suggested value of 0.60 (Hair, Black, Babin, & Anderson, 2009). Bartlett’s test of sphericity was also found to be significant in this study (5593.66,  $p < 0.001$ ), which ensures correlation among the response categories. Factor analysis identified six factors with eigenvalues greater than one (Churchill & Iacobucci, 2002). Table 3 shows the per cent of variance in each factor. By following the conservative criterion suggested by Kim and Muller (1978) and Hair et al. (2009), a factor loading with 0.50 or more has been extracted in this study. The total variance percentage represents each factor’s position in the whole percentage of all variables. The result of the factor analysis reveals that the total variance of the data set is 82.39 per cent (Hair et al., 2009). The factors identified by the analysis are shown in Table 3.

**Table 3.** Results of the Exploratory Factor Analysis

<b>Factors</b>	<b>F1</b>	<b>F2</b>	<b>F3</b>	<b>F4</b>	<b>F5</b>	<b>F6</b>
<i>Factor 1. Supervisor support</i>						
SS1	0.934					
SS2	0.913					
SS3	0.913					
SS4	0.919					
SS5	0.933					
SS6	0.928					

(Table 3 Continued)

(Table 3 Continued)

Factors	F1	F2	F3	F4	F5	F6
<i>Factor 2. Awareness of strategic linkages</i>						
ASL 1		0.856				
ASL 2		0.879				
ASL 3		0.847				
ASL 4		0.854				
<i>Factor 3. Accountability</i>						
A1			0.842			
A2			0.848			
A3			0.877			
A4			0.855			
<i>Factor 4. Opportunity to perform</i>						
OP 1				0.911		
OP 2				0.900		
OP 3				0.910		
<i>Factor 5. Career commitment</i>						
CC 1					0.852	
CC 2					0.838	
CC 3					0.844	
<i>Factor 6. Self-efficacy</i>						
SE 1						0.768
SE 2						0.816
SE 3						0.742
Eigenvalues	7.63	3.83	2.53	2.34	1.58	1.06
Percentage variance	33.15	16.64	10.99	10.17	6.86	4.59
Cumulative variance	33.15	49.79	60.77	70.94	77.80	82.39

**Source:** The authors (survey data).

**Notes:** Extraction method: principal component analysis; rotation method: varimax with Kaiser normalization.

### Confirmatory Factor Analysis

The EFA and reliability testing of the measurement items are conducted at the preliminary stages, where a theoretical model is not found. However, EFA does not measure unidimensionality through mathematical explanation (Anderson & Gerbing, 1988; Koufteros, 1999). Therefore, this study used confirmatory factor analysis (CFA) for the measurement model to check unidimensionality among

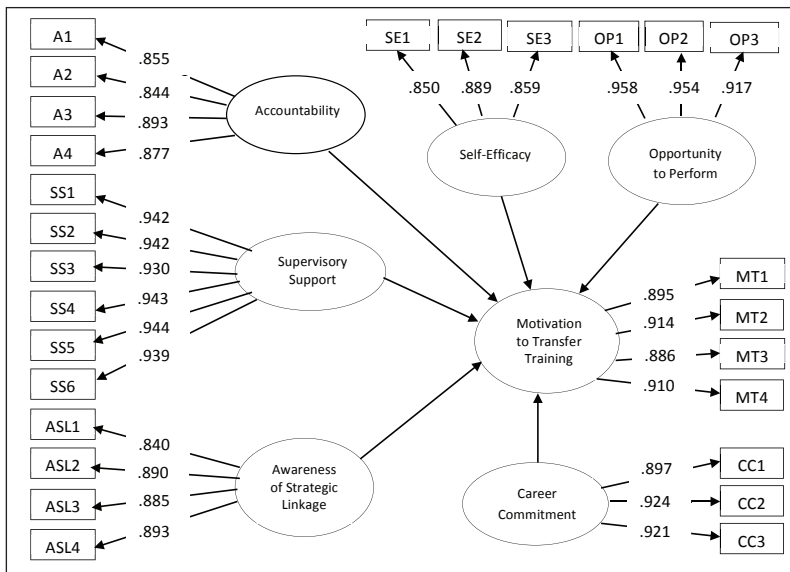
the constructs. Content validity, indicator reliability, construct reliability and discriminant validity were tested to validate the measurement model (Bagozzi & Yi, 1988). The measure of CR and average variance extracted (AVE) was used to identify whether the specified indicators sufficiently represent the dimensions or not. The high value of CR indicates highly intercorrelated indicators that focus on the same construct. As a complementary measure of CR, the AVE value was also checked.

