The Effect of Organizational Climate on Transfer of Training

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Abstract
One of the main factors to ensure improved organizational performance is training. When training is conducted, trainees are equipped with new knowledge and skills with the expectation that the new learnt skills will be transferred to the organization. The climate in which transfer occurs is therefore very critical to ensuring that transfer is possible. The main objective of this research was to identify how organizational climate can affect transfer of training. The sample was taken from participants from a savings and loans organization in Ghana. The problem area identified was the low levels of transfer after training due to poor organizational climate. The study was conducted on 189 participants across the nation. The instrument for collecting data was a questionnaire. Result of the research showed that there was the elements of organizational climate had an effect on transfer of training leading to the acceptance of the hypothesis that organizational climate has an effect on transfer of training.

Keywords: Training transfer, Organizational Climate

1. Introduction
Training is essential in developing the human resource base of an organization to ensure sustainable growth and long-term success. Swanson (1995) defines training as a process of systematically developing expertise in individuals for the purpose of improving performance. It is the main antidote against technological and skills obsolescence to ensure that organizations remain current and up-to-date in today’s rapidly changing and turbulent environment.

For training to be effective, organizations need to ensure that trainees will be able to use what was learned during training back on the job. Organizations spend billions of dollars worldwide each year on training and ensuring that the training programmes are engaging and exciting for participants. Whether it’s an online, distance, classroom, coaching, or on-the-job training programme, what matters most is that at the end of the training programme, participants will be able to reproduce and implement what has been learnt back in the job. However, according to Ken Blanchard (2013) 50% of new skills and new knowledge vanishes if not reinforced within 24 hours. This therefore means that it is necessary for the organization to have a plan in place to ensure that transfer is possible. For such a plan to be operational, there must be a climate that enables transfer of training. Thus the kind of climate under which a worker finds himself would determine his ability to transfer or not.

2. Statement of the Problem
Organizations over the years have expected that training leads to organizational success. Transfer of training to organizations which would serve as the conduit leading to organization success does not occur in most cases and has caused millions of dollars over the years to go down the drain without results. This has led to series of research over the years to understand why transfer has not been possible.

One of the earliest researches done in this area was by Joao Adamor Dias Neves (1988) in his study of the role of organizational climate upon training effectiveness in Small and Medium sized firms in Brazil. His study identifies the key role organizational climates has on training transfer.

He quotes Clement and Aranda (1982) which states that the organizational setting to which the trainee returns is an important factor which accounts for the success of management training, in the sense that the organizational climate in which the trainee works can have marked influences on a manager’s attempt to apply concepts learned in a training programme.

He concludes that the transfer of training to job performance depends on the existence of a climate in which workers are encouraged to put their training into practice on return to-the-job settling and this can only be achieved if there are effective working relationships between supervisors, trainees (workers) and trainers.

Noe (1986) states that environmental favorability is an important factor influencing the subsequent transfer of training. This is also seen in Mohammed et al (2013) research who cites (Tracy et al 1995) that the features of the organizational climate have been empirically justified as having tremendous impact on training transfer. They go further to make an analogy that states that “an operation in which the patient is lost is indeed not a successful one neither to the patient’s relations nor the doctors that conducted it thus, a training exercise in which what is learnt is not transferred to the workplace is a failed training.” Their research identifies organizational climate as a major factor in ensuring transfer of training.
Thus organizations are basically aiming at transfer in order to achieve success after training. However less than 10% of expenditure in training only translates into improved performance on the job (Kontogheorges, 2001; Cheng & Ho, 2001). This is seriously alarming as Grossman R., & Salas E. (2011) reported that in only US organizations up to USD 125 billion is spent yearly on training and development programmes.

The climate settings in the organizations have proved to be non-supportive thereby inhibiting transfer of training to a large extent and causing organizations to lose millions of dollars in training to no avail. This research is will focus on organizational climate and its key elements and how organizational climate can impact on transfer of training. The study will focus on ASA Ghana.

3. Literature Review

3.1 Transfer of Training

As any training is guided by objectives, an evaluation must help to gauge whether the goals set forth were attained. One of the key criteria for evaluating the effectiveness of any formal training program is the transfer of training to the job (Kirkpatrick, 1967). Transfer of training is a process of facilitating efforts to make use of the learned behaviors leading to better results in the post-training context.

