CHAPTER 6

FINDINGS, DISCUSSION, AND IMPLICATIONS OF STUDY

This chapter covers the findings, discussion, and implications of the result derived from the statistical analysis explained in the previous chapter. The chapter starts with a brief review of the research problem, objective of the study, followed by the sample used in the study. It then provides a summary of the testing methodology on ‘Model Training Transfer’ with the help of Structural Equation Modeling’ (SEM). It concludes by providing elaborate discussions on the test results, followed by the contribution of the study.

6.1 TRAINING TRANSFER IN INDIAN LIFE INSURANCE INDUSTRY

The performance of the Indian life insurance industry depends on the performance of insurance advisors. Realizing the contribution of training on employee performance, life insurance companies have been organizing several training programs. Effective management of training programs requires insurance companies to understand the facilitators and barriers to training transfer. The current research aims to study the role of work context, training design, and individual characteristics (independent variables) on training transfer (dependent variable), having transfer motivation (mediating variable) as a mediating variable.

Primary data has been collected from 1741 agency advisors from life insurance companies in India. This collected data has been analyzed with the use of Structural Equation Modeling (SEM). The hypothesized paths in the models were tested using AMOS 16.0 statistical software. Exploratory Factor Analysis (EFA) and Confirmatory Factor Analysis (CFA) was performed and SEM arrived with a path along with modification indices. The relationship between the explored constructs and sub-constructs, i.e., Work context (Peer support, Supervisor support, and Supervisory sanction), Training design, Individual characteristics (Personal self-efficacy, Openness to change and Personal outcome), and Training transfer has been tested through path coefficient. The mediating role of transfer motivation between
work context, transfer design, individual characteristics, and training transfer has been tested using ‘AMOS’ statistical software. Before assessing the path coefficients, the fitness of the structural model has also been evaluated using the goodness-of-fit statistics.

The summary of the hypotheses testing and result is summed up in the following table:

Table 6.1: Summary of Hypothesis Tests

<table>
<thead>
<tr>
<th>Hypotheses</th>
<th>Supported</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Work context and Training transfer</strong></td>
<td></td>
</tr>
<tr>
<td>Peer and Supervisor support to training transfer</td>
<td>Supported*</td>
</tr>
<tr>
<td>Supervisory sanction to training transfer</td>
<td>Not Supported</td>
</tr>
<tr>
<td><strong>Transfer design and Training transfer</strong></td>
<td></td>
</tr>
<tr>
<td>Transfer design to training transfer</td>
<td>Not Supported</td>
</tr>
<tr>
<td><strong>Individual characteristics and Training transfer</strong></td>
<td></td>
</tr>
<tr>
<td>Performance self-efficacy to training transfer</td>
<td>Supported</td>
</tr>
<tr>
<td>Openness to change to training transfer</td>
<td>Not Supported</td>
</tr>
<tr>
<td>Personal outcome to training transfer</td>
<td>Supported*</td>
</tr>
<tr>
<td><strong>Transfer motivation and other variables</strong></td>
<td></td>
</tr>
<tr>
<td>Transfer motivation to training transfer</td>
<td>Supported</td>
</tr>
<tr>
<td>Peer and supervisor support to transfer motivation</td>
<td>Not Supported</td>
</tr>
<tr>
<td>Supervisory sanction to transfer motivation</td>
<td>Supported*</td>
</tr>
<tr>
<td>Transfer design to transfer motivation</td>
<td>Supported</td>
</tr>
<tr>
<td>Performance self-efficacy to transfer motivation</td>
<td>Supported</td>
</tr>
<tr>
<td>Openness to change to transfer motivation</td>
<td>Supported*</td>
</tr>
<tr>
<td>Personal outcome to transfer motivation</td>
<td>Supported*</td>
</tr>
<tr>
<td><strong>Transfer motivation as a mediator variable</strong></td>
<td></td>
</tr>
<tr>
<td>Transfer motivation mediates the relationship between peer &amp; supervisor support and training transfer</td>
<td>Not supported</td>
</tr>
<tr>
<td>Transfer motivation mediates the relationship between supervisory sanction and training transfer</td>
<td>Supported*</td>
</tr>
<tr>
<td>Transfer motivation mediates the relationship between transfer design and training transfer</td>
<td>Supported*</td>
</tr>
<tr>
<td>Transfer motivation mediates the relationship between performance self-efficacy and training transfer</td>
<td>Supported*</td>
</tr>
<tr>
<td>Transfer motivation mediates the relationship between openness to change and training transfer</td>
<td>Supported*</td>
</tr>
<tr>
<td>Transfer motivation mediates the relationship between personal outcome and training transfer</td>
<td>Supported*</td>
</tr>
</tbody>
</table>