*Content Validity*

The items used in this study have proven to be robust in prior research approaches and thus suitable measurement items. The study adapted the items to fit the HR context where necessary.

*Indicator Reliability*

The indicator reliability shows the rate of variance of an indicator that comes from the latent variables. To explain at least 50 per cent of the variance of a latent variable by the indicators, each value must be 0.707 or greater (Carmines & Zeller, 1979). This condition was fulfilled in this study, as the value of each latent variable is at least 0.707. In addition, all factor loadings reach at least 0.001 significance levels and are highly significant. Significance was tested by performing a bootstrap method with 5,000 samples. Figure 2 depicts the factor loadings of items of each construct.



**Figure 2.** Factors Loadings of the Items

**Source:** The authors (survey data).

*Construct Reliability*

This study used composite reliability (CR) and AVE to determine quality at the construct level (Fornell & Larcker, 1981). Here, CR is higher than 0.70, and AVE is higher than 0.50 indicating the higher level of reliability of the questionnaire (Table 4). Both criteria are fulfilled within this research model.

**Table 4.** Construct Reliability and Validity

	<b>Cronbach's Alpha</b>	<b>Composite Reliability (CR)</b>	<b>Average Variance Extracted (AVE)</b>
Accountability	0.891	0.924	0.753
Awareness of strategic linkages	0.901	0.930	0.770
Supervisory support	0.974	0.979	0.884
Career commitment	0.902	0.938	0.835
Motivation to transfer	0.923	0.945	0.812
Opportunity to perform	0.939	0.960	0.890
Self-efficacy	0.833	0.900	0.750

**Source:** The authors (survey data).

*Discriminant Validity*

This study followed Fornell and Larcker's (1981) criterion that compares the AVE value with the corresponding correlation values of other variables (Campbell & Fiske, 1959). Theoretically, the square root value of AVE needs to be greater than the corresponding correlation values of other variables (Fornell & Larcker, 1981; Hair et al., 2009; Hulland, 1999). Table 5 shows the discriminant validity of the factors. The collinearity statistics, that is, the variance inflation factor (VIF), are measured to check multicollinearity among the study variables. In Table 6, the results for the VIF show that all factors are independent and have values below the thresholds of 4.00 (Pan & Jackson, 2008) and 5.00 (Rogerson, 2001).

**Table 5.** Descriptive Statistics, Correlations and Discriminant Validity

	<b>Mean</b>	<b>SD</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
1. Accountability	3.40	0.73	0.868						
2. Awareness of strategic linkages	3.60	0.80	0.211**	0.877					
3. Supervisory Support	3.26	0.92	0.101	0.131*	0.940				
4. Career commitment	2.92	0.96	0.258**	0.353**	0.322**	0.914			

(Table 5 Continued)



(Table 5 Continued)

	Mean	SD	1	2	3	4	5	6	7
5. Motivation to transfer	3.60	0.74	0.270**	0.169**	0.311**	0.442**	0.901		
6. Opportunity to perform	4.27	0.73	0.139*	0.220**	0.224**	0.336**	0.244**	0.943	
7. Self-efficacy	3.66	0.83	0.244**	0.248**	0.397**	0.515**	0.508**	0.466**	0.866

**Source:** The authors (survey data).

**Notes:** \*\*Correlation is significant at the 0.01 level (two-tailed).

\*Correlation is significant at the 0.05 level (two-tailed).

The square roots of the AVE are on the diagonal.

