Customization of Transfer of Training to the job: A Qualitative Study among Bank Managers in Ghana

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Abstract

Recent studies have presented transfer of training to the job as a dynamic process in which customization is perceived as an important aspect of the transfer process. In spite of its significance in affecting transfer intentions and behavior, the decision to engage in customization of transfer of training by trainees has not been adequately explained in the extant literature. For the purpose of espousing the importance of customization of transfer of training in the transfer process, the study was conducted to examine how managers in a bank transfer knowledge from training to the job. Twelve managers from a reputable bank in Ghana were in-depth interviewed following a recent training program they had attended. Thematic content analysis of the data showed that managers transfer training to the job through customization, that is, integration and adaptation of training information . Consistent with the theory on the dynamics of transfer, it was concluded that customization of transfer of training was the medium through which transfer intention is developed.

Keywords: Customization of transfer of training, Transfer of training intention, Transfer of raining to the job, Managers, Training and development, Ghana.

1. Introduction

Customization of transfer of training, that is, the extent to which trainees selectively adapt and adopt training information to the job has become the focus of training research during approximately the past two decades. It appears trainees tend to be choosy when learning and applying knowledge from training because they only apply aspects of the training which has a bearing on their job requirement. Therefore, training researchers have explored explanations for the processes involved in transfer of training or learning to the job to enhance work performance. (Baldwin, Ford & Blume, 2009; Yelon & Ford, 1999; Yelon, Reznich & Sleight, 1997; Yelon, Sheppard & Sleight, 2004).

In their quest to address the transfer of training problem, training researchers have investigated some factors that potentially explain the process of transfer of training. These factors include trainee characteristics (Baldwin et al., 2009; Blume, Ford, Baldwin & Huang,

2010; Burke & Hutchins, 2007; Chiaburu & Lindsay, 2008; Gilpin-Jackson & Bushe, 2007; Velada, Caetano, Michel, Lyons & Kavanagh, 2007), nature or design of training and how it impinges on the trainee's ability to transfer training information (Burke & Hutchins, 2007; Heimbeck, Frese, Sonnentag & Keith, 2003; Kraiger, 2003; Salas, Wilson, Priest & Guthrie, 2006; Taylor, Russ-Eft & Chan, 2005) and how the workplace environment affect transfer of training (Baldwin et al.; Blume et al.; Burke & Hutchins, 2007; Chiaburu & Marinova, 2005; Gilpin-Jackson & Bushe, 2007; Saks & Belcourt, 2006; Salas & Stagl, 2009; Salas et al.). Also, empirical evidence suggests that trainee characteristics, training design and work environment influence transfer of training (Grossman & Salas, 2011).

These studies, however, have not provided adequate explanation for the process of transfer of training to the job, particularly, in the managerial domain. Two main reasons might account for this situation. The first is lack of conceptual and theoretical models that explain clearly the dynamics and process within which training is transferred to the job. Currently, it appears the only relevant theory /conceptual model located in the literature that attempts to explain the transfer process is the 'theory on the dynamics of transfer (Yelon et al., 1997; 2004)'. There is the need therefore to conduct studies and explore more transfer of training models to adequately address the issue of why trainees choose to be selective in their application of learned skills .

The second reason that might account for why training researchers and practitioners have some difficulty explaining the training transfer process concerns methodological limitations on studies on transfer of training. Most of the studies in this area are predominantly quantitative and correlational and do not provide any leverage to explain the transfer of training process. (Colquitt, LePine & Noe, 2000; Arthur, Bennett, Edens & Bell, 2003; Switzer, Nagy & Mullins, 2005; Burke & Hutchins, 2007; Blume et al., 2010). This situation does not provide a deeper explanation of the accounting variables of transfer of training. This is because quantitative research privilege frequencies and hypotheses testing over explaining intricate events and processes inherent in social and organizational phenomenon (Hammersley, 1992; Kitzinger, 1995; Pope & Mays, 1995; Punch, 2005; Toomela, 2007). On the other hand, qualitative studies which are suitable for explaining processes are lacking in training transfer research. This leaves a gap in the extant literature that could be bridged through qualitative research which allows the researcher to explore and better explain the processes involved in transfer of training.

 Further, particularly, research on customization of transfer of training or learning which appears to be very crucial in offering explanations for the transfer of training process has to date been largely neglected in extant training literature (Baldwin et al., 2009).

This study addresses these gaps in understanding transfer of training to the job, as located in extant literature by examining the customization of transfer process particularly among managers using a qualitative methodology. This is because qualitative methodology is especially well suited to understanding processes in phenomena but is notably lacking in training research. Firstly, we reviewed the literature on transfer of training, highlighting the theory on customization of training transfer. Secondly, we conducted in-depth interviews on twelve bank managers about how they transfer learning from training. The data was thematically content analyzed and a preliminary conceptual model that explains

customization of transfer of training, which enhances understanding of the transfer process was proposed.

