CHAPTER-7

LIMITATIONS and CONCLUSION

7.1 LIMITATIONS OF THE STUDY

One major limitation was the use of agency advisors working in life insurance companies from within a province of India (Gujarat) and specifically around Ahmedabad, Vadodara and Gandhinagar region of Gujarat. The results could be different if the agency advisors from the entire country were included. Therefore, the results would be considered as a part of diversity, but they could not be applicable to the entire population of India.

Another limitation of the study is that we have focused on the main three broad variables, i.e. work context, transfer design and individual characteristics which include different sub-variables that form a role in training transfer process. It includes goal orientation, attitude, follows up, policies, personal beliefs, training retention which could have been included in the study.

Learning and training interventions are closely related to organizational goals and strategies. For example, Lim and Johnson (2002) established that trainees in Korea supposed high transfer when their results of learning from training in line with their concerned departmental objectives. The backdrop of organizational strategy can also be considered.

All data under study came from only one perspective, the insurance advisors. This limited perspective leads to common source bias. It could include multiple perspectives that might include supervisors, peers, and customers.

Common method variance, i.e. mono-method variance is the application of the similar technique when computing diverse variables. This may result in overstated bivariate relationships among variables (Kline, Sulsky, & Rever-Moriyama 2000;
Spector, 2006). In the current research, the variables were computed with a five-point Likert-type ranking scale. Thus the technique used was widespread across diverse measures. For that reason, the outcomes should be measured collectively with the common method variance. However, as multiple items have used to capture the construct, the current research may be suffering from random error and therefore might not have significantly threatened the validity of research findings.

We have conducted survey research using the respondents from different training programs directed by the trainers and supervisors to fill up the questionnaires. The accuracy of that person’s response was hard to verify. Our research has therefore provided a vital first step in empirically exploring the role of work context, transfer design and individual characteristics along with the mediating role of transfer motivation in the process of training transfer in life insurance companies in Gujarat. The results of our study provide some direction for practitioners as to what are the facilitators and obstructers for training transfer, especially in the life insurance field. Therefore, it provides an important step towards a more thorough understanding of the successful transfer of skills and knowledge on the job from the training program in Gujarat.

The existing information did not permit us to get fit with the life insurance companies by size or other applicable features of the companies in the life insurance field. (e.g., contextual activities related to training, the situation in the market, the brand value of the organization etc.). Though, we do not look forward to the significant association with the segment, nor do we anticipate substantial interactions among these contextual features as well as ethics that are corresponded.

We recognize that our consequences may be time along with nation-specific, considering the monetary with environmental surroundings of one particular nation at a definite point in time. With the intention to test the recommended linkage among agency advisors along with the heightened importance of definite striking as well as unidentified occupations associated with training and organizational features long with values, a comparable plan could be well thought-out using statistics that evaluate across time. Although, to our information, a content analysis of value-
related data from all kinds of variables that have an effect on training transfer process had not yet been undertaken. Therefore, the current research may be considered as a primary step towards more studies plus detailed, methodical examination of how to judge as well as manages the result of these variables for the growing extent of training transfer in life insurance.

7.2 POINTS FOR FUTURE RESEARCH

As we have covered samples from in and around the city of Ahmedabad, Vadodara, and Gandhinagar, future researchers can take samples from few more mega cities from different parts of India in order to understand the training transfer pattern of overall country, which in turn would be applicable in general.

We have covered three broad categories of factors which influence the process of training transfer. Each category of factors includes a number of other factors than in our study. We have considered performance self-efficacy, openness to change and learner readiness as individual characteristics. Other factors as goal orientation, personality, attitude, beliefs, etc. can be taken for future analysis. For work context organizational culture, policies, follow up methods can be taken for future analysis to get more idea about the effectiveness of such excluded methods in our research.

Learning and training interventions are closely related to organizational goals and strategies. Thus, future studies can be undertaken in the backdrop of organizational strategy.

Moreover, we have collected samples from some private life insurance companies. Therefore, in order to increase the accuracy level, a number of samples from all the private insurance companies can be taken in the future, which will enrich the overall data collection and the results also.

We have taken transfer motivation as mediating variable between work context, transfer design and individual characteristics and training transfer. So, in future, it is
highly feasible that few more variables can be added to the same chain which can influence the mentioned relationship more sharply.

As mediating factors, we could control variables. It is a matter of future research to focus on more similar variables like organization size, training culture, work environment, etc. in order to attain the effectiveness of training transfer process.

Prospective research should include multiple perspectives that might include supervisors, peers, and customers. As all data came from only one perspective, the insurance advisors. It has a limited perspective which leads to common source bias.

7.3 CONCLUSION

The study has attempted to examine the facilitators and barriers of training transfer considering transfer motivation as a mediating variable in the context of life insurance companies. While considering the main four broad antecedent variables of training transfer from literature, i.e. work context, transfer design, individual characteristics and transfer motivation, the relevant sub-variables for life insurance companies, has been added to make the variables’ influence on the transfer process. In particular, these sub-variables in the current research actually provide adequate e momentum for the training transfer process along with a concurrent examination of these variables significantly enhanced our perception of the convoluted process of training transfer for the agency advisors.

The results of the study prove that among all performance self-efficacy as an individual characteristic is the most influential variable for agency advisors in the process of training transfer. Peer and supervisors support directly affect training transfer, but it has nothing to do with transfer motivation. Further transfer design plays a major role in increasing transfer motivation but does not have a direct relationship with training transfer. Supervisor sanction and personal outcomes are found to be more important in the process of training transfer. For openness to change, supervisory sanction and transfer design, transfer motivation was found to
be fully mediated while for peer and supervisor support transfer motivation shows no mediation. In case of performance self-efficacy and personal outcomes, transfer motivation found to be partially mediated.