**Table 6.** Collinearity Statistics (VIF)—Inner VIF Values

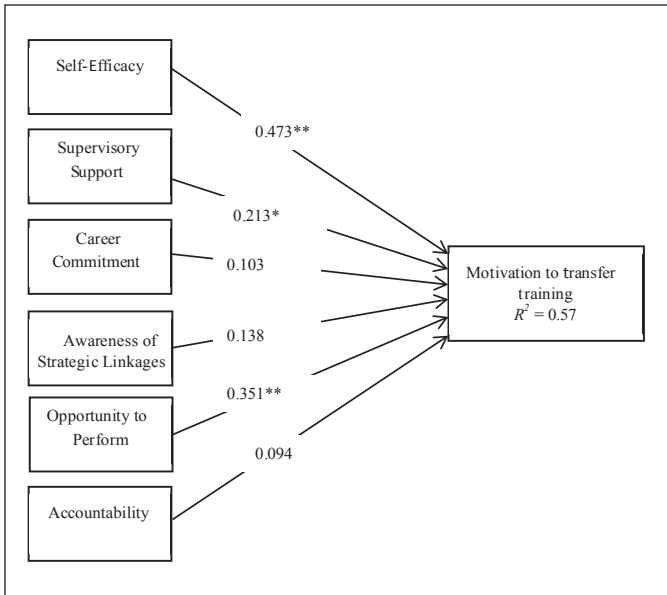
Relationships	Inner VIF Values
Accountability → Motivation to transfer	1.108
Awareness of strategic linkages → Motivation to transfer	1.178
Supervisory support → Motivation to transfer	1.216
Career commitment → Motivation to transfer	1.538
Opportunity to perform → Motivation to transfer	1.310
Self-efficacy → Motivation to transfer	1.706

**Source:** The authors (survey data).

### Structural Model for Motivation to Transfer Training

This study used the coefficient of determination ( $R^2$ ) and significance levels of each path coefficient to evaluate the structural model (Chin, 1998). Figure 3 shows that self-efficacy, supervisory support, opportunity to perform, career commitment, awareness of strategic linkages and accountability explain 57 per cent of the variance in employees' motivation to transfer training. Among the six hypotheses, only three hypotheses were statistically supported. In hypothesis 1, it was assumed that self-efficacy positively influences the motivation to transfer training. The results reveal that trainees' self-efficacy significantly influences their motivation to transfer training in the banking sector of Bangladesh ( $\beta = 0.473$ ;  $p < 0.001$ ).

The results also show the positive impact of supervisory support on motivation to transfer training ( $\beta = 0.213$ ;  $p < 0.05$ ). Thus, hypothesis 2 is supported. For the fifth hypothesis, a significant and positive influence of trainees' perceived accountability on motivation to transfer training was found ( $\beta = 0.351$ ;  $p < 0.01$ ). The remaining hypotheses, H3, H4 and H6, were not supported in this study.



**Figure 3.** Structural Model for Motivation to Transfer Training

**Source:** The authors (survey data).

**Notes:** \*\*Correlation is significant at the 0.01 level (two tailed).

\*Correlation is significant at the 0.05 level (two tailed).

## Discussion

This study proposed examining six determinants of motivation to transfer training in the banking sector of Bangladesh. The findings suggest that self-efficacy, accountability and supervisory support are significant determinants for motivation to transfer training. The association between self-efficacy and motivation to transfer training was found to be significant, which was also supported by the studies of Al-Eisa et al. (2009), Chiaburu et al. (2010), and Ford et al. (1992). The results indicate that the greater the trainees' confidence in the skills, abilities and knowledge acquired from training, the greater the chances that they would be motivated to transfer training. When trainees return to the organization with improved skills and knowledge, they are more likely to be poised to invest their learnt skills if they are provided adequate support by the organization. Supervisory support was found to significantly affect motivation to transfer training in the banking sector of Bangladesh. This result confirms the previous findings of research conducted by Chiaburu et al. (2010), Al-Eisa et al. (2009), Liebermann and Hoffmann (2008), and Massenber, Spurk, and Kauffeld (2015). In a longitudinal study on a US sample, Chiaburu et al. (2010) identified a significant positive association between supervisory support and motivation to transfer training.