1.1 Theory on the Dynamics of Transfer and Customization of Transfer of Training

The theory on the dynamics of transfer (Yelon et al., 1997; 2004) which appears to be the only theory on transfer customization located in the literature suggests that trainees actively customize training with the intention to transfer only part of what is learned especially those that have bearing on their career objectives and expectations. Trainees customize, that is, adapt training information and integrate them to suit their job requirements. In the customization process, the theory posits that trainees devise their own strategies in relation to the application of new knowledge and skills. The decision to customize training information varies across trainees. In relation to managers, the theory suggests that they will compare or match the knowledge from the training program to their expectations, attitudes, career objectives and job responsibilities.

Two important and related concepts in the customization process are transfer intentions and transfer behavior. Yelon, Sheppard and Sleight (2004) advanced a decision making model necessary for developing transfer intentions. Prominent among the criteria which influence the intention to transfer learning are: the credibility of the material presented; the viability of the skills and knowledge and; the degree to which the knowledge provided is actually necessary. According to Baldwin et al. (2009) these decision criteria are as a result of the trainee's own appraisal of the training proceedings and the meaningfulness of the materials presented. In their study of the transfer behavior among autonomous medical professionals, Yelon et al. (1997:134) indicated that, "professional oriented learners follow an iterative constructive pattern of application when applying knowledge: learners perceive the usefulness of an idea, become ready to use the notion, make the application, and learn from its implementation".

Thus managers who are autonomous at work are likely to adapt training materials in a way that will suit their needs. They think of areas in their job that the new information will be useful. According to the theory on dynamics and customization of transfer of training, customization of transfer of training actually influences transfer intentions because during training, autonomous managers cognitively find a match between their needs and the training content based on the usefulness of the material and then form an intention to put the new skills and knowledge into practice which will lead to actual transfer behavior. Thus, in short, the theory suggests that customization of transfer influences transfer intentions which in turn influences transfer behavior.

The theory on the dynamics of transfer is important as it helps to explain why individual autonomous professionals attending training choose to transfer some trained knowledge and skills (Baldwin et al., 2009). It is also useful to the extent that mangers of today are given some autonomy in their work. Managers actively compare the training content with their expectations, beliefs and objectives subconsciously based on the practical usefulness of the material before forming an intention to transfer the knowledge to work.

The theory on the dynamics of customization of transfer of training, however, appears to be the only theory on customization of transfer of training located in the literature. Therefore, there is the need to expand or extend it, or develop other relate conceptual models that will

offer additional explanation for transfer of training to the job. Besides, the study that generated the theory was conducted on autonomous medical professionals, a situation that might limit the range of applicability of the theory. Nevertheless, given its importance it was considered pertinent to use it as a theoretical framework for a qualitative explanatory study. This would enable us generate a conceptual model that will potentially provide further explanation for the process of transfer of training to the job. Bank managers were selected for the study because they tend to have a certain level of autonomy in their decision to transfer learning to the job.

1.2 Research questions

Drawing on the theory of dynamics and the process of transfer customization to the job, and in an attempt to offer additional explanations for customization of transfer of training and transfer intentions, the following research questions were addressed in the study:

- How do managers make choices to customize training materials from training and transfer them to the Job?
- How does customization of transfer of training influence transfer intentions?

2. Method

2.1 Research Design

The research design is qualitative in nature. The study is aimed at providing an in-depth and holistic understanding of the process of customization of transfer of training (Punch, 2005). Customization of transfer of training among managers is a relatively new area of study not only in Ghana but also across the world. Thus, adopting a qualitative approach was considered appropriate for the study in order to better appreciate the dynamics and process in which training is transferred to the job to enhance work performance.

2.2 Participants

The population included all managers of Ghana Commercial Bank, the foremost and biggest (in terms of spread across the country) public banking institution in Ghana. Using purposive and convenient sampling technique, 12 managers from the bank were selected for the study. The 12 managers were selected on the basis of having attended training within the last 6 months and having worked as managers in the bank for the past 3 years. The participants were made up of 4 male and 8 female managers.

2.3 Instruments

In-depth interviews were conducted with the managers using a semi-structured interview guide. With the consent of the participants, a digital tape recorder was also used to record the individual interviews to allow for accurate analysis of the data. Samples of items on the semi-structured interview guide included: 'what did you learn from the training you attended?' 'How did you apply the knowledge from the training?' 'What were your intentions about the knowledge from the training, and why?' 'What aspect of the training information did you apply?' 'What influenced your decision to apply that aspect of the training information?' 'What informed your decision not to apply the rest?'