*Significant at 0.1 level
Work context, individual characteristics, and transfer design together explain 56 percent variation in transfer motivation and 88 percent variation in training transfer. This confirms that this model is helpful in clarifying the training transfer process.

As mentioned in figure 6.1 (given below), the study result proves that Work context (Peer support and Supervisor support) and Individual characteristics (Personal self-efficacy and Personal outcome) have a significant positive relationship with Training transfer. Work context (Supervisory sanction), Transfer design, and Individual characteristics (Openness to change) don’t have a significant direct relationship with Training transfer. Work context (Supervisory sanction), Transfer design, and Individual characteristics (Personal self-efficacy, Openness to change and Personal outcome) have a significant positive direct relationship with Transfer motivation. Work context (PS&SS) doesn’t have a significant direct relationship with Transfer motivation. Regarding the mediating role of Transfer motivation, Transfer motivation fully mediates between ‘supervisor sanction and training transfer’, ‘transfer design and training transfer’, and ‘Openness to change and training transfer’. Transfer motivation partially mediates between ‘personal self-efficacy and training transfer’ and ‘personal outcome (negative) and training transfer’. It doesn’t mediate between ‘peer and supervisor support and training transfer’.
6.2 RESULTS AND DISCUSSION FROM TESTING ‘TRAINING TRANSFER MODEL’ WITH STRUCTURAL EQUATION MODELING (SEM)

Consistent with the previous studies, (Baldwin et al., 1991; Clark et al., 1993; Facteau et al., 1995; Yamnil and McLean, 2001; Gaudine and Saks, 2004; Hawley & Barnard, 2005; Velada, et al., 2007; Wieland-Handy, 2008; Ismail, et al., 2009; Bhatti and Kaur, 2010; Brown et al., 2011; Valeriji et al., 2013; Bhatti et al., 2014; Schwaighofer et al., Fischer, et al., 2015; Granado, 2016), this study’s findings demonstrated that there are broadly three categories of variables that affect the process of training transfer. It includes work context, transfer design, and individual characteristics. In the life insurance field, if the degree of transfer of skills and knowledge is to be increased, these factors and their effects are needed to be considered by the respective management.
6.2.1 Work Context and Training Transfer

The result of the study proves that the work context in the form of peer and supervisor support is significantly related to training transfer. At the same time, supervisory sanction shows an insignificant relationship with training transfer. The following paragraphs explain in detail about them.

6.2.1.1 Peer and Supervisor Support

Work context, in the form of support from peers and supervisors, showed a significant relationship with training transfer. The positive relationship of peer and supervisor support with training transfer is consistent with previous research findings (Ford and Weissbein, 1997; Nijman et al., 2004; Burke and Hutchins, 2007; Brown and McCracken, 2009). Therefore, it can be concluded that if the management desires to enhance training transfer, an improvement in supervisor and peer support is required. This result is relevant to the life insurance industry of India too.

The significant positive association of peer support and supervisor support with the transfer of training can be endorsed to the business context of the sample industry. Competition and competitiveness have forced insurance advisors to sharpen their skills and competencies. The stiff competition in the life insurance companies has forced life insurance companies to continuously expose their agency advisors to effective training programs. Fierce competition often leads to blocking each other’s business by indulging in unfair practices. In this context, it is surprising that the advisors co-operate with mutual discussion, sometimes jointly applying skills learned from the training program.