However, this finding differs from Seyler et al. (1998), who did not find any impact of supervisory support on motivation to transfer training, although they found an impact of peer support. This study reveals that the opportunity to perform is one of the predictors of motivation to transfer training, which is in line with the findings of prior research studies (Lim & Johnson, 2002; Seyler et al., 1998). If employees are given ample scope to contribute to organizational performance, they are more likely to transfer their training knowledge to work.

This study found that employees' career commitment does not affect motivation to transfer training. A possible reason may be the unclear career orientation in the banking sector of Bangladesh. The findings also suggest that accountability does not influence motivation to transfer training. It may be that trainees do not feel accountable for transferring training because they perceive that it is not legally binding to evaluate the progress of training transfer. The awareness of strategic linkages is not found to be significant in this study, which could be because trainees' lack of sight of the strategic goals. Trainees may have limited understanding of the strategic goal of the organization because they work at the lowest level of the organization.

## Implications

This study covered two work environmental factors, that is, awareness of strategic linkages and accountability that were found not to be significant. It also empirically validated previous findings that self-efficacy, supervisory support and opportunity to perform at work are significant predictors of motivation to transfer training in the banking sector of Bangladesh. Although prior studies tested training transfer in Western countries, this study confirmed the influence of individual and organizational factors on motivation to transfer training in the context of South Asian countries such as Bangladesh.

The results show that the supervisors of bank officers have a substantial influence on the transfer of training at work. The supervisor may motivate subordinates to engage with the training programme. Before training, supervisors can discuss training content, goals and importance with subordinates and provide time to prepare them for training programmes (Brinkerhoff & Montesino, 1995). After training, the subordinates can be encouraged by the supervisors to transfer their training knowledge to work. HR managers can also provide training to supervisors so that they can motivate their subordinates to use the learnt skills. The trainer can also communicate with the supervisors regarding their role in working with subordinates to increase the transfer of training (Bhatti et al., 2013). Supervisors can arrange meetings with trainees, discuss how to apply learnt skills, identify the possible support from the organization, provide feedback and recognize when the learnt skills are transferred to work (Chauhan et al., 2016). Supervisors can also share the possible rewards, that is, the intrinsic and extrinsic benefits associated with the transfer of training, which may also motivate employees to transfer learnt skills to work. Supervisors can cite previous examples of successful employees

who transferred their training to work to enhance the motivation to transfer training (Chauhan et al., 2016). Supervisors can assist trainees in formulating and implementing an individual action plan for the effective transfer of training.

Opportunity to perform the task is related to individual characteristics such as self-efficacy and environmental factors such as supervisory support (Ford et al., 1992). Trainees usually try to find scope for investing their trained task in their jobs. Bank management should provide a supportive environment for trainees, so that their learnt skills can be employed at work. In designing training programmes, the HR department can focus on training content that increases employee self-efficacy and self-confidence. Several organizational strategies may influence the employee self-efficacy, such as positive reinforcement, encouragement, career mapping and promotional links. Managers may incorporate effective mechanisms that can hold employees accountable for their work. Appropriate strategies are needed to strengthen the communication of organizational objectives to employees. As the banking profession is prestigious in Bangladesh, employees are career focused and interested in exploring their skills at work. Although this study identifies the correlation between career commitment and motivation to transfer training, significant influence is still missing. Therefore, proper measures can encourage trainees to invest in their careers and motivate them to transfer training to work.

Factors such as career commitment, awareness of strategic linkages and accountability are not significantly related to the motivation to transfer training in the banking sector of Bangladesh. This might be attributed to loose management and the absence of a clear career path for bank employees. This study suggests that policymakers in the banking sector of Bangladesh place importance on the supervisory styles of managers to create a working environment that supports the effective transfer of training. This will also increase the effectiveness of training programmes in the banking sector of Bangladesh.

## **Conclusions**

The training programmes of banks in Bangladesh improve the confidence level of trainees. When someone is confident, he or she will try to implement their learning in action. The quality of training is also very important because it concerns the self-efficacy of the trainee. Supervisors' support play an important role in transferring training knowledge to work. The support of the supervisor again depends on the support facilities available at the workplace. If support facilities are available and the supervisor is positive, trainees will be motivated to apply their training knowledge to work. The opportunity to perform is concerned with a favourable working environment. If the working environment does not support trainees, they will not become interested in applying their knowledge in practice. Peer support and organizational support are also important factors in the banking sector of Bangladesh.