2.4 Procedures

There are two phases of the interview; the main face to face interview and the feedback interview. There was a period of three weeks between the first and the second phases of the

interviewing. The interviews were conducted with each manager in his/her office. After explaining the aims and objectives of the study to the participants, they were to recall a recent training program they have attended within the past 6 months and summarize the highlights of the training information. On the average, the interview lasted between 60-90 minutes with each manager. Bryman (2004) emphasizes the use of respondent validation as a means of establishing the validity of qualitative research findings. According to him, reporting back findings to participants to confirm or revise findings in the light of their comments also helps in establishing trustworthiness and confidence in qualitative research outcomes. In line with this, immediately after each interview session and during the transcription process, managers were given the opportunity to confirm or revise their accounts to the researchers. This ensured the capturing of the exact expressions and views of managers, which in essence enhanced the credibility of the study.

The second phase of the interview lasted about 10-20 minutes and it involved reporting back the findings in a synthesized form to participants for verification of their authenticity and to ensure the trustworthiness of the data. All participants confirmed that the findings reflected their transfer of training behavior. Ethical considerations were observed through the signing of informed consent forms and assurance of confidentiality and anonymity.

2.5 Data Analysis Technique

The data was analyzed using thematic content analysis (Braun & Clarke, 2008) in which the explanations and thoughts shared by managers during the interview were related to different themes emanating from the study. This involved a verbatim transcription of the audio recorded interview data together with field notes and observations during the study, reading and re-reading the transcripts, looking for similarities and differences in order to find themes and to develop categories. This was helpful in reducing the very large amount of data that emerged from the interviews to manageable proportions.

In line with spradley's (1979) guidelines to ethnographic studies, three steps were taken in the data analysis process. First, the managers' responses to each question were listed in order of interview. Second, the diverse responses to each of the questions were assessed using the following questions: were there dominant themes in their answers? Was there a recurrent opinion expressed by most of the managers? Is there a single statement that vividly illustrates the point of views expressed by the managers? Though a tedious process, it was achieved by reading through all the data several times to gain familiarity. This was then followed by the clustering and categorization of the various responses under emerging themes. Themes which are defined by Taylor and Bogdan (1989:131) as "units derived from patterns such as conversation topics, vocabulary recurring activities, meanings, feelings or folk sayings and proverbs" were thus induced from the interview transcripts.

To the extent that the responses were aggregated into themes with the aim of suggesting shared meanings, the researcher would inevitably claim some patterns in the analytic process. However, aggregation of common patterns/themes is not a deviation from the context of the data because the patterns and themes are grounded in the data; that is on how managers make sense of training information which they intend to transfer (Cassell & Walsh, 2004; Cassell, Close, Duberly & Johnson, 2000). Therefore, the patterns in the responses, themes and categories generated were done within the context of the mangers' responses which reflected

their work and training experiences.

The relationships among the different individual texts were analyzed on the basis of how managers customize training information and its effect on their transfer intentions. Having done this, the results were interpreted with reference to theory, literature and in the context of managers. All participants are represented by at least one interview extract to ensure fair representation and to substantiate the existence of a theme/ sub-theme.

Searle (1999) argues that using more than one rater helps in establishing inter-rater reliability which is the extent to which two or more raters agree. To assess inter-rater reliability, two other colleagues reviewed the interview transcript using themes generated by the principal raters. The inter-rater reliability for the 12 interviews (28.57%) was 0.76. Thus the raters agreed on almost 80% of the themes rated independently, although not with exact words but in meaning. This helped to establish consistency in the generated themes and hence reliability of the measure. Thus, the reliability and validity of the study was established using respondent validation and inter-rater reliability.

3. Findings

Findings are presented in four sections. The first section captures the themes that emerged from the interviews with the participants with respect to their customization of transfer of training behavior. The second section of the results indicates the principal themes and sub-themes that were generated from the interview data. Thus, two (2) major themes namely, "customization of transfer of training" and "how customization of transfer of training influence training transfer" emerged from the analysis of interview data. Thirdly, the findings show the influence of customization of transfer on transfer intentions. Finally, a model of customization of transfer of training is presented to show the relationship between the various themes /sub-themes.

3.1 Themes Generated From Interview Transcripts

Table 1 shows the various themes that were generated from the manager's responses that underline their customization of transfer of training behavior. As indicated, the themes were generated through constant comparison and the counting of the frequency at which each theme appeared in the participants' responses. Some of the themes were later presented as sub-themes in the analysis.