Life insurance is conceptual selling; the concepts and skills learned during the training transfer play an important role in turning a novice agency advisor into a professional salesperson. When an advisor visits the branch office he works in, he needs to deal with supervisors to close the leads he has acquired from the market. Without supervisors’ support, he cannot do his job well. In such companies, advisors
are not permanent or regular employees. They work on the behalf of life insurance companies and earn incentives or wages. So, if supervisors in the role of development officers, sales executives, or branch heads, positively support the agency advisors, only then they will stimulate to transmit the proficiency as well as skills acquired by them to the real market. This requires the supervisors to not only support agency advisors in completing their job at the office but to provide support at each stage, whenever a problem arises. The supervisors have to act as the first and the last trainer, and the counselor of the agency advisor.

Apart from the supervisor, the agency advisors require support from their peers too. The agency advisors attend the training program in groups, and while doing so, they discuss the problems they come across and share the knowledge they acquire while resolving those problems. This creates a healthy relationship between agency advisors and provides a positive and inspirational work culture for training transfer.

Also, supervisor support for training transfer can be attributed to the line of individual advisor’s performance with the performance of development officers and branch heads (supervisors). The concern for better performance might have encouraged supervisors to support their advisors in implementing the new skills acquired through training.

The findings confirm organizational support theory as supervisors perform as a representative of the institution, having accountability for providing direction in addition to evaluation of the performance of their subordinates. Hence, workforce sights their supervisor’s encouraging or discouraging direction, in the direction of them as pinpointing of the support of the institution (Eisenberger et al., 2001).

6.2.1.2 Supervisory Sanction

Supervisory Sanction is the degree of negative reaction from the immediate boss when transferring skills gained from training. Consistent with previous research, the study result proves that supervisory sanctions do not have any effect on the training transfer (Seyler et al., 1998; Ng et al., 2014). In other words, sanction from
supervisor has no role in agency advisor’s transfer behavior. In life insurance companies, the advisors are guided by their self-motivation. They have clarity of achieving the results as that is the only way to grow in their profession, at least financially. Any new and relevant skills learned are applied by the advisors as those skills help them in making more business, resulting in more rewards. Supervisors’ threat or warning doesn’t play any important role in implementing a skill as they are purely based on the advisor’s interest and relevance of the skill for the business.

6.2.2 Transfer Design and Training Transfer

The results of the study show that transfer design is insignificantly related with training transfer. This means that training design, delivery, and instruction methodology have no role in facilitating training transfer in the insurance industry. Inconsistent with the previous studies (Lim, 2000), the result can be interpreted from the role of training instructor. Training instructor plays an important role in the success of the training. The instructor is required, not only to translate the instructions during class but also for guiding the trainees with appropriate suggestions during the daily wrap-up meetings regarding the application of their learning to jobs and tasks. To do this, the instructor needs to understand the trainees’ jobs and work environment.

The probable reason for the low level of training transfer can be the instructor’s low mental and emotional involvement in the instruction and less demonstration of teaching principles. In the insurance industry, often instructors/trainers are not professional trainers and hence have no idea about the fundamental principles of teaching. Instructors rarely bother to teach the fundamentals and often directly teach the subject without sharing the subject background. It is observed that the trainers often don’t have any practical exposure to the field/real market and hence most of their instructions are conceptual without any practical relevance.
6.2.3 Individual Characteristics and Training Transfer

The result of the study proves that the individual characteristics in the form of performance self-efficacy, openness to change, and personal outcome are significantly related to training transfer. The following paragraphs explain in detail about them.

