Abstract
The purpose of this study was to examine how perceived training utility influences transfer of training. Also, how this relationship was affected by existence of Supervisor's support, Peer's support and opportunity to perform in the context of banking sector employees. Sample for this study (n = 215) was drawn from employees working in banking sector of Pakistan through purposive non probability sampling technique. SPSS software was used to extract the information from the collected data. The results of regression analysis indicated that perceived training utility is positively related to training transfer. The results also suggested that Supervisor's support, Peer's support and opportunity to perform moderate the relationship between perceived training utility and transfer of training. These results highlighted the importance of perceived training utility for effective transfer of training and suggest that transfer of training can be improved through increase in Supervisor's support and Peer’s support and opportunity to perform.”

Keywords: Transfer of training; Perceived training utility; Supervisor's support; Peer's support

Introduction
High competition has been observed among the organizations due to rapid changes in technology and economic forces. Continuous improvements in product and services are required in order to survive in such a competitive environment (Kueng, 2000). These drastic changes have made skilled employees as main source of competitive advantage for all organization has made human resource (Drucker, 1999). Although technology, good will, human resource and quality of product, all contribute towards competitive advantage but it is very difficult for organization to imitate the human resource of other organization. In order to gain competitive advantage and to compete in environment of global competition, organizations has been investing huge money to develop their employees( Kauffeld & Lehmann-Willenbrock, 2010; Van Buren& Erskine, 2002). Trainings are considered as reliable technique to increase organizational productivity and to develop human resource (Bhatti & Kaur, 2009). Dean et al. (1996) also indicated in his research the role of trainings in employee's performance. Arthur et al.( 2003) pointed that trainings are conducted with the intention to achieve desired outcomes. Although organizations has increased average training hours per employee (Heathfield, 2009) and
investments on trainings has also increased (Blandy et al., 2000) but trainings efforts were found to be less productive i.e. Burke and Hutchins (2007) observed that only 10 to 40 % trainings material transferred to actual job.

Montesino, (2002) indicated that training efforts cannot contribute to employees performance unless employees do not apply learned KSA (Knowledge, skills and abilities) on their job. Holton & Baldwin (2003) recommend researchers to examine the factors related to transfer of training. Transfer of training has been defined as “the extent to which knowledge and skill acquired in a learning setting can be applied in the workplace, and maintained over time (Blume et al., 2010)”. In training First step is the learning of training contents and second step is the transfer of learning contents on actual work (Noe et al., 2006). So It is necessary to understand the factors that affect transfer of training so that transfer rate could be increased. Research conducted on transfer of training mainly focus on extracting the factor related to transfer of training but in the current paper author proposed and tested the moderating effect of Supervisor's support, Peer's support and opportunity to perform in relationship between perceived training utility and transfer of training. The researcher has started first to checked the direct effect of perceived training utility on transfer of training and (i.e., is perceived training utility effects transfer of training?), then proposed and checked the possibility of Supervisor's support, Peer's support and opportunity to perform as moderator between main effect and transfer of training

The objectives of this research are

- To investigate the relationship between perceived training utility and transfer of training.
- To investigate whether Supervisor's support, Peer's support and opportunity to perform moderate the relationship of perceived training utility and transfer of training.