Table1: Managers' Specific Customization of Transfer of Training Themes

Participants	Generated Themes
Manager 1	Job requirement and context, motivation, new and surprising developments, perceived usefulness of training idea, the quest to share training ideas, adaptation of training ideas, prior experience of idea and the transfer context, management approval, familiarization, perceived relevance of training idea, matching of training ideas, lack of requisite resources and tools.
Manager 2	Job description, consequences of managerial actions, motivation, perceived relevance of training ideas, perceived usefulness of

	training, adaptation of ideas, integration of ideas, familiarization, the quest to share training ideas, practicality of training ideas, expectations, matching of training ideas.
Manager 3	Motivation, perceived usefulness of training idea, practicality of training idea, adaptation of training idea, trainers reputation, the quest to do the right thing, perceived relevance of training idea, integration of training ideas, support from staff, prior experiences of training ideas, procedural restrictions, perceived importance of training ideas, selectiveness.
Manager 4	Manager's work duties, organizational coaching, motivation, perceived relevance of training ideas, prior experience of training ideas, integration of training ideas, training reputation, adaptation of training ideas, transfer outcome, perceived practicality of training ideas, integration of new ideas, perceived psychological fidelity, reputation of trainers, long years work experience, familiarization.
Manager 5	Manager motivation, expectations of the manager, simplification of job, perceived practicality of training ideas, perceived usefulness of training idea, training and work context similarity, the perceived importance of training idea, job restriction , matching of ideas, adaptation.
Manager 6	Manager's job descriptions, managers training motivation and expectation, consequences of manager's actions, perceived relevance of training ideas, perceived practicality of training ideas, due diligence, organizational challenges, integration of new ideas.
Manager 7	Manager's job descriptions, manager motivation, perceived reputation of training, the sharing of ideas, adaptation of training ideas, integration of training ideas, perceived usefulness of training, management approval, manager's expectation, job security, industrial competition, perceived practicality of training ideas, evaluate the work of others, , procedural restrictions, perceived benefits , relevance, credibility and practicality of training ideas, competition within the industry.
Manager 8	Manager motivation, manager's job description, perceived relevance of training, emphasis on old ideas, adaptation of training ideas, due diligence, integration of training ideas, perceived reputation of training facilitators, perceived credibility of training ideas, perceived relevance and practicality of training ideas, organizational challenges perceived newness of training idea, share

	the new ideas.
Manager 9	Integration of training ideas, perceived training facilitator's reputation, adaptation of training ideas, manager motivation and expectation, perceived usefulness of training idea, perceived practicality of training ideas, opportunities to transfer ideas, evaluate and improve the work of others, perceived relevance of training ideas, perceived importance of training ideas, the existence of psychological fidelity, years of work experience.
Manager 10	Training duration, manager's job description, manager motivation and expectation, perceived reputation of training facilitators, perceived training relevance and usefulness, adaptation of training ideas, the availability of transfer opportunity, the desire to do the right thing, perceived credibility of training ideas, support from colleagues and subordinates
Manager 11	Perceived reputation of training, the emphasize on old ideas, managers motivation, contemporary developments in the industry, due diligence, consequences of manager's action, adaptation of training ideas, perceived credibility of training ideas, manager's fear of losing job, perceived importance of training ideas, years of work experience, integration of training ideas
Manager 12	Prior experience of training ideas, procedural restriction, availability of transfer opportunity, organizational and peer support, perceived usefulness, relevance and importance of training ideas, perceived reputation of trainers, integration of training ideas, manager motivation and expectation, liability of actions, adaptation of training ideas, long years of work experience, sharing training ideas with colleagues, to evaluate and improve the work of others, personal experiences on the job, perceived reputation of training

From the themes generated as presented in Table 1, customization of transfer of training emerged as explaining how managers transfer knowledge from training. Besides, how customization of training influence training transfer was also generated as a principal theme. These major themes are presented in the next section.

3.1.1 Customization of Transfer of Training

To establish how managers transfer training information, managers were asked to relate personal experiences concerning how they learn from training. Most of the managers indicated that, they are able to transfer knowledge from training by focusing only on aspects of the training that are relevant to their work. This clearly points to customization of transfer which became the main theme that emerged from the analysis. Most of the managers indicated that as they customize the training instructions, they examine the training

information to see which one will enhance their job performance. For example,

> Those of us in the bank here whatever we do we see it as our own business. So some of the things we are taught in the training sections we make it our own to make sure we improve the service delivery we are doing here. (Manager 6)

> ...so we share these things and at the end of the day we focus on what you think are right and what you think will be better for you. So as the training goes on you look at your situation, you examine and what is right you pick and you share...Look at your situations in the various branches that you have and how you can strategies to bring in more business looking at the peculiar situation you find yourself. (Manager 1)

From the above comments, the managers indicated that they do not store all the training information; rather they make conscious efforts to identify the right ones which have direct bearing on their work. **Two sub-themes of customization of transfer were identified: *integration of training information; adaptation of training information*.** These are presented below with supporting extracts.