The results of this study confirmed that there was no multicollinearity problem in the study variables. The honesty and commitment of the respondents

were confirmed in this research. However, this study is not free from pitfalls. Given the nature of a cross-sectional study, this research does not reveal causal relationships. Therefore, a further study with longitudinal data may extend the understanding of causality. As the data were not collected from multiple sources, common method variance was checked following the procedural remedies and statistical methods suggested by Podsakoff, MacKenzie, Lee, and Podsakoff (2003). To minimize the magnitude of common method variance, the anonymity and confidentiality of the data were assured. Harman's one-factor test was conducted and showed that seven distinct factors accounted for 82 per cent of the total variance, with the first factor explaining 33 per cent of the data. This result shows that there is no single factor accounting for most of the variance; thus, the study reveals a limited possibility of common method variance. Because the present research model explains only 57 per cent of the dependent variable, further research may improve the results and help to develop a better and more comprehensive model of the motivation to transfer training in the banking sector of Bangladesh.

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## **Appendix A**

### **Constructs and Items Related to the Transfer of Training**

<b>Instruments</b>	<b>Reference</b>
<p><b>Self-efficacy</b></p> <p>1. I am confident that I am able to effectively use the skills learnt in the training</p> <p>2. I am confident that I am able to develop expertise in the skills learnt from the training</p> <p>3. I am confident that I am able to overcome any obstacles I face when applying the new knowledge or skills learnt in the training</p>	Machin and Fogarty (1997)
<p><b>Career Commitment</b></p> <p>4. This line of work/ career field has a great deal of personal meaning to me</p> <p>5. I clearly identify my chosen line of work/career field</p> <p>6. I have created a plan for my development in this line of work/ career field</p>	Blau (1985), Carson and Bedeian (1994)

Instruments	Reference
<p><b>Supervisory Support</b></p> <p>7. My supervisor encourages me to attend the training programme</p> <p>8. My supervisor provides resources needed to apply new competencies acquired from the training</p> <p>9. My supervisor provides the time needed to practice the skills learnt in training</p> <p>10. My supervisor provides assistance when I have problems in applying the new competencies</p> <p>11. My supervisor gives recognition and credit to those who apply new competencies to their jobs.</p> <p>12. My supervisor informs me how well I have accomplished tasks using new competencies</p>	<p>Al-Eisa et al. (2009), Xiao (1996), Chiaburu and Tekleab (2005)</p>
<p><b>Opportunity to Perform</b></p> <p>13. I have the opportunity to apply the skills that I learnt in training</p> <p>14. I will have the opportunity to apply trained skills repeatedly in the organization</p> <p>15. I will have the opportunity to make minor changes in the organization using the skills I have learnt from the training</p>	<p>Ford et al. (1992)</p>
<p><b>Awareness of Strategic Linkages</b></p> <p>16. I am aware of the mission, strategic goals and strategic direction of the organization.</p> <p>17. I am aware of the strategic plan (cooperate plan) of my department.</p> <p>18. This training programme helps me to achieve the set departmental goals</p> <p>19. I am committed to learning in this training programme because these competences help to achieve the departmental goals</p>	<p>Montesino (2002)</p>
<p><b>Accountability</b></p> <p>20. I am aware of the organizational expectations for the competencies I should acquire from the training programme</p> <p>21. My superior has discussed with me what I should acquire from this training programme</p> <p>22. I know that I have to provide a detailed presentation/ report on the competencies acquired in this training</p> <p>23. My supervisor and I set specific goals for applying the competencies acquired through the training and evaluate them at the performance appraisal.</p>	<p>Burke and Saks (2009)</p>

Instruments	Reference
<b>Motivation to Transfer</b>	Machin and Fogarty (1997)
24. I intend to use the knowledge and skills acquired from the programme when I get back to the job	
25. I will set the specific goals for maintaining the skills that I have learnt from here.	
26. I will examine the potential barriers to using the skills that I have learnt.	
27. I will discuss with peers ways to use the skills that I have learnt	

**Source:** The authors (prior research studies).

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