**Perceived Training Utility**

Training utility is considered as important element while studying transfer of training. Perceived training utility has significant affect on transfer of training (Burke & Hutchins, 2007). Chiaburu & Lindsay, (2008) pointed that perception of trainees about the utility of training mainly depend on relationship between trainings and expected performance or outcomes. “Velada et al. (2007) indicated that perceived training utility depend on application of training contents and degree to which training contents are related to work. Researchers also found relationship between Perceived training utility and training motivation i.e. Clark et al. (1993) found direct relationship between motivation and trainee's perception about training that it will lead to job or career utility. Career utility was defined by Clark et al. (1993)” as the perceived usefulness of training for attainment of career goals, such as getting a raise or promotion, or taking a more fulfilling job” and Job utility “as the perceived usefulness of the training course to facilitate goals associated with the current job, such as increased productivity, reduced errors, or better problem-solving skills”. Burke & Hutchins (2007) highlighted few factors that contribute to perceived training utility, understanding of performance gap that can be filled through
training, credibility of training material learned through training and finally trainee's perception about how ease is transfer of training.” Chiaburu & Lindsay (2008) conducted his research related to transfer of training on employees of big organizations in service sector of United State of America and observed strong relationship between perceived training utility and transfer of training. In Meta analysis about transfer of training, Alliger et al. (1997) found perceived training utility as main predictor of transfer of training. Lieberman & Hoffmann (2008) also observed the significant impact of utility expectation about training and transfer of training. Grossman & Salas (2011) found linkage between training utility and transfer motivation that ultimately lead to transfer of training. Expectancy model could be useful to understand motivation factor that significant effect on process of training transfer (Baldwin & Ford (1988). Expectancy model proposes positive relationship between effort and performance. Individuals put their maximum efforts only when they expect by putting their effort, they will achieve desired performance level and that performance level will give them desired rewards and outcomes (Kontoghiorghes, 2001). An individual put efforts when he expects positive outcomes, and if person lacks in positive expectation, it would be rare that he will put efforts for performance improvement (Vroom, 1964). The concept of perceived training utility can be understand with the help of expectancy theory. Clark et al. (1993) pointed that when trainees perceive that training transfer will lead to valuable outcomes i.e. career progression or performance improvement, their motivation to transfer is increased. Trainees with positive expectation from particular training were more motivated to apply their knowledge and skills on actual work (Grossman & Salas, 2011).

**Supervisor's Support**

Supervisor support is defined as “the extent to which the supervisor behaves in a way that optimizes employees' use on the job of the knowledge, skills and attitudes gained in training” (Nijman et al., 2006). Supervisor's attitude and behavior has considerable impact on transfer of training. Managers usually support his employees in training in the form of giving permission for participation in training programs and also sometimes he participates as trainer in training program employees (Birdi et al., 1997; Burke & Baldwin, 1999). Goldstein and Ford (2002) pointed that supervisor's role is essential for effectiveness of trainings. Supervisor's should be included both planning and preparation phase of training programs (Bader & Bloom, 1995). Role of supervisor's support in transfer of training and significant impact of supervisor's support on motivation to transfer has found in many studies (Chiaburu & Tekleab, 2005; Chiaburu & Marinova, 2005; Facteau et al., 1995; Gregoire et al., 1998 & Velada et al., 2007). When supervisor and co-workers encourage employees to learn new skills and apply these skills on job, it increases transfer of training (Tracey et al., 1997). When employees perceived that their supervisor encourage the use of new learned KSA's, most likely that they will apply learned knowledge and abilities on actual work (Colquitt et al., 2000; Tracey & Tews, 2005)

**Peer's Support**

Hawley & Barnard (2005) pointed that if employees interact with their peers regarding the application of learned skills, more chances that they will apply learned skills on their
job. “Peer support has defined by Holton et al. (1996) as the extent to which peers reinforce and support the use of learning on the job”. Support of top management, support of supervisor, support of peers, and support of subordinates, all are required for successful transfer of training Baldwin & Ford, 1988). Hatala and Fleming (2007) pointed that Peer's support contribute in transfer of training in number of ways i.e. by giving assistance in deriving solution of a problem, through sharing information and by giving productive feedback about their performance. Gilpin-Jackson & Bushe (2007) pointed that colleague's support may have impact on transfer of skills more than the impact of supervisory support on transfer of skills. Chen (2007)” also highlighted the significant role of top management and peers in effectiveness of training programs. Peer's support also have strong linkage with motivation to transfer (Kirwan & Birchall, 2006). “Nijman et al. (2006) suggested that peer's behavior in term of support and motivation maximize transfer of training. Later on Holton et al. (2007) indicated the significant role of peer's support on post training behaviors as compare to role of other social factors. Holton et al. (2003) indicated that peer's support not only contributes in transfer of training but their negative behaviors can create hurdles in transfer of training.”

Opportunity to Perform

Opportunity to perform can be taken as kind of support when concept of transfer of training is considered (Lime & Johnson, 2002). Grossman & Salas (2011) pointed that trainees take opportunity to perform as essential element for transfer of training and lack of opportunity to perform discourage individual to transfer learned skill on job. Burke & Hutchins (2007) also pointed that for effective transfer of training, employees must be give opportunities to use their newly developed skill on work. Limited opportunities to perform inhibit employees to apply learned KSA's on work and are barrier towards transfer of training (Clarke, 2002). Salas et al. (2006) pointed that time period gap between training program and opportunity to perform should be diminish, can be big obstacle in transfer of training.