3.1.2 Integration of Training Information

In the context of the study, 'integration of training' instructions is about familiarization with training material, matching of training information with personal and work experiences, and the selection of the 'right' information to apply. Majority of the managers reported that they learn from training by first relating the training instructions to their knowledge repertoire. They indicated that they have to think through the training ideas to see which ones are needed and then merge important new ideas to their existing pool of knowledge. For instance:

> When you go to the general ones like the banking college and so on you will find that some of the things that are done are different from what you actually do in your bank. What I do most of the time is that I think through some of these things and sometimes you find that it's better than the way we do our things. (Manager 1)

> ...so it was exactly during the training program that it dawned on me that these things that you implement ... sitting in the training, hearing what they say I was also thinking through what I have done in the past and try to compare whether indeed I have fallen foul of the things said.(Manager8)

According to most of the managers, during the training program they tend to call to mind ideas they already know in order to detect new ideas from old ones. For example:

> ...well based on my background, I did international marketing and branding is part of it, so whatever they were saying I knew most of them so it's not something that was new. (Manager 12)

> ...because of my background, my educational background where I had some ideas about it, so it was more or less like a revision ... so I quickly saw that what they were saying were things I have come across before. (Manager 9)

Most of the managers also indicated that they scrutinize the new information to see whether they will really improve their work performance. To illustrate:

> I represent the women, I'm the ladies association president and I have a lot of complaints coming to me. In fact it was one of the reasons why I also attended that course. So learning about it, I know what to do, when to do it and how to do because for instance if it is about conflict management, if you are not able to manage it at your

level then it will go higher. (Manager 4)

I always try to champion the ones that are right thing. (Manager 1)

I went because of me, I want to better myself and also my desire is always to see that GCB see the lime light. So what can I also do in my little way and especially as a woman representing the women what can I gain to be able to impact. These were the things I was trying to get… I think I've learn something. (Manager 4)

Most of the managers also reported that they do not actually discard old information; rather they perceived it as an indication that those ideas are credible and worth applying. According to most of the managers, the old ideas serve as a confirmation that they are doing the right thing. For example:

...but as I'm saying we are in contemporary times, things are changing and you are learning more every time. So whatever it is there is an emphasis that there is urgency for you to do it better. So I think I'm doing it better. (Manager 11)

...yes that's why I'm saying that it was a confirmation. So, that will encourage you to do it more. You know, you feel this thing is good, now you've gone and sat under the feet of those who have really delve into it and have learnt and are impacting to society. (Manager 4)

...as for the training that we went it is something that we all practice but then the case studies was what we saw that we have to be each other's keeper. (Manager 2)

3.1.3 Adaptation of Training information

Adaption of training instruction in this context refers to a situation where managers attempt to examine and manipulate training ideas, strategizes and decide to apply ideas from training in a way that they think will suit their respective job responsibilities as well as improve job performance. Most of the managers mentioned that they modify the training information in order to be able to apply it to their work. The following are what some of the managers said:

...we find a way of applying it. As we sit here, we in the branches we do some already, like I told you we call customers to confirm whether they issue the cheque and authenticate ID cards. (Manager2)

...well it depends on the situation. You look at the situation and then with what you have learnt, and like I said we've learnt over the years. (Manager 4)

A greater number of the managers reported that they have to be creative and innovative to be able to apply new knowledge from the training program. For example:

...you have to readjust to suit your job schedule. We talk about reengineering, due diligence, innovation and creativity. So for e.g., a customer comes to you with his name spelt Freed, claiming EC mistakenly spelt my name wrongly. It is Fred, then you say O.K and then you open the account in the name of Fred. In case of any eventuality the law will be on you because the ID says Freed, if he will not use that name then either he amends it or bring another relevant ID for us to open in the appropriate and correct name. So I would have ignored it…This is not an instruction or a regulation, it's not part of our procedure but because of the training that I had, I had to do it personally. (Manager 11)

...that is why I said when I came back   I have to recall the most current accounts that we opened that means account we opened less than two months to strictly scrutinize

and see if we have done the right thing. Good accounts we should open. (Manager 8)

...well it was not specifically for GCB but you will take it and see how you can use it to brand GCB. We were not taught like in relation to this company, company B, company C but you will rather be taught to understand how you can use it to improve your organization, because every organization has its own culture and…you can't use this organization culture. (Manager 9)

3.2 How Customization of Transfer Influences Training Transfer

A greater number of the managers indicated that they develop strong intentions to apply the knowledge to their work when they are able to learn something from the training program. For instance, some of the managers said:

...definitely, it should be prudent, because I know the bank wanted to do something about branding and it's in the pipeline. I left the head office to the branch and I was there when everything happened. I don't know how far they have taken it but I know they were trying to rebrand Ghana Commercial Bank. So I knew any time I should be alert so that when they call me, I will give out what I also picked up from the training… So at least with the information that I was able to get, my intention was to deliver whenever I am given the chance. I know it will not be difficult, it will be an easy one for me. (Manager 9)

My intentions when I came from the training was high so I decided to put the things I have acquired into practice and even inform my colleagues about what I learnt so that, everybody will be alert. (Manager 3)

Other managers also reported:

...having managed to pick something from the training my intention was that when I come back I would have to let management know that the course was very useful. So what we normally do is we write a report to management about the course. So base on that report they will also come out with their findings and we take off from there. (Manager 7)

...my intentions after the training were that, we have been enlightened on these modern technologies, somebody cloning a true image of a signature and everything. We have been enlightened in a way that, I should be careful when dealing with letters written by customers to work on, so I demand your ID card, so many other things to make sure that what I am working on is for you. (Manager 6)

...I decided to review the way we do our things and we've been able to look at the little, little things that we took for granted and we were not doing. And trying as much as possible to educate the customers, we have told the security men to watch and make sure that nobody assist anybody, if you have a problem come inside the bank, some officials will help you. If it's a weekend where there is nobody around we still warn the person- please don't ask anybody for help or if you do, verbal help and not as you are keying in your transaction. (Manager 1)

Most of the managers also indicated that their application of the knowledge from the training program actually worked. This is evident in the statement below:

I normally take the instructions personal and at the end of the day it works out….it was on customer service and the new procedures, how to manage customers account

and the rest. So when I came, how the job needs to be done, those who are working under me, I let them know. So, there is no difficulty in transferring the information to the job. (Manager 11)

…there was one customer who I think I targeted after the training. So I went there and spoke to him. I said my name is … I'm from GCB. The moment you mention GCB is like…Oooh GCB, but I made him understand that no this time is a different GCB you are seeing. So I just invited him and convinced him, I said why not open an account, you let start from somewhere and at the end of the day he has come to find out that…ooh the perception we have about GCB is not true. So it worked out perfectly. (Manager 7)

3.3 A Model of Customization of Transfer of Training

The model depicted in Figure.1 shows the transfer behavior of the managers in relation to customization of transfer, transfer intentions and behavior which are fundamental to the findings of the present study.
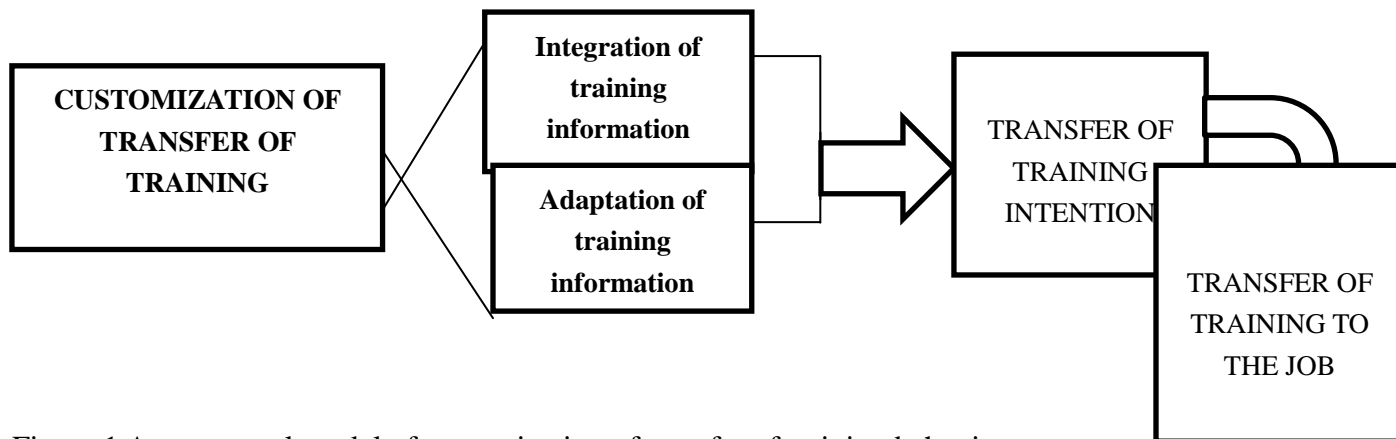

Figure.1 A conceptual model of customization of transfer of training behavior

It is proposed that customization of transfer of training is the mechanism through which training intentions are formed which in turn has an effect on transfer behavior. The core proposition from the findings is that managers are likely to form a strong intention to transfer by integrating and adapting training information and in turn transfer learned knowledge when they customize the training instructions. This conceptual framework depicts a mediating model, which is customization of transfer of training leads to transfer intention which in turn leads to transfer of training. Thus, transfer of training intention is likely to mediate the relationship between customization of transfer of training and actual training transfer.