6.2.3.1 Performance Self-Efficacy

Performance self-efficacy is significantly related to training transfer. The study result agrees with previous research (Salas and Cannon-Bowers, 2001; Facteau et al., 1995; Chiaburu and Marinova, 2005). This suggests that learners with a higher level of self-confidence are more interested in training transfer. In the life insurance business, there is no visible product which has to be sold. An agency advisor has to sell an idea or a notion. Therefore, it is imperative for the agency advisor to attain the skills necessary to win the competitive market and stand confidently in front of customers who are more educated and aware. Apart from proficiency and knowledge, confidence is another factor that plays a huge role for the agency advisor in convincing others. Only when an agency advisor has high-performance self-efficacy, he will be able to transfer the same onto his customers. If the agency advisors do not possess self-efficacy, they may not be able to survive the market. Training motivates them, boosts up their self-confidence, and makes them more competent to convey what they have learned, irrespective of any other adverse conditions. There might be no contextual support, but with a high level of confidence, they can win the market by applying their skills learned from the training.

6.2.3.2 Openness to Change

Holton (2000) conceptualizes resistance to change, as opposed to openness to change, as "the extent to which prevailing group norms are perceived by individuals to resist or discourage the use of skills and knowledge acquired in training". In Ajzen's Theory of Planned Behavior (1991), it is referred to as 'subjective norms'
that influence the intention to apply a specific behavior and ultimately behavior itself. The result of the study suggests that openness to change is not significantly related to training transfer. This means that the advisors’ willingness to acquire and implement skills is not helping them in transferring the skills to the field. Interestingly, the result of the study agrees with several previous kinds of research conducted on openness to change and training transfer. (Herold, et al., 2002; Holton, 2005; Barrick and Mount, 1991; Digman 1990; Salgado, 1997).

When agency advisors feel that their peers are not ready to accept the newly learned skills and knowledge, they also feel hesitant in accepting the new changes. However, during the training period, the advisors get the confidence to acquire more results by transferring their skills and knowledge to the market, and they tend to accept as well as transmit the acquired expertise along with acquaintance to the real market. For example, let’s say the training includes some technical aspects of the newly launched life insurance product. This training being the technical one, the group-as-a-whole, may not accept to transfer it. But some individuals with higher performance self-efficacy will accept and transfer the technical knowledge to capture the new and high-end market having sound knowledge about the product. Thus, openness to change proved to be an insignificant relationship with training transfer.

6.2.3.3 Personal Outcome

The result of the study proves that the personal outcome is significantly related to training transfer. Consistent with the previous results (Colquitt, et al., 2000; Wang and Wentling 2001; Noe and Schmitt, 1986; Gibbs 2000; Ayers 2005; Ismail, et al., 2010; Nair 2007; Sinan; 2014; Quesada, Pineda-Herrero and Espona; 2011), the study suggests that individuals tend to apply new skills and knowledge as they are scared about the negative consequences.

In the current context, when agency advisors are informed that not utilizing the training knowledge can lead to punishments or penalties, they are more likely to utilize the training so as to avoid getting punished. This indicates that the stricter the
rules or norms the more is training transfer, as generally, no one likes punishment or loss in the form of penalties. In life insurance companies, advisors are often given a warning and are sometimes reprimanded for not utilizing the training.

6.2.4 Transfer Motivation and Training Transfer

The results of this research agreed to the hypotheses that motivation to transfer is significantly related to training transfer. The result is consistent with previous research (Tracey, Hinkin, Tannenbaum, and Mathieu, 2001; Tracey, Hinkin, Tannenbaum, and Mathieu, 2001; Wen and Lin, 2014; Mitchell & Daniels, 2003; Lepper, Green, and Nisbett, 1973; Kushnir, Ehrenfeld, and Shalish, 2008; Chiaburu and Lindsay, 2008; Holton, Bates and Ruona, 2000; Kontoghiorghes, 2002; Mathieu and Martineau, 1997; Tracey et al., 2001; Chiaburu and Lindsay, 2008; Klein, Noe, and Wang, 2006; Liao and Tai, 2006; Scaduto, Lindsay, and Chiaburu, 2008; Tai, 2006). The research confirms that motivation plays an important role in training transfer process. In the context of the insurance industry, the advisors are motivated by financial incentives and rewards. The need for such benefits and rewards motivates them to transfer the skills learned in the training center.