Grossman & Salas (2011) indicated that organizations should create opportunities for trainees to apply learned KSA's on job by giving them required time and resources i.e. supervisor can adjust workload of fresh trainees in order to give them more opportunities for utilization of new learned knowledge and skills. Salas & Stagl (2009) pointed that organizations should not take end of trainings as the formal ending of training programs. In the end of training, there should be practice and discussions, review on actions and feedback to increase transfer of training (Baldwin et al., 2009).

H1: There is positive relationship between perceived training utility and transfer of training.

H2: Relationship between perceived training utility and transfer of training is moderated by supervisor's support such that relationship is stronger in the presence of moderator transfer climate.

H3: Relationship between perceived training utility and transfer of training is moderated by peer's support such that relationship is stronger in the presence of moderator transfer climate.
**H4:** Relationship between perceived training utility and transfer of training is moderated by opportunity to perform such that relationship is stronger in the presence of moderator transfer climate.”

**Theoretical Framework**

Theoretical framework is as follows:

![Figure 1: Theoretical Framework](image)

**Methodology**

The population of the present study was the employees working in banking sector in Rawalpindi & Islamabad. Initially about 300 Questionnaire were distributed, through personally administered and out of 300 near 240(80%) were return back. Out of returned questionnaires only 215 were used for final analysis which was 72% of the distributed Questionnaires. Because few questionnaires were returned blank, few were half filled, and in few questionnaire there was double entry which made those questionnaire unfit for analysis. Data was collected with the help of self-administered Questionnaires. The sampling method used current study was non probability judgmental sampling due to nature of the study.

The Questionnaire of transfer of training was adopted from Xiao (1996). The Questionnaire consist of 6 items i.e. “I can accomplish the tasks better by using the new knowledge acquired from the training course”. The Questionnaire of peer's support was adopted from Jones, (1986). The Questionnaire of supervisor's support was adopted from Jones, (1986). The questionnaire consists of 6 items shown in Table 1.

<table>
<thead>
<tr>
<th>Variables</th>
<th>No of items</th>
<th>Alpha Reliability Coefficients</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived training utility</td>
<td>6</td>
<td>.756</td>
</tr>
<tr>
<td>Supervisor’s support</td>
<td>6</td>
<td>.865</td>
</tr>
<tr>
<td>Peer support</td>
<td>2</td>
<td>.815</td>
</tr>
<tr>
<td>Opportunity to perform</td>
<td>6</td>
<td>.708</td>
</tr>
<tr>
<td>Transfer of training</td>
<td>6</td>
<td>.622</td>
</tr>
</tbody>
</table>
Results and Discussion

Reliability analysis

The reliability coefficients of all the scales used in this study are given in the table. All reliability coefficients are within the acceptable range (Kline, 2000). The maximum reliability is of supervisor's support (.865), and minimum reliability is of transfer of training (.622).

Confirmatory Factor Analysis

Confirmatory factor analysis (Figure 2) was employed by using AMOS statistical package in order to evaluate and refinement of the proposed measurement model and to verify the distinctiveness of variables as recommended by (Gerbing and Anderson, 1988). Overall, results of the CFA exhibited a good fitness of the model with ($\chi^2=243.911$, degrees of freedom (df)$= 124$, $p=0.00$, GFI$= .888$, AGFI$= .849$, , CFI$= .920$, RMSEA$= .067$). The results of CFA shows that PTU is adequately measured with four items, Supervisor's support with six, Peer's support adequately measured with two items, Opportunity to perform with three items, while Transfer of training is adequately measured by using three items.

Figure 2: Results of CFA
Correlation

Correlation matrix shows the level of association between the different variables used in the current study. Result shows the significant correlation between all variables. Correlation between the each pair of independent variable is below .80, which minimize the chance of multicollinearity in the current data.

