FACTORS AFFECTING TRANSFER OF KNOWLEDGE FROM TRAINING TO THE JOB AMONG EMPLOYEES OF LARGE COMMERCIAL BANKS IN KENYA

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DECLARATION

I declare that this is my original work and it has not been presented in any University by any other person for the examination purpose.

Signature _____ DATE: _____

NJERU MILLICENT WAWIRA

D61/73648/2009

This research project has been submitted for examination with my approval as university supervisor.

Signature_____ Date_____

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DEDICATION

I dedicate this work and give special thanks to my husband Dennis Muriuki and my wonderful children Lewis Chomba and Maya Makena for being there for me throughout the entire Masters program. All of you have been my best cheerleaders.

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ABSTRACT

The effectiveness of any training program and transfer of training for any organization is impossible to ignore since a huge fraction of the budgets is provided for staff training. A common experience is that learning from a formal training program is not carried back for application on the job. After that kind of training it's important to assess whether transfer of knowledge from training to the job has taken place during the use of actual aspects and accessories and equipment. The purpose of the study was to find out the factors affecting transfer of knowledge from training to the job among employees of large commercial banks in Kenya. A descriptive research design was used in this study. The target population in this study composed of 36 employees who have already done various courses working as staff at the banks. The research took the census approach. The researcher used primary data for this study which was collected using questionnaires. The questionnaire was administered using a drop and pick later method to the sampled respondents. The quantitative data in this research was analyzed by descriptive statistics and factor analysis using statistical package for social sciences (SPSS) version 21. Data was presented in tables, charts and graphs. The study found that provision of additional or supportive guidance on using the skills back on the job, training content and guidelines for effective training affected transfer of knowledge from training to the job to a very great extent. The study also found that knowledge of the subject matter and professional experience affected transfer of knowledge from training to the job. The study concludes that trainee characteristics such as personality, trainee ability, and motivation effects were originally identified by training practitioners as factors affecting transfer of knowledge from training to the job. The study recommends the trainees to have strong belief that can control the provision of organizational outcomes. The commercial banks need to encourage trainees to update the technical knowledge and skills and personal growth. Supervisors and peers should provide trainees with opportunities for practicing new skills and knowledge in the job setting. Unlimited practice opportunities need to be provided to trainees. Cultural commitment to learning should be encouraged in the commercial banks. Trainers need to use interesting material to spice up their teaching.

CHAPTER ONE

INTRODUCTION

1.1 Background of the Study

Training involves acquisition of skills through the process of teaching or learning a skill or job. It also involves improving of fitness that is the process of improving physical fitness by exercise and diet. Training is any learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. This implies that the focus of training is the job or task that is to be performed by the individual who is being trained (Cole, 2002). For example, new equipment may require workers to learn new ways of doing the job or a worker may have a deficient understanding of a work process. In both sides, training can be used to correct the skill deficit. Organizations can no longer afford to provide training that has not been evaluated for its contribution to the organization's strategic goals and mission and its effectiveness and use on the job to achieve those goals (Brinkerhoff, 2005). Effectiveness goes to the heart of what training and development are all about in an organization: giving employees the knowledge and skills they need to perform their jobs effectively (Noe & Schmitt, 2006).

Organizations need to look at how the training and development system is aligned with the strategy of the organization and at what is being done to make sure that all training and development activities are effective. Moreover, institutions spend enormous amount of money on employees. Training effectiveness is defined as a measurement of observable changes in knowledge, skills, and attitude after training has been conducted (Bramley, 2008). Alvarez, Salas, and Garafano (2004) defined training effectiveness as the variables that are likely to influence the outcomes of the

training at different stages of the training process. The definition provided by Bramley (2008) will be adopted in the research since the measurement of changes in knowledge, skills and attitude upon completion of the training is an important aspect in transfer of knowledge from training to the job to the job.

1.1.1 Concept of Training

Training programs in organizations provide a variety of benefits. For example, organizations gain through the improved performance and increased productivity that accompany employee development, while employees enjoy extrinsic and intrinsic rewards associated with skill development and performance improvement. Cole (2002) defines training as any learning activity which is directed towards the acquisition of specific knowledge and skills for the purpose of an occupation or task. This implies that the focus of training is the job or task that is to be performed by the individual who is being trained. It is also defined as a process of teaching, new employees the basic skills they need to perform their jobs (Dessler, 2009). Training is focus on the current job while the scope of training is on individual employees (Robert, 2010). It is also job specific and addresses particular performance deficits or problems. Training tends to focus on immediate organizational needs and fairly quick improvement in workers' performance. It strongly influences present performance levels. A fundamental objective of training is the elimination or improvement of performance problems.

A successful training program must have clear stated and realistic goals (David, 2010).These goals will guide the program's content and determine the criteria by which its effectiveness will be judged. For example, management cannot easily realistically expect that one training session will make everyone an accounting expert.

Such an expectation guarantees failure because the goal is unattainable. If the goal is to improve specific skills, the training needs to be targeted to those skill areas. In contrast, the company's training goal may be to provide employees with a broader understanding of the organization (Luis, 2010). Organizations spend an immense amount of time and money on training in order to facilitate employees' learning of job-related competencies (Wagner and Gooding, 2007). Moreover, investment in training activities has increased all over the world in recent years. As a result of the financial investments organizations make in training, it is important to provide evidence that training efforts are being fully realized. In other words, it is important for organizations to ensure that training leads to desired work outcomes such as increases in job performance.

1.1.2 Transfer of knowledge from training to the job to the job

Organizations can no longer afford to provide training that has not been evaluated for its contribution to the organization's strategic goals and mission and its effectiveness and use on the job to achieve those goals (Brinkerhoff, 2005). Training Effectiveness is defined as a measurement of observable changes in knowledge, skills, and attitude after training has been conducted (Bramley, 2008). Transfer of knowledge from training to the job has been defined as the generalization of the skills acquired during the training phase to the work environment and the maintenance of these acquired skills over time (Baldwin and Ford, 2008). Positive transfer of knowledge from training to the job represents the extent to which trainees apply the knowledge, skills, and attitudes gained in the training context to the job. If employees do not effectively transfer the trained skills to the job-site, then clearly, neither the employee nor the organization profits from the training. Therefore, the effectiveness of transfer of

knowledge from training to the job plays a major role in determining the utility of training and development programs in organizations.

The proper application of skills leant by employees is crucial since a number of issues that they handle need careful judgment and execution because once it's done then it cannot be reversed. Organizations can no longer afford to provide training that has not been evaluated for its contribution to the organization's strategic goals and mission and its effectiveness and use on the job to achieve those goals (Brinkerhoff, 2005). Transfer of knowledge from training to the job occurs whenever the effects of prior learning influence the performance of a later activity. The degree to which trainees successfully apply in their jobs the skills gained in training situations is considered positive transfer of knowledge from training to the job (Baldwin and Ford, 2008). Transfer of knowledge from training to the job is performing certain activities before, during, and after a training session that enables employees to more effectively and quickly apply the skills learned in training on the job. Transfer of knowledge from training to the job generally refers to the use of trained knowledge and skills back on the job. Baldwin & Magjuka (2008) mentioned that for transfer to occur, "learned behavior must be generalized to the job context and maintained over a period of time on the job". Meanwhile, Saks & Haccoun (2007) views transfer of knowledge from training to the job as the generalization of knowledge and skills learned in training on the job and the maintenance of acquired knowledge and skills over time.

1.1.3 Factors Affecting transfer of knowledge from training to the job

There is clear evidence about the effects of various pre-training conditions and activities on transfer. First, providing participants a choice in attending seems to improve entry motivation and learning often in organizational settings, though

voluntary attendance is not an option. In addition, a realistic training preview seems to improve trainee attitudes about the training, including motivation to learn. Similar effects were observed when the training program was publicized an opportunity to grow and learn new skills. Second, there are beneficial effects on transfer of knowledge from training to the job from briefing the managers of trainees about the training their employees will be attending and on how to support the training process (Wagner and Gooding, 2007). This in some cases indicate that training is of a remedial nature may produce better entry motivation.