6.2.5 Work Context, Transfer Motivation and Training Transfer

The result of the study proves that transfer motivation does not mediate between work context which includes Peer and supervisor support and Training transfer, but mediates between Supervisory sanction and training transfer. The following paragraphs give details about them.

6.2.5.1 Peer & Supervisor Support, Transfer Motivation, and Training Transfer

The study result proves that transfer motivation doesn’t mediate between Peer and Supervisor support and Training transfer. In other words, support of the peer and supervisor may not help the advisors to get the tangible outcome and hence advisors may be interested in transferring the skills to their job. Probably, the advisors don’t favor support of the peer and supervisor, if they have to increase the motivation in
the form of more tangible outcomes. These findings support several previous kinds of research (Chiaburu and Marinova, 2005; Velada et al., 2007). This is not consistent with the previous studies (Bates et al., 2000; Chiaburu and Marinova, 2005). One probable clarification for this negative and irrelevant relation is that, even though supervisors have a close association with the workforce (Chiaburu and Tekleab, 2005), their support was differentiated by intermittent and inconsistency. It was found that when the supervisory support was inadequate prior to training and following the training, it manipulated the level of motivation to transfer and ultimately hampered the employees’ aptitude to relate training in the place of work. (Chiaburu, 2010). In earlier researches, social support has been observed as a unidimensional construct. Although the training literature recommends that social support for training behavior might originate from a diversity of manageable components.

6.2.5.2 Supervisory Sanction, Transfer Motivation, and Training Transfer

The study result proves total (full) mediation of transfer motivation between Supervisor sanction and Training transfer. In other words, the fear of supervisory sanctions backed by motivation in the form of tangible benefits ensures successful training transfer. The result doesn’t agree with most of the studies which proved that supervisory sanctions negatively affect transfer motivation (Bates et al., 2000; Bates & Holton, 2004; Devos et al., 2007; Seyler et al., 1998). In the context of the insurance industry, the advisors have high self-efficacy and are motivated by tangible result such as incentives. Hence, supervisory sanction has been perceived as a constructive sanction which helps advisors in achieving more incentives, because of which they are more eager for training transfer. The result agrees with the findings of Gegenfurtner, Veermans, Festner, & Gruber, (2009) where the researchers believe that Supervisor sanctions may be devastating especially for those trainees with low or controlled motivation to transfer. However, in the current research context, the advisors are highly motivated.
6.2.6 Transfer Design, Transfer Motivation, and Training Transfer

The study result proves total (full) mediation of transfer motivation between *transfer design* and *training transfer*. This means that transfer design along with transfer motivation can facilitate more training transfer. The study result agrees with the findings of other researchers (Ali, Hassan, Aziz, and Rahman and Cominsky, 1982; Crannel, 1956; Schwartz, 1957). Transfer design in the training stage, in the form of resources, content, delivery, instruction methodology, and motivation for transfer to the trainees, facilitate training transfer. This requires the training managers to incorporate several interventions during the training planning stage itself. For example, during the invitation for training, the training managers may declare the benefits of attending the training in terms of career progression, more performance appraisal points, incentives etc. In the context of the research, it has been observed that the trainees themselves are self-motivated, as acquiring a skill may benefit them in getting more business, incentives, and status. However, this requires the training manager to appropriately select the training content by following the basic principles of training need identification. Moreover, to ensure that career progression and incentives are part of training motivation, appropriate HR policy changes are required. There is evidence of training which was conducted by keeping in mind the need of the insurance advisors and hence were more useful. These training sessions are generally organized for high performing agency advisors who are specially invited to attend the training at special Zonal or Divisional training centers where professionals are invited as guest speakers and/or trainers. Trainees performing well at the training are recognized with awards which motivate the agency advisors. Such kinds of training sessions motivate the agency advisors to transfer the learned skills and knowledge for more professional growth and achievements.