**Table 3: Correlation matrix**

<table>
<thead>
<tr>
<th></th>
<th>PTU</th>
<th>SS</th>
<th>PS</th>
<th>OP</th>
<th>TT</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived training utility</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervisor’s support</td>
<td>.453**</td>
<td>1</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Peer support</td>
<td>.307**</td>
<td>.556**</td>
<td>1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Opportunity to perform</td>
<td>.290**</td>
<td>.399**</td>
<td>.414**</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>Transfer of training</td>
<td>.246**</td>
<td>.333**</td>
<td>.212**</td>
<td>.167*</td>
<td>1</td>
</tr>
</tbody>
</table>

* Correlation is significant at the 0.05 level (2-tailed)
** Correlation is significant at the 0.01 level (2-tailed)

Regression Analysis

Transfer of training is regressed on perceived training utility. In order to analyze the data beta and R2 are used. Result shows the significant impact of perceived training utility on transfer of training (B= .246, R2 = 24.6, p< .001). R square shows that it is a very good model as it explains 24.6% variation in dependent variable. Beta value shows that by changing one unit in PTU, TT will be changed by 246. So hypotheses 1 is accepted.

**Table 4: Results of Regression**

<table>
<thead>
<tr>
<th></th>
<th>B</th>
<th>R^2</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td>Perceived training utility</td>
<td>.246</td>
<td>24.6</td>
<td>.000</td>
</tr>
</tbody>
</table>

*Predictor*: transfer of training

In order to check the moderating effect of supervisor's support in the relationship between perceived training utility and transfer training. In first step, 'transfer of training' is regressed on perceived training utility and supervisor's support. In second step transfer of training is regressed on interaction term of PTU and SS along with PTU and SS. Results show interaction term have significant impact on transfer of training. Beta value of the relationship between supervisor's support and perceived training utility is .120 which becomes 1.696 when transfer of training is regressed on interaction term. So from these results we can conclude that supervisor's supports moderate the relationship between perceived training utility and transfer of training. So H2 is accepted.
In order to check the moderating effect of Peer's support in the relationship between perceived training utility and transfer training. In first step transfer of training is regressed on perceived training utility and Peer's support. In second step transfer of training is regressed on interaction term of PTU and PS along with PTU and PS. Results show interaction term have significant impact on transfer of training. Beta value of the regression between Peer's support and transfer of training is .190 which becomes .198, when transfer of training is regressed on interaction term. Results shows that Peer's support moderate the relationship between perceived training utility and transfer of training. So hypotheses H3 is accepted.

*Predictor*: transfer of training

### Table 5: Results for mediating analysis

<table>
<thead>
<tr>
<th></th>
<th>B</th>
<th>R²</th>
<th>ΔR²</th>
<th>Significance</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Step 1</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived training utility</td>
<td>.120</td>
<td>.097</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Supervisor’s support</td>
<td>.278</td>
<td>.122</td>
<td>.000</td>
<td></td>
</tr>
<tr>
<td><strong>Step 2</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Perceived training utility</td>
<td>-.690</td>
<td></td>
<td>.002</td>
<td></td>
</tr>
<tr>
<td>Supervisor’s support</td>
<td>-.870</td>
<td></td>
<td>.005</td>
<td></td>
</tr>
<tr>
<td>Interaction term</td>
<td>1.696</td>
<td>.181</td>
<td>.058</td>
<td>.000</td>
</tr>
</tbody>
</table>

*Predictor*: transfer of training

### Implications

Apart from many theoretical implications, the results highlighted in this study also have substantial practical implications for the organizations. While developing policies for their human resource, organizations must consider the elements highlighted in current research. This research recommends that if organizations want to enhance transfer of training and want to get maximum benefits out of their heavy investment, they should try to create supportive environment where trainees are given opportunities to apply learned KSA's, peer's support and supervisor also supportive toward trainees. Results also demonstrate that organizations should design trainings in such a way that would beneficial for trainee's current performance and beneficial for their career growth. Also
trainees should communicate well regarding benefits of particular training. This will enhance their motivation and ultimately will increase transfer of training.

**Limitations of the Study and Future Research**

In current study respondents were the employees of banking sector of Pakistan. The results of this study cannot be generalized as banking sector only represents service industry. Future researchers can test the model of current study in other industries. This study tested the moderating role supervisor's support, peers support and opportunity to perform between perceived training utility and transfer of training. Future research can be conducted to test the moderating role of other variable i.e. job satisfaction. This study, we used cross-sectional research design. But in order to get more reliable results, other researchers should use longitudinal research design. Also this study was conducted in Pakistani context. Future researcher may test this model in the western context to confirm the results. Data on transfer of training was measured using self-report measure, which suggests the possibility of common method bias. Therefore, it may be assumed that the results of this research too were influenced by common method bias. Finally, this study was conducted in a single, banking sector, which limits the possibility of generalizing its conclusions to other sectors.

**References**