According to Baldwin and Ford (2008), there are many factors that inhibit the transfer of knowledge from training to the job. These factors can significantly inhibit transfer intention and transfer initiation. It is difficult to make sure the percentage of training actually has been transferred. Retention and transfer increase to the extent that "original learning" in the training is strong, an outcome that can be produced, in part, by overlearning training designs.

With overlearning, practice training in a skill continues beyond the point of skill mastery. That is, overlearning involves repeated practice to a point of automaticity; overlearning can also build trainee confidence or self-efficacy in using the skills back on the job (Binder, 2010). Other conditions noted by the National Research Council that facilitate transfer of knowledge from training to the job include: explanations that build the learner's understanding of the task, active learner participation in the training, refresher training, and a high degree of perceived identity between training and real-world conditions.

1.1.4 Commercial Banks in Kenya

The Banking industry in Kenya is governed by the Companies Act, the Banking Act, the Central Bank of Kenya Act and the various prudential guidelines issued by the Central Bank of Kenya (CBK). The banking sector was liberalized in 2010 and exchange controls lifted. The CBK, which falls under the Minister for Finance, is responsible for formulating and implementing monetary policy and fostering the liquidity, solvency and proper functioning of the financial system (CBK, 2013). Currently the banking sector comprises the Central Bank of Kenya as the regulatory authority, 44 banking institutions (43 commercial banks and 1 mortgage finance company - MFC). Players in this sector have experienced increased competition over the last few years resulting from increased innovations among the players and new entrants into the market (CBK, 2013).

Recently there has been serious contention between the Central Bank of Kenya Monetary Policy Committee (MPC) and the players in the banking industry on the high spread between lending and deposit rates. Such high spread is indicative of intermediation inefficiencies (Sologoub, 2006). In the Kenya context, the significant reforms initiatives undertaken, such as operationalization of credit reference bureaus, payments system improvements, operationalization of Microfinance Act and activation of horizontal repos presents opportunities for enhanced banking sector performance. These reforms are hinged on three key pillars of the Kenyan financial sector as espoused in the Vision 2030 (the Government Economic Blue Print) - Efficiency, Stability and Access. Thus, for Kenya to realize Vision 2030, the banking sector‘s efficiency is a critical element that remains the cornerstone of the targeted economic growth trajectory. In one of his speech at official branch opening of a

Kenyan bank, the Governor of the Central Bank of Kenya, appealing to banks on service delivery states: explore ways of enhancing efficiency in service delivery. By enhancing efficiency banks are capable of offering more affordable banking services. This has the potential of drawing a larger number of Kenyans to the financial system resulting in an expandable banking clientele. The banks offer savings account, current accounts, fixed deposit accounts, corporate accounts, foreign currency denominated accounts (CBK, 2013).

1.2 Research Problem

The effectiveness of any training program and transfer of knowledge from training to the job for any organisation is very crucial since a huge fraction of the budgets is provided for staff training. On the same breadth organizations also use a substantial amount of their allocated funds on training which calls for a deeper understanding of how the funds utilized towards that end are commensurate with the output of the trained personnel or provide the desired end state. A common experience is that learning from a formal training program is not carried back for application on the job. The estimates are that only about ten percent of training is effectively transferred to the workplace (Detterman, 2003). Fuller et al (2004) estimate that somewhat less than twenty percent of training investments lead to some organizational benefit. Other literature indicates that in the short term only 50% of transfer of knowledge from training to the jobs to the job, and in the longer term, only 10% will ultimately transfer (Kim & Lee, 2001). Training being a strategic component for any professional requires that everything possible should be undertaken to ensure that the desired level of what has been learnt by the banking officers is applied in the field. At times the kind of training that is provided to the banking officers involves processes

or actions that are irreversible which calls for certainty in decisions that are to be made based on the skills that have been learnt.

The training component in the bank set up requires a lot of funds occasioned by the kind of equipment, time and other accessories that are expensive. Despite the utilization of funds for training by commercial banks, some lack of transfer of skills learnt has been observed in the field as depicted in the skill gap assessment by observing the use of actual aspects of accessories and equipment and also through interaction with customers. In addition, some of the bank staff is engaged for a very short time for knowledge transfer as the banks experience high turnover rates. If the staff is not properly motivated or if the bank does not do a good job with knowledge transfer, this cause decreased efficiency in service delivery and possibly introduce operational risk.

Locally, Buttit (2012) conducted a study on the influence of work environment on transfer of learning at the Kenya Revenue Authority, Lieta (2013) did a study on effects of training and development on employee performance in the work place, a case study of Jaramogi Oginga Odinga University Of Science & Technology, while Misiani (2013) did a study on the factors affecting transfer of knowledge from training to the job within military officers' in the Ministry of State for Defence, Kenya. Misiani found that the quality and depth of learning depend on the characteristics of the design and delivery of the training. However, this study is not applicable in banking industry since there is a strict regime and discipline in military training and also combat training is most practical as compared to the banking one which is mostly theoretical. The factors reviewed in the past studies as the ones affecting transfer of knowledge from training to the job may not be universally

applicable. At the same time they appear to apply in western countries which may not be the case in Kenya since they have different strategic and HR approach. This calls for the need to find out through research on the concept of transfer of knowledge from training to the job among employees of large commercial banks in Kenya.

1.3 Research Objective

To find out factors affecting transfer of knowledge from training to the job among employees of commercial banks in Kenya.

1.4 Value of the Study

The study will provide information to the training institution about employees' perception on training which will allow management to capitalize organization strategy in order to deal with elements of the job that contribute to transfer of knowledge from training to the job. This will also enhance managements understanding so that they can provide a conducive environment to both the trainers and trainees. The management of the commercial banks in Kenya will also benefit from this study as it will help them identify the factors affecting transfer of knowledge from training to the job among employees. They may use the study recommendations to enhance the productivity of their employees.

Researchers will gain theoretical and practical experience on the factors affecting transfer of knowledge from training to the job hence enable the researcher to make recommendations on enhanced performance of staff and also to indicate various areas in training that needs to be addressed and studied further by future researchers.

CHAPTER TWO

LITERATURE REVIEW

2.1 Introduction

Literature related to the subject under study presented by various researchers, scholars and authors will be reviewed intensively to appreciate the related works done by others and also identify knowledge gaps that need to be filled by this study. The materials are drawn from several sources which are related to the study objectives.

2.2 Theoretical Review

2.2.1 Theory of Planned Behaviour

The scientific bases of transfer of knowledge from training to the job studies originated in planned behaviour theory whose origins were in the field of social psychology as a predictor for behaviour. This theory predicts that the most important determinant of a person's behavior is behavioral intent. The individual's intention to perform a behavior is a combination of his or her attitude toward performing the behavior, the prevailing subjective norms and the perceived behavioral controls on the individual (Brainmarket, 2002).

The theory provided a model for viewing forces arrayed for and against an initiative that would cause significant change. Brainmarket (2002) implied that it is almost mathematical, in that the sum of the vectors (for and against) will determine the outcome. This complexity of causation in terms of the number of variables-both inhibitors and facilitators-makes transfer a difficult problem to conceptualize and, therefore, address. In other words, if one could solve the transfer problem, a majority

of organizational problems would be minimized or cease to exist. Several models have been developed to try to understand the transfer phenomena.

2.2.2 Adult Learning Theory

At the centre of adult learning theory is an androgogical (adult learning) model of education, originating from comparisons with the more traditional pedagogical (child learning) model. The andragogical model looks at the core principles underlying why and how adults learn. The most well known and referenced is by Knowles (2005), who presents six main assumptions or principles of adult learning: adults need to know why they need to learn something, before undertaking to learn it. They will invest energy into exploring the potential benefits of learning, and consequences of not learning. Adults have a self concept of being responsible for their own decisions, for their own lives. They like to direct their own learning (to different levels) and resent having the will of others imposed upon them. Adults come to an educational activity with a depth and variety of experiences, and it is important to acknowledge and build on these experiences. Adults become ready to learn those things they need to know to cope effectively with real life situations. This is important when considering such things as timing and promotion of learning opportunities. The most potent motivators for adults to learn are internal factors, rather than external.

The cycle then continues into a new and improved action or experience, based on the improved planning. This cycle or similar was also briefly referred to in the psychological literature, in the context of sequencing training design for greatest effectiveness. Personal experience, and evidence from trainee evaluations over many years, has convinced the author that incorporating adult learning principles and the

learning cycle (with associated learning styles) into training design, results in training outcomes being achieved well hence making the theory important for the study.