According to Burke & Hutching (2007) training transfer generally refers to the use of trained knowledge and skills back on the job. In their study they identified three main factors that can ensure that transfer is possible. These were the learner characteristics, intervention design and work environment (organizational climate). They indicated these factors played a major role in the transfer of training to the job.

Baldwin and Ford (1988) one of the earliest writers on the subject defined transfer of training as the application of knowledge, skills and attitudes learned from training on the job and subsequent maintenance of the skill over a period of time. Their study suggested that for transfer to be possible, there must be an application of what has been learned and further more a culture of maintaining the learnt skill over a period of time until something new is acquired. Organizational climate plays a major role in application of skill and more especially maintenance of the skill. In a negative climate, one may be able to apply the newly learnt skill immediately they return from training. However, the climate may cause the individuals to revert to their former ways of doing things if they realize there is no support for the transfer. Thus Holton (2000) explained transfer as, “The effective application, generalizability and maintenance of new knowledge, skills, and abilities to the workforce, as a result of undertaking and educational strategy.”

3.2 Forms of Transfer

There are many different forms of transfer. To determine if training transfer is successful it is often necessary to know the goals of the training program and more significantly if those goals are linked to the strategic goals of the organization and not to assume training transfer in the general sense. Barnard et al., 2001, provide an overview of the different forms of transfer, (Table 1), and give an explanation of the different forms of transfer. Table 3.1 –Forms of Transfer

<table>
<thead>
<tr>
<th>Forms of Transfer</th>
<th>Explanation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Positive transfer</td>
<td>Extent to which trainees have acquired knowledges, skills and attitudes, which can be applied effectively in work practice</td>
</tr>
<tr>
<td></td>
<td>Previously acquired knowledges, skills and attitudes facilitate the learning of new knowledge, skills and attitudes</td>
</tr>
<tr>
<td>Negative transfer</td>
<td>Extent to which an undesired effect occurs after following a course</td>
</tr>
<tr>
<td></td>
<td>Previously acquired knowledge, skills and attitudes hinder the acquisition of new knowledge, skills and attitudes</td>
</tr>
<tr>
<td>Far transfer</td>
<td>Transfer when the initial learning task and the subsequent tasks to be learned differ substantially</td>
</tr>
<tr>
<td>Near transfer</td>
<td>Transfer when the initial learning task and the subsequent task to be learned differ only slightly or not at all</td>
</tr>
<tr>
<td>Low-road transfer</td>
<td>Transfer based on intensive and varied training, and occurring by means of automatic use of acquired knowledge and skills in a new context</td>
</tr>
<tr>
<td>High-road transfer</td>
<td>Transfer based on consciously abstracting of already acquired knowledge and skills from one context to another</td>
</tr>
<tr>
<td>General transfer</td>
<td>The trainee acquired certain working methods, knowledge and skills which can be used in tasks other than the original learning task</td>
</tr>
<tr>
<td>Specific transfer</td>
<td>The learning task is so specific that no transfer can be expected to other tasks</td>
</tr>
<tr>
<td>Horizontal transfer</td>
<td>Transfer from one task to transfer</td>
</tr>
<tr>
<td>Vertical transfer</td>
<td>Transfer within a certain task with growing expertise</td>
</tr>
</tbody>
</table>

Different Forms of Transfer (Barnard et al, 2001)
The table above illustrates the different forms of transfer that exist. In as much as it is necessary to know the type of training that would be relevant for the success of the organization it is necessary to know which form of transfer will achieve the goals of the organization desired. For example, a very specialized maintenance course (technical training), which teaches to maintain an updated version of a technical system, will focus on acquiring specific transfer (Barnard, Veldhuis, van Rooij, 2001). Another type of training may focus on horizontal transfer where transfer is from one task to another.

3.3 Organizational Climate
Organizational climate is a concept that deals with staff members’ perceptions of the working environment. Organizational climate forms part of the broader climate concept, which includes aspects of the social environment that are consciously perceived by the organizational members (Patterson et al., 2004).

According to Litwin and Stringer (1968) organizational climate is a set of ‘measurable properties of the work environment’, based on the collective perceptions of the people who live and work in the environment, and whose behavior is influenced by their perceptions. We notice here that the when individuals come together to work or live, it is likely for them to begin to create a perception about the environment they find themselves. This perception thus grows to form a behavior among them people and may likely become the culture of the people. Thus the kind of perception of the climate they find themselves in as employees can adversely affect their decision or ability to transfer or not what has been learned.