4. **Discussion**

The global competition and technological advancement in today's corporate world suggest that more is required by organizations to adapt to the ever-changing nature of work. The situation requires various sets of knowledge and abilities that can help accomplish organizational tasks successfully. In pursuance to this, many organizations worldwide and locally (Ghana) use training as a means to equip employees with the requisite knowledge and skills to deal with challenges that may arise at work.

In spite of the huge training investments that organizations make and the copious literature available, the problem of transfer appears to be a growing concern. The present study explored how bank managers transfer knowledge and skills acquired from training to their respective jobs. The implications of the findings are discussed below.

4.1 Customization of Transfer: How Managers Transfer Training

The findings of the study show that managers engage in customization of transfer of training during training in order to develop higher intentions to transfer knowledge from the training. Customization of transfer of transfer of training in this context pertains to situations where managers decide to apply some ideas from training and leave or discard other training information. Thus, the managers examine the training information to see which one will enhance their job performance. Customization of transfer of training involves two components, namely integration and adaptation of training information.

In the context of this study, Integration of training information refers to the recognition and matching of training information with personal and work experiences to select the 'right' information to apply. Managers try to think through the training ideas to see which ones are needed and merge important new ideas with existing pool of knowledge. It involves comparison, familiarization, interrogation and confirmation of training material with previous knowledge. Thus, integration of training information makes it possible for managers to make meaning from the training instructions and ensure active and effective learning.

Adaptation of training information on the other hand refers to a situation where managers attempt to manipulate the training information and decide to apply ideas from training in a way that will suit their job responsibilities as well as improve job performance. It involves due diligence, innovation and creativity on the part of managers to fine-tune training ideas according to their preferences. Managers' bear in mind what they need and the peculiar challenges they experience on the job and then use the training ideas as wanted antidote to surmount those challenges.

The findings of this study are consistent with the perspectives of Salomon and Perkins (1989) who suggested two mechanisms for transfer of learning. They indicated 'low road' and 'high road' transfer as different, but related mechanisms for transfer. According to Salomon and Perkins (1989) low road transfer occurs automatically when the conditions in the work environment (transfer context) are similar enough to those pertaining to the training context. High road transfer, however, involves a conscious effort on the part of learners to seek out avenues and opportunities to transfer learned knowledge from training.

High road transfer does not automatically occur, rather, it requires enough time for 'exploration and the investment of mental effort' (Salomon & Perkins, 1992). This suggests that managers are more likely to cognitively engage training instructions to explore their usefulness in relation to their jobs and be mindful of its application. This is especially so, since managers

perform intricate functions and sometimes are not really sure of what to do at a given time (Ashford & Tsui, 1991).

Moreover, the findings support the theory on the dynamics of transfer (Yelon et al., 1997). In their theory on the dynamics of transfer among autonomous professionals, Yelon et al. (1997) indicated that learners of professional orientation follow a pattern of application which requires them to perceive the usefulness of the training information, become ready to transfer the information, apply the information and then learn from the outcome of their application. According to these authors, autonomous professionals attend training with a collection of personal memories concerning their experiences, objectives and possible areas of transfer. During the training proceedings, trainees constantly confirm, augment, remove and modify their memories to produce a personalized form of the information provided and then add certain new information to their knowledge stock.

In the present study, it was found that managers personalize training ideas by matching training instructions to knowledge they already have to see how best that information can be a significant addition to their stock of knowledge. This is done through the integrative component of customization of transfer of training. The findings suggest that whiles attempting to add new information to what is already known, managers also discard ideas (old or new) that they think will not enhance job performance. Through the adaptive component of customization of transfer of training, managers are able to identify the most appropriate ways of applying the training information. Thus, the findings also extend the range of applicability of the theory by Yelon et al. (1997) on the dynamics of the transfer to relatively autonomous managers in the bank.

4.2 How Customization of Transfer of Training Influence Transfer Intentions and Transfer of Training

The findings are also consistent with studies on the development of transfer intentions. For instance Yelon et al. (2004) conducted a study on how autonomous personnel become motivated to transfer training ideas and found out that autonomous professionals develop intentions to transfer knowledge during training. According to these researchers, trainees create these intentions by comparing their training experiences with job requirements, personal experiences on the job, self-evaluation, goals and values. Trainees decide to transfer particular information by taking into consideration its credibility, practicality and need.