2.2.3 Human Capital Theory

Human capital theory as formalized by Becker and Gerhart (2006) is the dominant perspective on on-the-job training. This theory views training as an investment; it raises expected future productivity but at a cost. The key distinguishing feature of a human capital investment as opposed to an investment in capital concerns property rights. A machine can be sold, but in modern society, men cannot. As individuals have the discretion over the deployment of their own human capital, workers and firms will need to agree on an exchange in the labour market. This implies that how the costs and returns to training are shared between workers and firms is a central concern in the on-the-job training literature. Human capital theory has been further developed in the 1970s to explain the life-cycle pattern of earnings. This literature analyses the human capital investment decision of individuals in a competitive environment. One may argue that, in this model, the distinction between education and training is an artificial one. Workers choose the investment as a function of prices (and ability). Through these prices, the demand side enters. There is no strategic interaction between workers and firms. Weiss (2010) surveys this literature.

The first major attempt to apply learning theory to educational technology was Skinner′s development of teaching machines, (Skinner, 2009). His idea was to develop curricula at such a level of detail that a learner could learn without error. The

learner, his theory held, never fully recovers from making errors; once made, there remains a possibility that they will recur to disrupt future learning and performance.

2.3 Factors Affecting Transfer of knowledge from training to the job

2.3.1 Individual Characteristics

Numerous studies have found individual trainee differences can determine the amount of information learned during training and transferred to the job. These effects have been shown to be independent from training design factors (Fleishman and Mumford 2009). Trainee characteristics such as personality, trainee ability, and motivation effects were originally identified by training practitioners as factors affecting transfer of knowledge from training to the job. Notwistanding, further empirical testing of these characteristics was very rare in earlier transfer studies.

Among various personality variables, locus of control was hypothesized in many earlier studies to affect the transfer process (Noe and Schmitt, 2006). Locus of control is defined by Rotter (2011) as a generalized expectancy that organizational outcomes in terms of rewards and reinforcements in life are controlled either by an individual's own actions (internality) or by other forces (externality). In a training situation, trainees with strong belief that they can control the provision of organizational outcomes are more likely to facilitate application of training content on their jobs. Such outcomes can be recognition, promotions, salary increase and job enlargement. Studies of Tziner et al (2011) indicate that those with an internal locus of control who benefited from a relapse prevention module exhibited higher levels of mastering the training contents. They were more likely to use trained skills and transfer strategies and were shown to transfer those trained skills to the workplace.

Self-efficacy plays a role in the Transfer of knowledge from training to the job. Bandura (2006) defines self-efficacy as "peoples judgments of their capabilities to organize and execute courses of action required to attain designated types of

performances". It is clear that trainees with a high level of confidence in attaining anticipated performance and behavior change will be more likely to apply what they have learned from training on the jobs. Career and job attitudes generally refer to the cognitive state of psychological identification with one's career and job. Trainees who frequently engage in cognitive or environmental search activities are expected to have better understanding of their strengths, weaknesses and interests. In fact, they recognize the importance of learning new skills and refining current skills (Facteau *et al*, 2010). Post training interventions such as feedback and relapse prevention might influence trainee's motivation to transfer new acquired skills and knowledge back to their jobs. A study by Martocchio and Webster (2012) indicated that trainees receiving negative feedback resulted in less learning over time than those receiving positive feedback.

2.3.2 The Environment

Conditions at worksite may mitigate against transfer of knowledge from training to the job even if the durability and flexibility of original learning were strong. Trainees will also have some understanding about the general extent to which factors in the workplace support employee training. These general perceptions of workplace support are referred to as the transfer climate. Practitioners may stress the importance of the work environment in creating positive transfer but empirical research focusing on this dimension is limited. Recent studies have been based on such work environment variables as support-in-organization, continuous learning culture and task constraints (Tracey *et al*., 2010).

Organizational climate refers to a range of characteristics of an organisation, such as policies, reward systems and managerial behaviour; to which employees attach

meaning on the basis of their own values, beliefs, needs and other individual characteristics. Tannenbaum and Yukl (2002) define climate as perceptions of the environment that evolve out of interaction among organizational members. An organizational climate is said to exist when a group of individuals share a common perception of the work context. An example of this is the positive correlation shown between social support and motivation to learn and between social support and trainee self-efficacy (Wagner and Gooding, 2007). Other studies proved a positive relationship between an 'updating' climate (one that encourages updating of technical knowledge and skills and personal growth) and attendance and interest in training, seminars and professional meetings.

The supports-in-organization variables come from the concept of social support that is said to be influential when employees believe that other client systems in the organization such as the supervisors and peers provide them with opportunities for practicing new skills and knowledge in the job setting (Noe, 2006). Opportunities to practice ensures that when trainees have plenty of chances to apply what they have learned to their jobs, a larger amount of training content can be transferred (Ford *et al.,2012*). Basically, there are four major sources of social support- subordinate, peer, supervisor and top management (Facteau *et al.,* 2010).

Training environment that includes: training facilities, site layout, sound lighting, hardware environment, classroom climate, student involvement of the soft environment. Therefore, it is the responsibility of the training of managers and trainers to work together to create a better learning atmosphere and environment. According to (Martin, 2010).Training environment have an effect on training effectiveness on human resource practices among employees.

2.3.3 Training Design

Learning from a training program is a necessary but not sufficient cause for transfer of knowledge from training to the job to occur. That is, the potential for transfer depends on the quality and depth of the original learning that occurs in the training; Rouiller and Goldstein (2003) found that better learners did better at transferring what they learned. The quality and depth of learning depend on the characteristics of the design and delivery of the training. Baldwin and Ford (2008) proposed a model of factors in the training process that can affect transfer. According to this model, transfer will be enhanced when the training design includes identical elements, the general principles of a skill are taught, a variety of stimulus conditions are presented in the training to increase generalizability, and, generally, distributed training practices are used. Poor instructional design skills are also in evidence in the use of instructional strategy for all types of learning outcomes (e.g., lecturing), failure to ensure that the conditions for learning for a particular type of learning outcome are present, teaching at a rule or procedural level instead of giving general and deeper principles, failure to give multiple examples and non-examples of concepts in a variety of contexts, providing inadequate practice time and poor feedback, or employing inadequate test designs (Smith-Jentsch, Salas and Brannick, 2001). Many times during instruction, the trainer does not take the opportunity to provide additional or supportive guidance on using the skills back on the job. It is often up to the students to translate theoretical concepts and models into procedures and practice at the workplace.

In a field experiment with 38 frontline supervisors in an active listening training program, May and Kahnweiler (2000) compared the effects of mastery or

overlearning training to that of a more traditional (limited practice) design on learning, behavior demonstration and transfer back to the job. There was a moderately strong and significant relationship ($r = .34$, $p < .05$) between knowledge retention as tested after the program (learning) and behavior reproductions of the skills (transfer) as observed in rated video-taped examples. Transfer was rated by coworkers in surveys four weeks after the programs; there was very little evidence that mastery training led to transfer, though. The authors speculated that the reason for the low transfer impact may have been due to limited practice opportunities and deflated transfer rates on the trained skills.

2.3.4 Trainer Characteristics

A study conducted by Brown and McCracken (2009) found that within the transfer influences category, 14% of the responses described specific attributes of trainers that are important to supporting transfer of knowledge from training to the job. They labeled them trainer characteristics and defined this subcategory as a trainer's knowledge of the subject matter, professional experience, and knowledge of teaching principles (such as adult learning strategies) as important in supporting transfer of knowledge from training to the job. One quality of trainer delivery considered particularly influential in learning transfer is trainer expressiveness. An expressive trainer is one who shows appropriate vocal intonations and is generally fluent through sounding natural and normal in rate of speaking. In human resource development, trainer expressiveness is part of a subset of trainer behaviors named "immediacy," whereby trainers motivate trainees through their nonverbal and verbal behavior (Brown, Rietz, & Sugre, 2005).