According to Michael C.G. Davidson (2000) in an empirical research conducted, climate has a considerable impact upon organizational effectiveness. Thus the role of climate is said to be crucial in any organizational improvement process – such as training and development – which will require the implementation of a major organizational change or innovation.

3.4 Models and Frameworks: Organizational Climate Link to Transfer Of Training
This section will review two models and frameworks that have significantly contributed to the understanding of the constructs of how organizational climate affects or impacts upon transfer of training. The models are:


3.4.1 Baldwin &Ford (1988)
Baldwin and Ford (1988) two of the most prolific authors published their work in transfer of training. They reviewed existing research on the subject and suggested areas for future research studies. One of the major areas they were critical about was the lack of a strong theoretical framework and the limited availability of research in the subject matter.

Baldwin and Ford (1988) developed a model of transfer of training which highlighted three major areas which are training inputs, training outputs and conditions for transfer. For transfer to be possible, training inputs which consists trainee characteristics, training design and work environment must be in place. The researchers found that trainee characteristics and work environment affected transfer in a direct manner.

The model also focused under the condition to transfer two major important areas; generalization and maintenance.
Figure 3.1 – Baldwin & Ford (1988), “Transfer of Training Model”

The diagram above illustrates transfer of training according to Baldwin & Ford (1988). The process begins with training inputs, training outputs then the conditions of transfer. Work environment has been identified in this model as a key training input for transfer to occur. Thus though trainee characteristics and training design is necessary, without the right environment transfer may be impossible.

3.4.2 Rouiller & Goldstein (1993): Organizational Transfer Climate

The model by Rouiller and Goldstein (1993) explains the relationship between learning in training, organizational climate, and trainee performance in the job-setting with an emphasis on support at the organizational level. Their study covered employee perception of transfer of training climate. They conducted analysis of manager trainees of fast-food restaurants who revealed an improvement in performance when they worked in a more positive organizational transfer climate. It was also found that performance of manager trainees was positively correlated with the level of learning in the training. “This research suggests that organizational transfer climate is a tool that should be investigated as a potential facilitator for enhancing positive transfer of training into the work environment.” (Rouiller and Goldstein, 1993).

Figure 3.2 - Rouiller & Goldstein (1993): Organizational Transfer Climate

The model by Rouiller & Goldstein (1993) also explains the impact of organizational transfer climate (work environment) on transfer of training. In this model it identifies organizational climate as a key element in
training transfer behavior leading to job performance rating. Thus for the trainee to be ready to transfer the climate in which the trainee finds himself must be supportive for transfer to occur.

3.5 Proposed model detailing Organizational Climate and Transfer of Training by Ikramullah Shad (2008)

A study conducted by Shad’s (2008) developed a model for his PhD thesis in the influence of organizational work environment in transfer of training. The model he developed is what the researcher used in this research. The factors considered for the model touched on both organizational provisions and other human factors. The basis of his model was on Tracey, Tannenbaum, and Kavanagh (1995) and Rouiller and Goldstein’s (1993) study which asserted that “various training-related cues in work environment can facilitate or hinder the application of newly trained behaviors for both new and experienced supervisors.”

The model specifically developed for this study involved areas of social support, resource support, and other measures that consider eight factors of work environment such as management support, peer support, technological support, budget availability, physical and aesthetic environment, opportunity to perform, workload, and workplace religiosity.

Figure 3.3 – Ikramullah Shad’s (2008) Organizational Climate and Transfer of Training

4. METHODOLOGY

The study took the form of a survey to determine how organizational climate affected a learners ability to transfer learning to the work place. The study was conducted using various participants from a Savings and Loans organization in Ghana. The participants consisted of all employees directly linked to microfinance activities and had been at post for at least 12 consecutive months. First, purposive sampling technique was first used here to identify employees whose working period was not less than 12 months within the various organizations; a simple random sampling was then used to choose a subset for the study. The total sample size
reached was 189 workers. The inclusion criteria were all employees at the various organizations that were available and willing to participate. The exclusion criteria were employees that were not available or not willing to decide to participate. A structured self-administered questionnaire was used to collect data from the participants. A modified version of the PhD thesis by Ikramullah Shad (2008) was adapted for the questionnaire. The questionnaire was measured on a five-point Likert scale (five being “strongly agree” to one being “strongly disagree”). Questionnaires were self-administered by the researcher as a means of gathering primary data. Confidentiality and anonymity were ensured throughout the execution of the study as participants did not have to disclose personal information or details on the questionnaire. Pre-testing was done by a draft questionnaire which was self-administered to a small group to fill and carefully give their opinions about the clarity of the questions. In light of the responses and comments received a number of questions were refined and rephrased to ensure clarity while others were deleted.