In the present study, it was found that customization of transfer of training precedes transfer intentions in that; it tends to be the mechanism through which transfer intentions are developed. Just as the above study indicates that trainees examine training experience vis-à-vis their job requirement and personal experiences on the job, the findings of this study suggest that this is done through customization of transfer of training. Thus, managers seek out the right information and find appropriate means to transfer that information.

This is consistent with the concept of "idea seeking" and "opportunity seeking" proposed by Yelon et al. (2004). Idea seeking refers to the process where autonomous professionals evaluate the credibility, practicality of training instructions by taking into account their personal and work experiences. Opportunity seeking, on the other hand, involves the conscious effort on the part of trainees to find out available and appropriate areas to apply learned knowledge and skills.

The model in Figure 1 above suggests that customization of transfer of training influence transfer intentions. Thus, in line with active learning perspective (Baldwin et al., 2009), training instruction no matter its appeal to trainees does not necessarily lead to the formation of transfer intentions rather it is the trainee's conscious effort to integrate and adapt the training instructions that bring about the formation of intentions and even greater transfer intentions. Integration and adaptation of training ideas as indicated in the model as the two main components of customization of transfer of training are consistent with the concepts of 'idea seeking' and 'opportunity seeking' proposed by Yelon et al. (2004). Thus, managers are more likely to develop a greater intention to transfer training if they actively pursue the process of customization of transfer of training. In contrast, managers will be less likely to form a strong intention to transfer training if they do not customize/personalize the training instructions.

4.3 Implications for Practice and Research

4.3.1 Implication for Practice

On the organizational level, the present study has significant implications for today's organizations. It shows the importance of customization of transfer of training in the development of transfer intentions within the transfer process. It enables managers to form greater intentions to transfer knowledge from training. Customization of transfer of training occurs, when trainees identify similarities between the training content and their job demands. It is therefore important for training designers to enhance the link between instructions provided at training and the trainee's (in this case manager) personal and work experiences.

4.3.2 Implication for Research

The study proposes a conceptual model of customization of transfer of training which is consistent with other transfer theories and provides a lucid explanation of how managers make the decision to transfer acquired knowledge from training. The proposed model posits that customization of transfer of training is a key component within the transfer process since it helps in the development of transfer intentions. Thus, on a theoretical level, the present study suggests a potential contending model which explains how relatively autonomous managers transfer training information to their job.

4.4 Limitations of the Study

The procedure followed in this study was useful in exploring managers' customization of transfer of training behavior at Ghana Commercial Bank, Accra. However, the choice of data collection process followed cannot be said to be free from any limitation. To start with, the spontaneous call-in on managers by subordinates to have their transactions authenticated during the interview sessions might have interfered with managers' concentration on the interview. This might have limited the depth of information and interrupted the smooth flow of the interviews at the bank.

Further, participants (bank managers) used for this study are individuals who are most likely to have adequate experience in banking and have attended training organized both internally and externally by the bank on many occasions. Largely, managers' responses reflect how the phenomenon of customization of transfer of training prevails among relatively autonomous managers. The small sample size of 12 managers limits generalization of the findings across

managers and in other organizational settings. Nevertheless, in a qualitative study with in-depth interviews in organizations, a small sample size of twelve (12) managers is considered appropriate for theoretical conclusions to be drawn (Brewerton & Milward, 2001; Cassell & Walsh, 2004; Fromm, 2004; Milward, Asumeng & McDowall, 2010).

5. Conclusion and Future Research Direction

The present study extends the domain of applicability of the theory on the dynamics of transfer proposed by Yelon et al. (1997; 2004) whose study focused on relative autonomous professionals (primary care physicians) attending a formal training program. The present study centered on relatively autonomous bank managers and found support for the theory on the dynamics of transfer in that it established that, managers' decision to transfer training information follows an iterative pattern between their past and present work experiences.

Based on the responses of managers about how they transfer knowledge and skills provided at training, the present study formed a model of customization of transfer of training which suggests that, managers apply the most useful and relevant training information to their jobs. The study also suggests that customization of transfer of training might account for the development of transfer intentions which in turn influence transfer behavior of managers. The argument is that, managers are more likely to transfer knowledge from training when they customize the training information according to their work experiences and career aspirations. On the hand, managers are less likely to apply training information when they are unable to customize the training instructions since customization of transfer enhances the development of transfer intentions. Specifically, the proposed relationship between customization of transfer of training, transfer intentions and transfer of training can be tested using causal/mediating models analysis.

The proposed model indicates that to the extent that customization of transfer of training influences the formation of transfer intentions, it is indispensable in the transfer process and this underscores the theory on the dynamics of transfer (Yelon, 1997) and the theory of planned behavior (Ajzen, 1991). It is expected that, this qualitative study will spark more research interest to investigate the relationships found with the view to generalize the findings to other organizations and institutions etc.

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