A trainer can be inexpressive through speaking in a monotone voice with lots of "ums" and "ahs," or expressive through use of an animated vocal tone and maintenance of vocal fluency. Research examining the effects of trainer expressiveness on recall suggests that the more expressive the instructor, the more trainees remember (Brown et al., 2005). In the context of the seductive details research, it seems that a nonseductive, expressive trainer will be most effective for trainee recall. Seductive details might be beneficial for problem solving because the distractive nature of seductive details allows trainees to form their own framework of events and gain a more comprehensible model.

CHAPTER THREE

RESEARCH METHODOLOGY

3.1 Introduction

The chapter highlights the research design, the study variables, the study area, the study population, sampling techniques and sample size determination, construction of research instruments, pilot study, validity and reliability of the instruments, methods of data collection and data analysis.

3.2 Research Design

The research study adopted a descriptive research design. The design was chosen since it is more precise and accurate since it involves description of events in a carefully planned way (Babbie, 2002). This research design also portrays the characteristics of a population fully (Chandran, 2004) and also according to Mugenda and Mugenda (2003), descriptive research determines and reports the way things are. The research design was both quantitative and qualitative with the aim of determining the relationship between the factors (independent variables) and transfer of knowledge from training to the job in-term of output (dependent variables).

3.3 Study population

The target population for this study included the six major commercial banks operating in Kenya as at December 2013. The study adopted a census approach in collecting data from the banks.

3.4 Data Collection

The researcher used a questionnaire as the primary data collection instrument. The questionnaires were divided into sections representing the various variables adopted

for study. Each section of the chosen study included closed structured and open ended questions which sought the views, opinion, and attitude from the respondent which might not have been captured by the researcher. The questions were designed to collect qualitative and quantitative data. The open ended questionnaires gave unrestricted freedom of answer to respondents. The questionnaire was administered through drop and pick method to the employees in each bank.

3.5 Data Analysis

This included analysis of data to summarize the essential features and relationships of data in order to generalise from the analysis to determine patterns of behaviour and particular outcomes. The data collected from the field was assessed and comparison made so as to select the most accurate and quality information from the feedback given by various respondents. Descriptive statistics analysis was employed. The quantitative data was coded to enable the responses to be grouped into various categories. The organised data was interpreted in terms of averages and standard deviation to objectives using assistance of computer packages especially SPSS (version 21) to communicate research findings. In addition, the study conducted a factor analysis to establish the parameters of the independent variables that have the highest weight. Tables and other graphical presentations such as bar charts, histogram, grouped frequency distributions and pie charts as appropriate was used to present the study findings for ease of understanding.

CHAPTER FOUR

RESEARCH FINDINGS AND DISCUSSION

4.1 Introduction

The main objective of the study was to find out the factors affecting transfer of knowledge from training to the job among employees in commercial banks in Kenya. Quantitative data was analyzed through quantitative analysis. Graphs and tables were used to present the data. The questionnaires were dropped and later picked at a later date to allow the respondents to fill the questionnaires at their own time. Once the respondents answered the questionnaire, data was then coded and analyzed using SPSS.

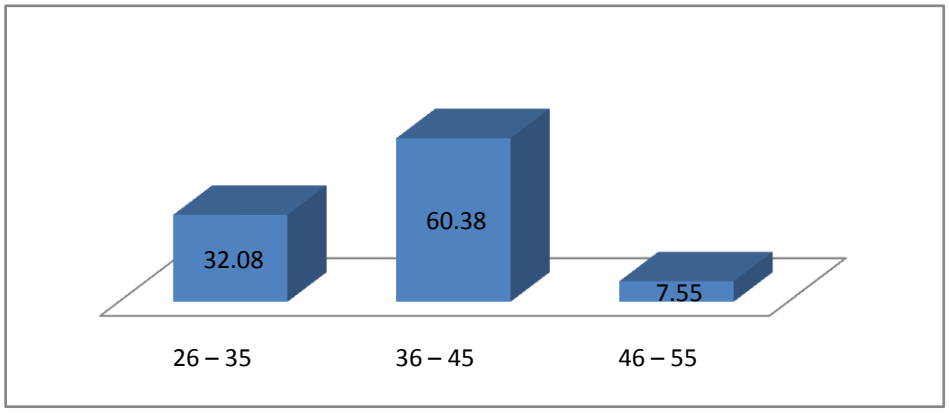
4.2 Response Rate

The study targeted 36 respondents in collecting data with regard to factors affecting transfer of knowledge from training to the job among employees in commercial banks. From the study, 31 respondents out of the 36 sample respondents filled-in and returned the questionnaires making a response rate of 86.1%. This reasonable response rate was achieved after the researcher made personal calls and physical visits to remind the respondent to fill-in and return the questionnaires. This response rate was good and representative and conforms to Babbie (2002) stipulation that a response rate of 50% is adequate for analysis and reporting and so 86.1% was even better.

4.3 Demographic information

This is the information describing the characteristic of the respondents.

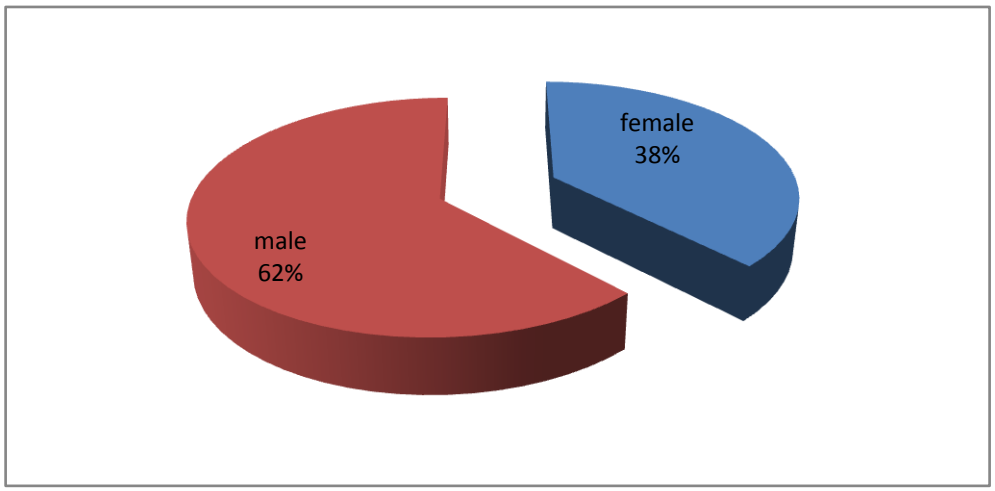
Figure 4. 1: **Age of the respondents**



(Source: Survey data 2014)

The study sought to find out the age of the respondents. According to the findings in figure 4.1, 60.38% of the respondents were aged 36-45 years, 32.08% were aged 26-35 years and 7.55% were aged 46-55 years.

Figure 4. 2: Gender of the respondents



(Source: Survey data 2014)

The respondents were requested to state their gender as shown in figure 4.2. Majority (62%) of the respondents were male while 38% were female.

Table 4. 1: Highest academic qualification of the respondents

	Frequency	**Percentage**
Diploma	2	6.5
Bachelors degree	22	71.0
Post graduate	7	22.6
Total	**31**	**100.0**

(Source: Survey data 2014)

Highest academic qualification of the respondents was important in this study. From the findings in table 4.1, 71% of the respondents had attained a bachelors degree, 22.6% of the respondents had attained a postgraduate degree while 6.5% of the respondents had attained a diploma.