5. DESCRIPTIVE STATISTICAL ANALYSIS

5.1 Demographic Analysis

A demographic analysis was obtained from the research. The results are tabulated below.

<table>
<thead>
<tr>
<th>Variable</th>
<th>Response</th>
<th>Frequency</th>
<th>Percent</th>
</tr>
</thead>
<tbody>
<tr>
<td>Gender</td>
<td>Female</td>
<td>79</td>
<td>54.5</td>
</tr>
<tr>
<td></td>
<td>Male</td>
<td>66</td>
<td>45.5</td>
</tr>
<tr>
<td>Age</td>
<td>18-30</td>
<td>116</td>
<td>80</td>
</tr>
<tr>
<td></td>
<td>31-40</td>
<td>29</td>
<td>20</td>
</tr>
<tr>
<td>Work experience</td>
<td>1 year</td>
<td>21</td>
<td>14.5</td>
</tr>
<tr>
<td></td>
<td>2 years</td>
<td>41</td>
<td>28.3</td>
</tr>
<tr>
<td></td>
<td>3 years</td>
<td>38</td>
<td>26.2</td>
</tr>
<tr>
<td></td>
<td>4 years</td>
<td>32</td>
<td>22.1</td>
</tr>
<tr>
<td></td>
<td>5 years</td>
<td>13</td>
<td>9.0</td>
</tr>
</tbody>
</table>

Source: Field Survey, 2012

5.2 Regression Analysis and Discussion of Results

The research sought to find out the effect of organizational climate on transfer of training. Organizational Climate (OC) was broken down into seven major elements namely, management support, peer support, budget availability, motivational levels, self efficacy/ability, opportunity to use learned capabilities, and training design. In order to analyze the overall effect of organizational climate on transfer of training the direct logistic regression was applied to determine the extent (level) of influence exerted by the predictive variables (elements of OC) on the dependent variable (TOT).

A test for Collinearity was conducted to analyze tolerance values.

<table>
<thead>
<tr>
<th>Model</th>
<th>Tolerance</th>
</tr>
</thead>
<tbody>
<tr>
<td>management support</td>
<td>0.805</td>
</tr>
<tr>
<td>peer support</td>
<td>0.760</td>
</tr>
<tr>
<td>budget availability</td>
<td>0.704</td>
</tr>
<tr>
<td>motivation level</td>
<td>0.485</td>
</tr>
<tr>
<td>self efficiency/ability</td>
<td>0.482</td>
</tr>
<tr>
<td>opportunity to perform</td>
<td>0.501</td>
</tr>
<tr>
<td>training design</td>
<td>0.659</td>
</tr>
</tbody>
</table>

a. Dependent Variable: transfer of training

The data above shows that tolerance values are greater than 0.4 indicating the non-existence of Multicollinearity. Thus there is a low correlation between the variables in the model which therefore gives way to conduct a regression analysis.

5.3 Testing of Hypothesis

The main hypothesis of the thesis is as follows:

Ho – There is no significant effect of Organizational climate on transfer of training
H1 – There is a significant effect of Organizational climate on transfer of training
Table 5.3 - Omnibus Tests of Model Coefficients

<table>
<thead>
<tr>
<th>Chi-square</th>
<th>df</th>
<th>Sig.</th>
<th>Cox &amp; Snell R-Square</th>
<th>Nagelkerke R-Square</th>
<th>Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td>68.476</td>
<td>7</td>
<td>0.000</td>
<td>0.376</td>
<td>0.682</td>
<td>93.8</td>
</tr>
</tbody>
</table>

The Omnibus Tests of Model Coefficients gives us an overall indication of how well the model performs. This is referred to as a ‘goodness of fit’ test. For this set of results, a highly significant value (the Sig. value should be less than .05) is required. In this case, the full model containing all predictors was statistically significant, $\chi^2 (7, N = 145) = 68.48$, $p < 0.001$, indicating that the model was able to distinguish between respondents who agreed and did not agree that there is transfer of training. Following from the R-square is R (derived by taking the square root of R-square) which is between 0.613 & 0.826, indicating a strong relationship between the combination of the individual variable (Organizational Climate) in the model and the dependent variable (Transfer of Training). The model correctly classified 93.8 percent of cases overall.