6.2.7 Individual Characteristics, Transfer Motivation, and Training Transfer

The result of the study proves that transfer motivation mediates between *individual characteristics* which include Performance self-efficacy, Openness to change, and Personal outcome and *training transfer*. 
6.2.7.1 Performance Self-Efficacy, Transfer Motivation, and Training Transfer

The result suggests that transfer motivation partially mediates *performance self-efficacy* and *training transfer*. This means that the high self-efficacy insurance advisors are self-motivated and hence more interested in transferring skills. The findings supported empirical studies demonstrating that performance self-efficacy has been established to be powerfully connected with transfer motivation (Tai, 2006; Gist et al., 1991; Mathieu et al., 1992; Quinones, 1995; Ford et al., 1998). Agency advisors with high self-efficacy are found to have a higher level of motivation. When they are given any training, it boosts up their level of motivation. With this higher force of motivation, they capture the knowledge, new concepts, and skills imparted during training efficiently. Ultimately, they transfer the same to the real market without any hesitations and become successful professionally. Agency advisors are awarded with different club memberships depending upon their performance in business. There are targets to be achieved for the club memberships, such as distinguished, branch manager, divisional manager, zonal manager, millionaire dollar round table, corporate club membership. For achieving these targets it is required to arrive at a particular aim. Here, personal self-efficacy helps agency advisors to set these goals and accomplish them. Here, agency advisors transfer the learning and skills acquired during training to real market in order to achieve their set goals. This is one of the most common reasons why a certain agency advisor becomes successful while another one ends up getting terminated.

6.2.7.2 Openness to Change, Transfer Motivation, and Training Transfer

The study result proves full mediation of transfer motivation between *Openness to change* and *training transfer*. In other words, openness to change does not directly help in training transfer whereas, when combined with transfer motivation, it facilitates more training transfer. The result agrees with several studies conducted earlier (Ruona et al., 2002; Bates et al., 2000). In the context of insurance advisors, the result proves that advisors are more open for any kind of change only when the decision to change is backed by sufficient motivation intervention by the companies. Often, it has been observed that the agency advisors don’t want to promote an
insurance plan just because the supervisor/company wants them to do it. Unless such plans are backed by sufficient motivation, the agency advisors do not seem open to change and hence no transfer of training occurs.

6.2.7.3 Personal Outcome, Transfer Motivation, and Training Transfer

The result of this research confirms that when personal outcomes are expected to be negative, the degree of motivation and training transfer increases. The study result also agrees with several previous types of research (Rouiller and Goldstein, 1993; Holton, Bates, and Ruona, 2000; Tracey and Tews, 2005). The items which measure these results relate to penalties, reprimands, or cautions issued due to non-use of training skills on the job. As a result, most employees opt for training transfer so as to avoid any punishments or penalties. Here, the degree of motivation for knowledge is low but has a positive relationship with the training transfer. Agency advisors often feel threatened by the rules formed by the life insurance companies for not using the new techniques taught in the training. Violating these rules mean punishment or financial penalties. To avoid this, agency advisors feel motivated to transfer the training to the market.

6.2.8 Transfer Motivation and Training Transfer

The result of the research accepted the hypothesis that transfer motivation strongly relates to training transfer. Consistent with the previous researches (Tracey, Hinkin, Tannenbaum, and Mathieu, 2001; Tracey, Hinkin, Tannenbaum, and Mathieu, 2001; Wen and Lin, 2014; Mitchell and Daniels, 2003; Lepper, Green, and Nisbett, 1973; Kushnir, Ehrenfeld, and Shalish, 2008; Chiaburu and Lindsay, 2008; Holton, Bates, and Ruona, 2000; Kontoghiorghes, 2002; Mathieu and Martineau, 1997; Tracey et al., 2001; Chiaburu and Lindsay, 2008; Klein, Noe, and Wang, 2006; Liao and Tai, 2006; Scaduto, Lindsay, and Chiaburu, 2008; Tai, 2006), the result suggests that transfer motivation performs a vital role in training transfer. In other words, in the context of agency advisor, training transfer requires the advisors to be motivated. In the absence of motivation, the agency advisors did not seem to be interested in any kind of transfer.
The result of the study has important implications. The following paragraph explains them in detail:

1. The significant relationship of peer and supervisor support with training transfer suggests managers to evolve mechanisms such as peer meetings to encourage co-workers, and mentoring programs for supervisors to promote training transfer (e.g., Burke and Baldwin, 1999; Burke and Hutchins, 2008). The result further shows that employees are more likely to put efforts into implementing the newly learned skills if the supervisors value their contributions and care about their wellbeing (i.e., perceived supervisor support) (Kottke and Sharafinski, 1988).

2. The study results further show that supervisory sanction is insignificantly related to training transfer and transfer motivation in Indian life insurance companies. If the supervisors do not approve the use of learned skills and knowledge on the job, it will adversely affect the degree of training transfer and transfer motivation. In life insurance companies, managers may consider setting objectives, measurement of success, and allocating time limits as their core tasks and disengage from the actual process. Specifically, in the context of the life insurance companies, the supervisors (development officers/branch heads) are regular full-time employees who enjoy employment security. This may lead to a scenario where the supervisors consider coaching and guiding the agency advisors as a routine, unnecessary, and time-consuming task, and hence disengage them from it. This situation brings down the value of their sanction.

3. HR managers should be very cautious about transfer design. It increases the motivation of the agency advisors to transfer the proficiency plus knowledge obtained from the training program. Transfer design does not affect the training transfer process directly, but it influences the motivation of trainees. These results reinforce the notion that HR managers should be aware of how well the content of the training program fits – in terms of the activities carried out, examples used and exercises given, – with the demand for the knowledge and skills of the real market.
4. For any agency advisor to be successful in his business through his transfer of skills and knowledge to the real marketplace, the most influential characteristic is his self-confidence, i.e., performance self-efficacy. When advisors believe in their capabilities to transfer learning, they are more likely to perceive that they have transferred the training to the work context. Performance self-efficacy can be increased during training by processes known as ‘Mastery experiences’ and ‘Vicarious learning’ (Haccoun and Saks, 1998). Following training, self-efficacy can be increased through verbal persuasion. Supervisors should be able to provide verbal influence that could result in an increase in self-efficacy; however, supervisors would first need cues from the trainee that they are capable of applying the new skills. Also, it is unlikely that a trainee with low self-efficacy will find opportunities to apply new skills. High self-efficacy can influence environmental factors, ultimately increasing the transfer of training. This process is enhanced if supervisors have been trained to provide support and are more receptive to the trainees’ efforts. This is consistent with suggestions made by Gaudine and Saks (2004).

5. It is very important for agency advisors to accept and adopt new skills and knowledge from the training. If they resist this, it creates hurdles in the training transfer process. It is the responsibility of HR managers and supervisors to convince the agency advisors through motivational training which increases the self-efficacy and motivates them to open up and accept new changes to be implemented in the real market. In the competitive life insurance market, those who do not adopt the changes are left behind and the same is reflected in the results. The results show openness to change (or resistance to change) has an insignificant relationship with training transfer as well as transfer motivation.

6. Sometimes agency advisors are penalized and get reprimanded if they don’t adopt the changes and transfer the training as required. These are the compulsions which are not only required for agency advisor’s development and but also essential for the growth of the life insurance companies. The study shows a positive relationship between personal outcomes (negative), training transfer, and transfer motivation. Mainly, agency advisor should be ready to participate in the training activities. Before starting the training program, the trainer should make sure that the trainees
have the basic skills and knowledge to participate in training activities. Because prior knowledge and skills about training activities motivate trainees to participate in training activities in order to transfer the learned skills at the workplace. For example, if an advisor is going to learn new computer software, it is important for him to have basic computer knowledge and skills to operate a computer. If the trainee lacks basic computer knowledge, it would be difficult for him to actively participate in the training activities and maximize the learning. In conclusion, the manager and trainers should provide basic skills to the agency advisors which will help them to perform training tasks and actively participate in the training activities. Therefore, better learning during training will further motivate the trainee to transfer the training on the job.