Table 4. 2: Period the respondents had served in the commercial banks

	Frequency	**Percentage**
1-5 years	4	13.21
6-10 years	19	60.38
11-15 years	5	16.98
More than 15 years	3	9.43
Total	**31**	**100**

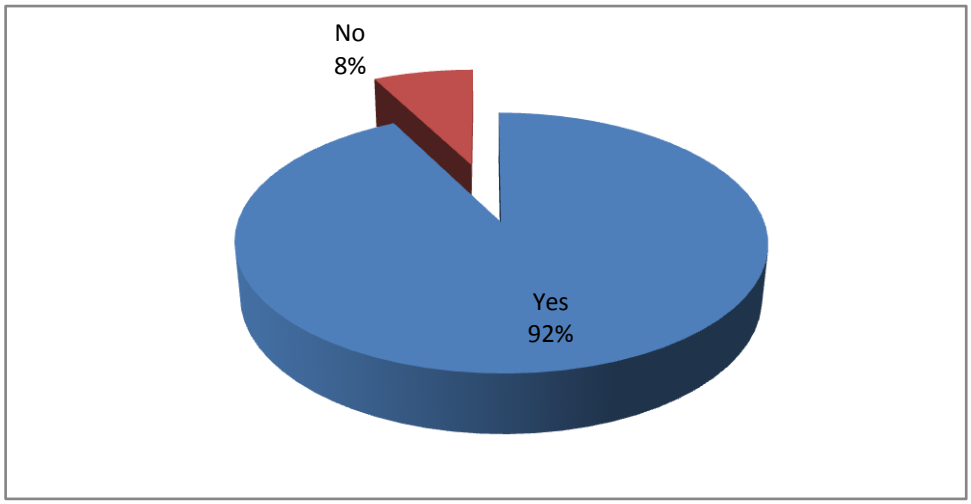
(Source: Survey data 2014)

The respondents were requested to indicate the period they had served in the commercial banks. From table 4.2, majority (60.38%) of the respondents had served

in the commercial banks for 6-10 years, 16.98% of the respondents had served in the commercial banks for 11-15 years, 13.21% of the respondents had served in the commercial banks for 1-5 years and 9.43% of the respondents had served in the commercial banks for more than 15 years.

4.4 Training for Bank employees

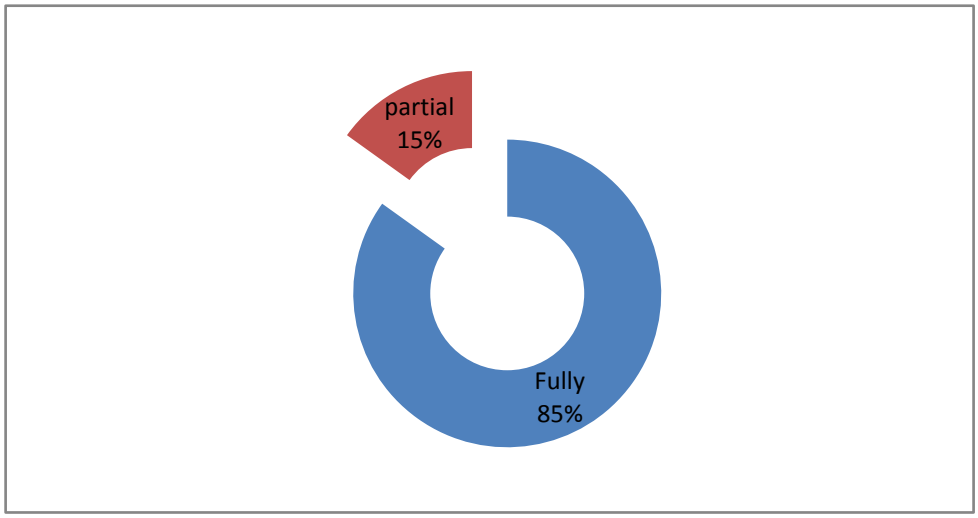
Figure 4. 3: Respondents were currently undertaking any form of training



(Source: Survey data 2014)

The respondents were requested to indicate if the respondents were currently undertaking any form of training. From the findings in figure 4.3, 92% of the respondents were currently undertaking training while 8% were not currently undertaking training.

Figure 4. 4: Extent to which respondents applied the acquired skills in the actual work situation



(Source: Survey data 2014)

The respondents were requested to indicate the extent that respondents applied the acquired skills in the actual work situation. According to the findings in figure 4.4, 85% of the respondents applied the acquired skills in the actual work situation while 15% did not apply the acquired skills in the actual work situation.

4.5 Factors affecting Transfer of knowledge from training to the job

4.5.1 Trainee Characteristics

Trainee characteristics such as personality, trainee ability, and motivation effects were originally identified by training practitioners as factors affecting transfer of knowledge from training to the job (Baldwin and Ford, 1988). Dat regarding these characteristics in relation to transfer of training was collected and analyzed as presented below.

Table 4. 3: Extent of the effect of trainee characteristics on transfer of knowledge from training to the job

Trainee characteristics	Mean	Standard deviation
Trainee personality	4.351	0.147
Trainee ability	4.291	0.705
Trainee motivation	4.071	0.262
Cognitive ability	3.872	0.304
Self-efficacy	4.632	0.514
Active career management	3.927	0.402
Agreeableness and extraversion	4.294	0.342
Career and job attitudes	4.501	0.202
Goal orientation	4.351	0.511

(Source: Survey data 2014)

The study sought to find out the extent to which t trainee characteristics affect transfer of knowledge from training to the job. From the findings presented in table 4.3, self-efficacy and career and job attitudes affected transfer of knowledge from training to the job to a very great extent as shown by a mean of 4.632 and 4.501 respectively. In addition, trainee personality, goal orientation, agreeableness and extraversion and trainee ability affected transfer of knowledge from training to the job to a great extent as shown by a mean of 4.351, 4.351, 4.294 and 4.291 respectively. Moreover, trainee motivation, active career management and cognitive ability affected transfer of knowledge from training to the job to a great extent as shown by a mean of 4.071, 3.927 and 3.872 respectively.

4.5.2 Work Environment

Trainees have some understanding about the general extent to which factors in the workplace support employee training. These general perceptions of workplace support are referred to as the transfer climate.

Table 4. 4: **Extent of the effect of work environment on transfer of knowledge from training to the job**

Work environment	Mean	Standard Deviation
The extent of support in the organization	4.264	0.251
The continuous learning culture	4.023	0.147
The task constraints	4.318	0.504
Organizational context and climate	4.105	0.259
Situational cues and consequences	3.624	0.612
Social support/ workgroup support	3.814	0.713
Supervisor's attitudes about the trainee	3.291	0.105
Opportunity to perform	3.701	0.284
Skill decay over time	2.834	0.341

(Source: Survey data 2014)

The respondents were requested to indicate the extent that work environment affects transfer of knowledge from training to the job. According to the findings presented in table 4.4, the task constraints, the extent of support in the organization (policies, reward systems and managerial behavior) and organizational context and climate affected transfer of knowledge from training to the job to a great extent as shown by a mean of 4.318, 4.264 and 4.105 respectively. In addition, the continuous learning culture, social support/ workgroup support, opportunity to perform and situational cues and consequences affected transfer of knowledge from training to the job to a

great extent as shown by a mean of 4.023, 3.814, 3.701 and 3.624 respectively. Moreover, supervisor's attitudes about the trainee and skill decay over time affected transfer of knowledge from training to the job to a moderate extent as shown by a mean of 3.291 and 2.834 respectively. Organizational climate refers to a range of characteristics of an organization, such as policies, reward systems and managerial behavior to which employees attach meaning on the basis of their own values, beliefs, needs and other individual characteristics.

Table 4. 5: Extent to which training environment affects transfer of knowledge from training to the job

Training Environment	Mean	Standard deviation
The kind of training facilities available.	4.624	0.802
Hardware environment	4.405	0.261
Training facilities	4.392	0.173
Site layout	4.108	0.169
Classroom climate	2.021	0.248
Student involvement	3.719	0.371
Ambient conditions (sound, light, temperature, air)	3.901	0.219

(Source: Survey data 2014)

The study sought to find out the extent to which training environment affects transfer of knowledge from training to the job. From the findings in table 4.5, the kind of training facilities available affected transfer of knowledge from training to the job to a very great extent as shown by a mean of 4.624. In addition, hardware environment, training facilities and site layout affected transfer of knowledge from training to the job to a great extent as shown by a mean of 4.405, 4.392 and 4.108 respectively. Moreover, ambient conditions (sound, light, temperature, air) and student involvement affected transfer of knowledge from training to the job to a great extent as shown by a mean of 3.901 and 3.719 respectively. To add, classroom climate affected transfer of knowledge from training to the job to a low extent as shown by a mean of 2.021.

4.5.3 Training Design

The potential for transfer depends on the quality and depth of the original learning that occurs in the training.