Table 5.4 - Logistic Regression Predicting Likelihood of Reporting Transfer of Training

<table>
<thead>
<tr>
<th>B</th>
<th>S.E.</th>
<th>Wald</th>
<th>df</th>
<th>p</th>
<th>Odds Ratio</th>
<th>95 % C.I. for Odds Ratio</th>
<th>Lower</th>
<th>Upper</th>
</tr>
</thead>
<tbody>
<tr>
<td>management support</td>
<td>5.11</td>
<td>1.70</td>
<td>9.04</td>
<td>1</td>
<td>0.00</td>
<td>165.33</td>
<td>5.92</td>
<td>4615.75</td>
</tr>
<tr>
<td>peer support</td>
<td>1.39</td>
<td>1.23</td>
<td>1.28</td>
<td>1</td>
<td>0.26</td>
<td>4.01</td>
<td>0.36</td>
<td>44.34</td>
</tr>
<tr>
<td>budget availability</td>
<td>1.31</td>
<td>1.10</td>
<td>1.42</td>
<td>1</td>
<td>0.23</td>
<td>3.69</td>
<td>0.43</td>
<td>31.68</td>
</tr>
<tr>
<td>motivation level</td>
<td>2.03</td>
<td>1.02</td>
<td>3.97</td>
<td>1</td>
<td>0.04</td>
<td>7.60</td>
<td>1.03</td>
<td>55.87</td>
</tr>
<tr>
<td>self efficacy/ability</td>
<td>4.08</td>
<td>1.73</td>
<td>5.57</td>
<td>1</td>
<td>0.02</td>
<td>59.41</td>
<td>2.00</td>
<td>1768.09</td>
</tr>
<tr>
<td>opportunity to perform</td>
<td>-0.80</td>
<td>1.45</td>
<td>0.30</td>
<td>1</td>
<td>0.58</td>
<td>0.45</td>
<td>0.03</td>
<td>7.68</td>
</tr>
<tr>
<td>training design</td>
<td>0.33</td>
<td>1.09</td>
<td>0.09</td>
<td>1</td>
<td>0.77</td>
<td>1.39</td>
<td>0.16</td>
<td>11.84</td>
</tr>
<tr>
<td>Constant</td>
<td>-8.43</td>
<td>2.21</td>
<td>14.59</td>
<td>1</td>
<td>0.00</td>
<td>0.00</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Table 5.4 shows the regression results of the effect of the individual variables of organizational climate on transfer of training.

5.4 Discussions

The study sought to evaluate the factors of organizational climate that affected a trainee’s ability to transfer training back to the job. The findings show that organizational climate affects transfer of training to a large degree. This results is consistent with the results other researches in the subject area which agree that organizational climate contributes much to transfer of training and therefore proper attention must be given it in order to ensure that investment in training yields its desired outcome – transfer (Ikramullah Shad, 2008; 2011; Mohammed et al, 2013).

The results in the research support the hypothesis that there is a significant effect of Organizational Climate on transfer of training (Table 5.3). The R-square (93.8) value shows a strong relationship between the combination of the individual variable (organizational climate) and the dependent variable (transfer of training).

Management support is a very significant element when it comes to transfer of training. The odds ratio (165.33) support that management support is critical in transfer of training. Some argue that Transfer of Training cannot take effect unless and until it is supported by the immediate supervisor and more importantly top management. Feacteau et al (1995) in their study suggested that supervisors must support their employees by providing them with opportunites to apply the acquired skills gained from training and also provide rewards when transfer was successful. When management is supportive of the transfer, staff are able to transfer easily and quickly onto the job.

The descriptive statistics show that workers believe that Peer support (58.27%) when available creates a positive climate for transfer. Peer support is an important and significant predictor to transfer of training (Bates et al 2000). If the climate in the organization is high in providing support to peers, employees easily implement what has been learned and are able to ask and receive help in areas of struggle. This is not so in a hostile and excessively competitive environment where the individuals are only considering their success and not the success of the organization.

Budget availability (19.31%) indicated a low predictor of transfer of training in the regression analysis. However, one cannot rule out the fact that its unavailability affects even motivation to transfer. This confirms that relationship can be a significant tool than money. In an environment where the relationship between
Managers, peers etc. is high, the unavailability of a good budget may not deter transfer.