7. Based on the findings, it is suggested that trainers should concentrate on transfer design and training content in order to improve trainees’ performance self-efficacy. Trainers could use some other techniques that could improve trainees’ transfer motivation level that ultimately leads to increased training transfer. Finally, HRD professionals and trainers should explain to trainees, how to apply their new skills on the job. This practical exposure increases trainees’ efficacy levels which will lead them towards effective training transfer. Top management, trainers, and supervisors should appreciate, encourage, and motivate trainees to participate in the training activities.

6.4 THEORITICAL IMPLICATIONS

Trainees depart training programs with a diverse intensity of transfer motivation to utilize their knowledge acquired from the training at the workplace. As described by Holton (1996), there are some specific influences on transfer motivation. Trainees have different expectations when they undergo training. The extent to which their expectations are fulfilled, they feel encouraged to transmit the acquired proficiencies and acquaintance. Tannenbaum, Mathieu, Salas, and Cannon-Bowers (1991) accomplished a research in which it was established that motivation for training can be understood when it is possible to know the level of fulfillment of trainees’ expectations. Training inspiration is similar to transfer motivation as it measures
trainees’ view for the correlation among training success plus prospective positive outcomes (Holton, 1996). This can be clarified by ‘Goal-setting theory’ plus ‘Expectancy theory’. If trainees identify that what they learned through training met their anticipations as well as accomplished their requirement for performance-related learning, they will be more inspired for learning transfer.

If the trainees perform well during training, it is found that it had a self-governing connection with subsequent training motivation. Expectancy theory (Vroom, 1964) recommends that learners will be further inspired if they consider that their hard work after transferring the training will ultimately enhance their performance. The learners with more success will be anticipated to feel enhanced, capable to execute, and consequently, more inspired to transfer the knowledge on the job. On the contrary, lower successful trainees would be predictable to be less inspired to convey learning (Holton, 1996).

The theory of organization describes the work context environment, retaining training transfer in the research model of Holton (1998). In line with Kozlowski and Salas (1997), the want to modify, the accomplishment of interference, along with the impartation of learned expertise are surrounded within the perspective of the workgroup, subdivision, as well as institution levels. According to social cues of this theory, the indications take place from group members contains conduct and affects procedure displayed by superiors, colleagues along with assistants. For instance, new managers who utilize their training, administered in a different way than existing managers. Organization theory improves the recognition of substantial work context factors. Work context characteristics put forth an effect on personal reactions throughout their sensitivity towards the managerial surroundings.

Life Insurance advisors’ training is ‘Far Transfer’ training. The ‘Principles theory’ recommends that training should be centered on the common doctrines required to study a job with the intention that the trainee can relate them to resolve difficulties in the transfer surroundings (Goldstein, 1986). This theory proposes that it is promising to intend training atmosphere without the additional worry about their likeness to the transmit circumstances, so long as it is probable to use fundamental
principles. Principles theory is significant for Far transfer, as information can be summarized as well as associated with new issues. Learners can transfer the concepts and values acquired during training to their respective workplaces only when there is an opportunity or possibility to use them practically. They are further expected to relate their newly learned skills and apply them when they are faced with new confronts and unknown issues. As per Laker (1990), the Far transfer may be the most prominent for organizational growth or innovative crisis resolving. As this kind of training is recurrently intended for in the direction of long-standing objectives along with the prospective situations.

The improved learners’ understanding of the fundamental doctrines, conceptions, as well as suppositions of the abilities and behaviors they are learning, the more thriving the Far transfer (Goldstein, 1986). The more learners apply training in diverse environments and utilize the uniqueness in their practical movements, the more fruitful the Far transfer (Baldwin and Ford, 1988; Goldstein, 1986). The more support learners obtain throughout training to talk about and relate the training in circumstances of their personal choice, the more accomplished they are in the Far transfer (Noe, 1986).