Table 4. 6: Extent to which t training design affects transfer of knowledge from training to the job

Training design	Mean	Standard Deviation
Learning principles	3.804	0.307
Developments in cognitive research	4.625	0.105
Guidelines for effective training	4.839	0.842
Sequencing	4.317	0.424
Training Content	4.892	0.364
Framing of training/training approach	4.728	0.748
Giving of multiple examples and non-examples of concepts in a variety of contexts	4.205	0.572
Providing inadequate practice time	4.593	0.812
Feedback mechanism	3.182	0.246
Inadequate test designs	4.462	0.321
Provision of additional or supportive guidance on using the skills back on the job	4.936	0.601

(Source: Survey data 2014)

Respondents were asked to rate the extent that training design affect transfer of knowledge from training to the job. According to the findings in table 4.6, provision of additional or supportive guidance on using the skills back on the job, training

content and guidelines for effective training affected transfer of knowledge from training to the job to a very great extent as shown by a mean of 4.936, 4.892 and 4.839 respectively. In addition, framing of training/training approach, developments in cognitive research and providing inadequate affected transfer of knowledge from training to the job to a very great extent as shown by a mean of practice time 4.728, 4.625 and 4.593 respectively. Moreover, inadequate test designs, sequencing, giving of multiple examples and non-examples of concepts in a variety of contexts and learning principles affected transfer of knowledge from training to the job to a great extent as shown by a mean of 4.462, 4.317, 4.205 and 3.804 respectively. To add, feedback mechanism affected transfer of knowledge from training to the job to a moderate extent as shown by a mean of 3.182. Poor instructional design skills are also in evidence in the use of instructional strategy for all types of learning outcomes (e.g., lecturing), failure to ensure that the conditions for learning for a particular type of learning outcome are present, teaching at a rule or procedural level instead of giving general and deeper principles, failure to give multiple examples and non-examples of concepts in a variety of contexts, providing inadequate practice time and poor feedback, or employing inadequate test designs.

4.5.4 Trainer Characteristics

It is trainer's knowledge of the subject matter, professional experience, and knowledge of teaching principles (such as adult learning strategies) as important in supporting training transfer.

Table 4. 7: Extent to which trainer characteristics affect transfer of knowledge from training to the job

Trainer Characteristics	Mean	Standard Deviation
Knowledge of the subject matter	4.826	0.304
Professional experience	4.704	0.701
Knowledge of teaching principles (such as adult learning strategies)	3.873	0.184
Good communication and delivery skills	3.906	0.259
Ability to motivate and engage learners	4.271	0.318
Feedback about performance	4.369	0.821

(Source: Survey data 2014)

The respondents were requested to indicate the extent to which t trainer characteristics affect transfer of knowledge from training to the job. From the findings presented in table 4.7, knowledge of the subject matter and professional experience affected transfer of knowledge from training to the job to a very great extent as shown by a mean of 4.826 and 4.704 respectively. In addition, feedback about performance, ability to motivate and engage learners, good communication and delivery skills and knowledge of teaching principles (such as adult learning strategies) affected transfer of knowledge from training to the job to a great extent as shown by a mean of 4.369,

4.271, 3.906 and 3.873 respectively. When lecturing, trainers can stick closely to the instructional material through careful focus on instructional objectives; or they can use interesting material to spice up otherwise unexciting instruction in order to enhance adult learners' motivation to learn (e.g., Noe & Colquitt, 2002).

4.6 Factor Analysis

Factor analysis is a systematic, statistical procedure used to uncover relationships amongst several variables. This procedure enables numerous correlated variables to be condensed into fewer dimensions known as factors. In the context of this research, the variables are the degree of agreement with various specific perception statements while the factors are the general underlying constructs. In its procedure, rotation is applied to identify meaningful factor names or descriptions.

A rotation, which requires that the factors remain uncorrelated, is an orthogonal rotation, while a rotation, which requires the factors to be correlated, is called Oblique rotation. In this study, oblique rotation using Promax was carried out because the proposed framework indicates that the underlying constructs and variables are inter-correlated. Factor rotation was used to re-orient the factor loadings so that the factors are more interpretable. Use of Oblique rotation allows for correlations between factors since many attitudinal dimensions are in fact likely to be correlated.

Table 4. 8: Communalities

	Initial	Extraction
Trainee personality	1.000	.879
Trainee ability	1.000	.909
Trainee motivation	1.000	.964
Cognitive ability	1.000	.841
Self-efficacy	1.000	.887
Goal orientation	1.000	.908
Active career management	1.000	.899
Agreeableness and extraversion	1.000	.919
Career and job attitudes	1.000	.874
The extent of support in the organisation (policies, reward systems and managerial behaviour)	1.000	.897
The continuous learning culture	1.000	.853
The task constraints	1.000	.811
Organizational context and climate	1.000	.822
Situational cues and consequences	1.000	.797
Social support/ workgroup support	1.000	.890
Supervisor's attitudes about the trainee	1.000	.869
Opportunity to perform	1.000	.910
Skill decay over time	1.000	.884
The kind of training facilities available.	1.000	.787
Hardware environment	1.000	.884
Training facilities	1.000	.854
Site layout	1.000	.841
Classroom climate	1.000	.802
Student involvement	1.000	.859
Ambient conditions (sound, light, temperature, air)	1.000	.833
Learning principles	1.000	.838
Developments in cognitive research	1.000	.794
Guidelines for effective training	1.000	.931
Sequencing	1.000	.881
Training Content	1.000	.906
Framing of training/training approach	1.000	.889
Giving of multiple examples and non-examples of concepts in a variety of contexts	1.000	.951
Providing inadequate practice time	1.000	.904

Feedback mechanism	1.000	.891
Inadequate test designs	1.000	.911
Provision of additional or supportive guidance on using the skills back on the job	1.000	.898
Knowledge of the subject matter	1.000	.874
Professional experience	1.000	.926
Knowledge of teaching principles (such as adult learning strategies)	1.000	.878
Good communication and delivery skills	1.000	.869
Ability to motivate and engage learners	1.000	.733
Feedback about performance	1.000	.804

Extraction Method: Principal Component Analysis.

(Source: Survey data 2014)

Table 4.8 above helps to estimate the communalities for each variance. This is the proportion of variance that each item has in common with other factors. For example 'Trainee motivation' has 96.4% communality or shared relationship with other factors. This value has the greatest communality with others, while 'Ability to motivate and engage learners' has the least communality with others of 73.3%.

Table 4. 9: Total Variance Explained

Component	Initial Eigen values			Extraction Sums of Squared Loadings		
	Total	% of Variance	Cumulative %	Total	% of Variance	Cumulative %
1	6.482	15.074	15.074	6.482	15.074	15.074
2	5.603	13.030	28.104	5.603	13.030	28.104
3	5.301	12.327	40.432	5.301	12.327	40.432
4	4.107	9.551	49.982	4.107	9.551	49.982
5	3.051	7.096	57.079	3.051	7.096	57.079
6	2.782	6.470	63.549	2.782	6.470	63.549
7	2.184	5.080	68.629	2.184	5.080	68.629
8	2.052	4.773	73.402	2.052	4.773	73.402
9	1.941	4.515	77.917	1.941	4.515	77.917
10	1.487	3.458	81.375	1.487	3.458	81.375
11	1.309	3.045	84.420	1.309	3.045	84.420
12	1.169	2.719	87.138	1.169	2.719	87.138
13	.903	2.099	89.237			
14	.828	1.927	91.164			
15	.539	1.254	92.418			
16	.496	1.155	93.573			
17	.459	1.067	94.639			
18	.392	.911	95.550			
19	.348	.810	96.360			
20	.304	.708	97.068			
21	.298	.694	97.762			
22	.248	.576	98.337			
23	.164	.380	98.718			
24	.120	.279	98.996			
25	.103	.240	99.236			
26	.091	.212	99.448			
27	.083	.192	99.641			
28	.059	.136	99.777			
29	.047	.110	99.887			
30	.027	.064	99.951			
31	.013	.030	99.981			
32	.008	.019	100.000			
33	6.674E-16	1.552E-15	100.000			
34	4.329E-16	1.007E-15	100.000			
35	2.201E-16	5.118E-16	100.000			
36	1.686E-16	3.922E-16	100.000			

37	9.397E-18	2.185E-17	100.000			
38	-3.365E-17	-7.826E-17	100.000			
39	-1.317E-16	-3.062E-16	100.000			
40	-2.242E-16	-5.213E-16	100.000			
41	-3.211E-16	-7.467E-16	100.000			
42	-6.583E-16	-1.531E-15	100.000			

Extraction Method: Principal Component Analysis.