Motivational level (odds ratio 7.60) also showed a significant effect on Transfer of Training. Naquin & Holton (2003) add that in order to improve one’s work outcome or performance from training there must be an influence on the person’s motivation. Motivation plays a key role in transfer. A motivated worker is ready and willing to do whatever has been set as his goal.

Another major conclusion based on our data analysis and findings is the effect of Self Ability/Efficacy on transfer of training. It was found that Self Ability/Efficacy (Odds Ratio 59.41) has a strong significant effect on transfer of training. To believe in oneself is a strong factor to transfer. Thus the ability that what is learned can be reproduced is very important for transfer to be possible and this can be supportive or unsupportive of the organization. It was noticed that respondents who were able to understand the training and even go further to teach what they were taught to others had a high ability to transfer what they had been taught back to their work. This is very important for managers in organizations. Organizations should be aware of the individual and collective abilities of staff before sending them for training programmes.

Moreover, Opportunity to perform showed a strong predictor of transfer of training with 77.21 in the descriptive statistics analysis. This assertion is supported by Gaudine & Saks, 2004; Lim & Morris, 2006 who in their studies conclude that one key indicator of a positive transfer is the opportunity to use the new learning in the workplace. Thus Clarke (2002) adds that the biggest impediment to transfer is the limited opportunity to use the skills learnt to the job.

Training design (92.06) based on our descriptive statistical analysis indicates workers feel that training design can affect transfer of training to a large extent. Before any organization can consider transfer of training, first training must be effected and the design of the training such as content, choice of facilitators etc can affect the outcome of the training programme and the workers ability to transfer.

6. Conclusion
Most organizations in the past have over emphasized on trainee characteristics and training design as a means of ensuring transfer of training while focusing less on organizational climate. Research over the years has however proved that organizational climate has a significant effect on transfer of training just as trainee characteristics and training design. The climate employees find themselves plays a major role in their ability to transfer the learnt skill to the job or not.

The study found that organizational climate played a significant role in transfer of training in the organization. This indicates that the perception staff had of their climate could facilitate or inhibit transfer of training thus the climate could either be described as positive or negative.

The study also found that though organizational climate had an overall effect on transfer of training the elements of organizational climate had varying degrees of effect. Management supports was found to have the highest significant effect on transfer of training. Thus trainees felt that they were more able to transfer when they has management supporting their actions.

However, opportunity to perform did not have any level of significance on transfer of training. This could be either a misunderstanding of the subject matter or that staff didn’t see opportunity to perform as a major area of concern. Further studies can be conducted to learn more.

The research however cannot be generalized due to the use of one out of 19 savings and loans organizations in the country.

7. Recommendations
Based on the results of the study, the following recommendations are made:

Management
Top management must provide the most suitable climate to workers for effective transfer of training. Organizations have structures and systems in place that guide their activities. These structures and systems not withstanding must not deter management from creating an enabling environment for transfer to occur. The relationship of supervisors with their subordinates must be very friendly and attractive. Workers should be encouraged to use the skills they have obtained during training especially workers who have also undergone training outside the organization.

Staff must be addressed on the importance of transfer of training in order to create an enabling environment for transfer to occur. If staff go into training without understanding why the need for that training, it most often ends up in no learning and therefore no transfer. Training programmes must therefore be based on need analysis and the staff’s own identification of that need and importance for the training.

Management must also consider the effect co-worker support have on transfer and encourage workers to support each other to transfer.

In order to ensure transfer takes place smoothly, budget should be allocated not just for the training programme but also for transfer. The level of budgetary support will enhance the transfer in the organization.
Thus when the support is available, it becomes easier to implement the ideas and programmes learnt.

Motivation to transfer must be considered by managers when they conduct training programmes. First it is necessary for the staff to know why they need the training, then after training, some incentive and reward packages can be designed for staff who are able to transfer what they learnt during the training in both short and long terms. This will create a sense of competition and drive to transfer what has been learnt to the organization.

Workers
Transfer cannot be possible if management does all it can to provide the necessary platform for transfer and the worker does not feel confident enough to transfer. Developing self ability/efficacy is one of the ways of ensuring transfer to be possible. Thus one’s belief in their capabilities is key to produced desired effects and a determinant to overcome obstacles and challenges. In cases where counseling is needed to develop a worker’s self efficacy, measures should be put in place to ensure that is done.

Other researchers
This study can serve as a base for future studies in different financial organizations on a larger scale. Further analysis of data is needed, as there are numbers of issues that can be explored further.

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