(Source: Survey data 2014)

In the above table, the Kaiser Normalization Criterion was used, which allows for the extraction of components that have an Eigen value greater than 1. The principal component analysis was used and 17 factors were extracted. As the table shows, all the 47 factors were grouped into 12 components and they explain 87.138% of the total variation. Component 1 contributed the highest variation of 15.074%. The contributions decrease as one move from one component to the other up to component 12.

Table 4. 10: Component Matrix

	Component											
	1	2	3	4	5	6	7	8	9	10	11	12
Trainee personality	.492	-.057	**.538**	-.064	.351	-.113	-.323	.096	.034	-.061	.270	-.113
Trainee ability	.346	-.051	.358	**.547**	-.207	.376	-.275	.169	.033	.168	.202	.038
Trainee motivation	-.439	**.751**	-.138	-.016	.178	.056	.213	-.001	-.269	-.164	-.075	-.061
Cognitive ability	.104	.191	.463	**.542**	.075	.251	.161	-.319	-.195	.131	.044	-.178
Self-efficacy	-.271	-.318	**.523**	.376	.127	.238	-.077	.130	.099	.080	-.277	.331
Active career management	.036	.037	-.575	**.587**	-.063	-.323	-.014	-.226	.026	.243	-.021	.026
Agreeableness and extraversion	-.264	**.684**	.071	-.012	.027	.043	.164	.482	.237	.139	.163	-.113
Career and job attitudes	**.583**	.120	.455	-.184	-.366	.095	.063	-.121	-.291	-.131	.100	-.076
Goal orientation	-.462	**.698**	.054	-.068	-.248	-.067	.003	.180	-.290	-.133	.074	-.058
The extent of support in the organisation	-.026	.232	-.296	-.067	.122	**.581**	-.252	-.245	.413	-.174	-.094	.257
The continuous learning culture	-.676	-.307	.081	-.089	-.109	.229	-.327	-.115	-.304	.022	**.636**	-.094
The task constraints	.050	.295	-.126	-.258	.055	.045	.374	**.754**	.213	.311	.349	.155
Organisational context and climate	**.628**	-.076	.185	.010	.219	-.007	-.099	.328	-.266	-.253	.275	-.110
Situational cues and consequences	.302	-.374	.234	-.278	.290	.154	**.650**	.105	.080	.044	-.270	-.334

Social support/ workgroup support	.278	.400	.015	**.584**	.320	.235	.312	-.028	-.227	-.302	-.134	-.049
Supervisor's attitudes about the trainee	**.522**	.262	.034	-.488	.227	-.036	.039	.178	-.103	.365	-.242	-.025
Opportunity to perform	-.234	.157	.537	-.120	**.581**	-.262	.191	.003	.047	-.039	.189	.213
Skill decay over time	.407	**.595**	.364	.404	.076	-.071	-.086	-.097	.029	-.003	-.133	.151
The kind of training facilities available.	**.525**	-.392	.017	.328	.208	-.101	.244	.059	-.128	-.086	.317	-.098
Hardware environment	-.108	.227	-.123	.000	**.804**	.080	-.319	-.034	-.153	-.005	.161	-.004
Training facilities	-.421	-.062	-.250	**.615**	-.289	.031	-.185	-.132	.169	.025	-.163	-.203
Site layout	-.261	.156	-.028	.351	-.241	-.098	**.508**	.116	-.363	.375	.058	.099
Classroom climate	**.654**	-.009	-.276	.229	.174	.070	-.007	-.020	.154	.151	.384	.126
Student involvement	.464	.222	-.303	-.186	-.203	.040	**.050**	-.040	.384	.328	.023	.407
Ambient conditions (sound, light, temperature, air)	**.579**	.237	.444	-.021	.059	-.075	.297	.244	-.059	.200	.006	.210
Learning principles	.117	-.303	-.069	.195	.105	**.687**	.041	-.187	.070	.042	.114	.388
Developments in cognitive research	.052	-.369	.416	-.078	.426	.221	.067	-.061	.057	**.767**	.116	.031
Guidelines for effective training	-.296	-.537	-.038	**.662**	.261	-.197	.233	.309	.331	-.132	.055	.189
Sequencing	.465	-.085	-.411	.045	.375	**.558**	.143	.099	-.108	.058	.299	-.028

Training Content	.345	-.086	.405	.457	-.238	.429	-.262	.192	**.672**	.012	.138	.193
Framing of training/training approach	-.317	**.699**	-.181	-.045	.268	-.200	-.295	-.196	.069	.140	-.055	-.024
Giving of multiple examples and non-examples of concepts in a variety of contexts	.104	.223	.358	**.555**	.132	-.245	-.243	-.431	-.080	.141	.054	-.320
Providing inadequate practice time	-.517	-.244	.435	**.643**	.268	-.038	-.118	.268	.138	-.115	-.003	.026
Feedback mechanism	.266	-.006	-.650	.251	-.119	.282	.011	**.656**	-.150	.094	-.025	-.041
Inadequate test designs	-.047	.075	-.481	**.571**	-.192	-.082	-.447	-.034	.297	-.089	-.066	-.006
Provision of additional or supportive guidance on using the skills back on the job	-.121	**.694**	.060	-.031	-.050	.116	-.115	.390	.426	.179	.007	-.060
Knowledge of the subject matter	**.583**	.120	.455	-.184	-.366	.095	.063	-.121	.291	-.131	.100	-.076
Professional experience	-.350	**.638**	.110	-.003	-.199	.312	.087	.028	-.443	.172	.000	.119
Knowledge of teaching principles (such as adult learning strategies)	-.154	.234	-.317	.109	.431	**.564**	.160	-.261	.077	-.089	.263	.078
Good communication and delivery skills	-.770	-.294	.117	-.030	-.037	**.638**	-.218	-.227	.042	-.041	.119	-.005
Ability to motivate and engage learners	.286	.073	**.630**	.042	.119	-.268	-.067	.013	-.042	-.238	.241	-.201
Feedback about performance	.252	**.640**	.281	.275	.093	-.255	-.080	.005	-.047	-.275	-.116	.072

Extraction Method: Principal Component Analysis.

(Source: Survey data 2014)

The initial component matrix was rotated using Varimax (Variance Maximization) with Kaiser Normalization. The above results allowed for the identification of which variables fall under each of the 12 major extracted factors. Each of the 42 variables was looked at and placed to one of the 12 factors depending on the percentage of variability; it explained the total variability of each factor. A variable is said to belong to a factor to which it explains more variation than any other factor. All items except one in the 12 factors identified had factor loadings above the cut-off value (*0.4*) impressing their importance and meaningfulness to the factors in the light of recommendations by Hair *et al*. (1998).

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents a summary of the findings and conclusions drawn from the findings and finally recommendations for practice and further research on the problem. This study aimed at establishing the factors affecting transfer of knowledge from training to the job among employees in commercial banks in Kenya.

5.2 Summary

A common experience is that learning from a formal training program is not carried back for application on the job. After that kind of training it's important to assess whether transfer of knowledge from training to the job has taken place during the use of actual aspects and accessories and equipment. The purpose of the study was to find out the factors affecting transfer of knowledge from training to the job among employees in commercial banks in Kenya. The study sought to determine whether trainee characteristics, environment, training design and trainer characteristics on transfer of knowledge from training to the job among employees in commercial banks. The study found that staff at the headquarters offices and trainers was directly involved in training. Majority were currently undertaking training. They applied the acquired skills in the actual work situation.

The study found that self-efficacy and career and job attitudes affected transfer of knowledge from training to the job to a very great extent. In addition, trainee personality, goal orientation, agreeableness and extraversion and trainee ability affected transfer of knowledge from training to the job to a great extent. Moreover,

goal orientation, trainee motivation, active career management and cognitive ability affected transfer of knowledge from training to the job to a great extent.

It was further found that the task constraints, the extent of support in the organization (policies, reward systems and managerial behaviour) and organizational context and climate affected transfer of knowledge from training to the job to a great extent. In addition, the continuous learning culture, social support/ workgroup support, opportunity to perform and situational cues and consequences affected transfer of knowledge from training to the job to a great extent. Moreover, supervisor's attitudes about the trainee and skill decay over time affected transfer of knowledge from training to the job to a moderate extent.

The study also found that the kind of training facilities available affected transfer of knowledge from training to the job to a very great extent. In addition, hardware environment, training facilities and site layout affected transfer of knowledge from training to the job to a great extent. Moreover, ambient conditions (sound, light, temperature, air) and student involvement affected transfer of knowledge from training to the job to a great extent. To add, classroom climate affected transfer of knowledge from training to the job to a low extent.

Provision of additional or supportive guidance on using the skills back on the job, training content and guidelines for effective training were found to affect transfer of knowledge from training to the job to a very great extent. In addition, framing of training/training approach, developments in cognitive research and providing inadequate affected transfer of knowledge from training to the job to a very great extent as shown by a mean of practice time. Moreover, inadequate test designs, sequencing, giving of multiple examples and non-examples of concepts in a variety of

contexts and learning principles affected transfer of knowledge from training to the job to a great extent. To add, feedback mechanism affected transfer of knowledge from training to the job to a moderate extent.

The study found that knowledge of the subject matter and professional experience affected transfer of knowledge from training to the job to a very great extent. In addition, feedback about performance, ability to motivate and engage learners, good communication and delivery skills and knowledge of teaching principles (such as adult learning strategies) affected transfer of knowledge from training to the job to a great extent.

5.3 Conclusion

It is concluded that trainee characteristics such as personality, trainee ability, and motivation effects were originally identified by training practitioners as factors affecting transfer of knowledge from training to the job. In a training situation, trainees with strong belief that they can control the provision of organizational outcomes are more likely to facilitate application of training content on their jobs. Such outcomes can be recognition, promotions, salary increase and job enlargement. It is clear that trainees with a high level of confidence in attaining anticipated performance and behavior change will be more likely to apply what they have learned from training on the jobs. The study also concludes that the operation of a self-fulfilling prophecy in the context of a leader-member exchange relationship. How much the trainee was liked and the perceived potential for the trainee and workgroup support are important in establishing how much of an opportunity the trainee had to perform trained tasks on the job. Social support, opportunity to perform and

situational cues and consequences affected transfer of knowledge from training to the job.

The study further concludes that cultural commitment to learning often takes more specific forms –as an incentive to apply new skills ,time or resource allowance to apply them, the cultivation of a supervisor or peer support network, and clear policies on the importance of continuous learning. Workplace design contributes to organizational effectiveness in two important ways: it directly supports work tasks (that is, work quantity, and quality and style of work) and it acts as a catalyst for organizational outcomes (for example, absenteeism and turnover). The study finally concludes that the quality and depth of learning depend on the characteristics of the design and delivery of the training. Transfer is enhanced when the training design includes identical elements, the general principles of a skill are taught, a variety of stimulus conditions are presented in the training to increase generalizability and generally, distributed training practices are used.

5.4 Recommendations

The study recommends the trainees to have strong belief that can control the provision of organizational outcomes. Trainees need to have high level of confidence so as to attain anticipated performance. They should be strong in self-efficacy and focus on the demands of a situation. The banks need to engage trainees in cognitive or environmental search activities. This will enable them have better understanding of their strengths, weaknesses and interests and they recognize the importance of learning new skills. Trainees should have a high level of organizational commitment.

It is important for the commercial banks to create an environment that supports the transfer of newly trained officers to the work environment. The supervisor's attitudes

towards the trainee should be positive. Supervisors need to support workgroup by establishing how much of an opportunity the trainee has to perform trained tasks on the job. The organization need to encourage trainees to update the technical knowledge and skills and personal growth. Supervisors and peers should provide trainees with opportunities for practicing new skills and knowledge in the job setting. A strong learning culture should be encouraged. Trainee should be encouraged to use situational cues and consequences of their training on their return to the job. Organizations should be active in ensuring training content matches expectations. Organizations to think hard about the information they communicate to trainees. Organizations need to be aware of how information can be perceived and interpreted.

The study recommends the training branch in the commercial banks to come up with a good design and delivery of the training. Transfer should be enhanced by including identical elements, the general principles of a skill taught, a variety of stimulus conditions presented in the training to increase generalizability, and generally distributed training practices. Active learner participation in the training should be encouraged. Unlimited practice opportunities need to be provided to trainees. Cultural commitment to learning should be encouraged in the organization.

Since trainee characteristics were found to have a great effect on transfer of knowledge from training to the job, the study recommends that the commercial banks should take into considerations the variety of different training needs in the design of training programs. Trainers need to use interesting material to spice up their teaching. The trainer needs to have opportunity to provide additional or supportive guidance on using the skills back on the job.

5.5 Suggestions for Further Research

The study focused on large commercial banks in Kenya thus another study should be carried out in other institutions such as government ministries and parastatals and also other private institutions to find out if the same results will be obtained and to allow for comparison. A similar study should also be carried out in other financial institutions such as insurance and Saccos.

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APPENDICES

Appendix I: Research Questionnaire

SECTION A: Background of respondents

Please answer the following questions by placing a tick where necessary in the spaces provided

1. What is your age?

18 - 25	[ ]	26 – 35	[ ]
36 – 45	[ ]	46 – 55	[ ]
56 and above	[ ]		

2. What is your gender?

Male [ ]

Female [ ]

3. What is your highest academic qualification?

Certificate [ ]

Diploma [ ]

Bachelors degree [ ]

Post graduate [ ]

6. How many years have you served in the organization?

Less than 1 year [ ]

1-5 years [ ]

6-10 years [ ]

11-15 years [ ]

More than 15 years [ ]

SECTION B: TRAINING FOR BANK EMPLOYEES

8. i) Are you currently undertaking any form of training?

Yes [ ]

No [ ]

ii) To what extent do you apply the acquired skills in the actual work situation?

Fully [ ]

partial [ ]

SECTION C: Factors affecting transfer of knowledge from training to the job

9. The following table indicates various factors that affect transfer of knowledge from training to the job in courses undertaken by employees. You are required to express your opinion on the extent that each affect the transfer by placing a tick in appropriate columns named

VGE (5) = very great extent GE (4) = Great extent ME (3) = Moderate extent LE (2) = Little extent NEA (1) = No extent at all

Factors affecting transfer of knowledge from training to the job	VGE (5)	GE (4)	ME (3)	LE (2)	NEA (1)
Trainee characteristics					
Trainee personality					
Trainee ability					
Trainee motivation					
Cognitive ability					
Self-efficacy					
Goal orientation					
Active career management					
Agreeableness and extraversion					
Career and job attitudes					
Goal orientation					
Work environment					
The extent of support in the organisation					
The continuous learning culture					
The task constraints					
Organizational context and climate					
Situational cues and consequences					
Social support/ workgroup support					
Supervisor's attitudes about the trainee					
Opportunity to perform					
Skill decay over time					
Training Environment					
The kind of training facilities available.					

Hardware environment					
Training facilities					
Site layout					
Classroom climate					
Student involvement					
Ambient conditions (sound, light, temperature, air)					
Training design					
Learning principles					
Developments in cognitive research					
Guidelines for effective training					
Sequencing					
Training Content					
Framing of training/training approach					
Giving of multiple examples and non-examples of concepts in a variety of contexts					
Providing inadequate practice time					
Feedback mechanism					
Inadequate test designs					
Provision of additional or supportive guidance on using the skills back on the job					
Trainer Characteristics					
Knowledge of the subject matter					
Professional experience					
Knowledge of teaching principles (such as adult learning strategies)					
Good communication and delivery skills					
Ability to motivate and engage learners					
Feedback about performance					

10. In your opinion what should be done to improve transfer of knowledge from training to the job to the job in the commercial banks?

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Appendix II: A List Of Major Commercial Banks In Kenya

Kenya's Top Six Commercial Banks In Kenya	
1	Kenya Commercial Bank (K)
2	Barclays Bank (K)
3	Standard Chartered Bank Kenya
4	Equity Bank (K)
5	Cooperative Bank (K)
6	CFC Stanbic Bank (K)